IN THE MATTER OF
REPRESENTATIVE LAURA RICHARDSON

REPORT
OF THE
COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT
BOOK 5 OF 5

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

U.S. GOVERNMENT PRINTING OFFICE
57–241
WASHINGTON : 2010
Trying again

--- On Fri, 11/13/09, Laura Richardson wrote:

From: Laura Richardson <laurarichardson>
Subject: Fw: Invoices
To: Alison Linares <laurarichardson>, "Daysha Austin" <laurarichardson>
Cc: laurarichardson, "Daysha Austin" <laurarichardson>
Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is $1,360 on the furnace and $1,200 for the water heater. I just don't want to start off the program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-706-

Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur <laurarichardson> wrote:

From: Daysha McArthur <laurarichardson>

Subject: Invoices
To: laurrichardso1
Date: Friday, November 13, 2009, 2:53 PM

We would have to do a new modification agreement to start 12/1 instead of 11/1.
I am checking with underwriting to see if that would be a big problem.
I'll get back to you shortly.

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 504
Fax (801) 27

Notice of Confidentiality
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any right or privilege. If you have received this message in error, please promptly notify the sender by reply
electronic message and immediately delete this message from your system.

---
On Fri, 11/13/09, Laura Richardson <laurarichardson@selectportfolio.com> wrote:

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 was 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

RE: Invoices - Yahoo! Mail

major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is $1,350 on the furnace and $1,200 for the water heater. I just don’t want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 662-706-

Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur

From: Daysha McArthur
Subject: Invoices
To: laurarichardson
Date: Friday, November 13, 2009, 2:43 PM

OK, my underwriter says it shouldn't be a problem, but it will of course change the new principal balance and monthly payment a little. She will keep it as close to the current modified payment as possible. We will send another agreement out shortly.

Regards,
Alison Lineras
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 594-xxxx
Fax (801) 270-xxxx

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

---

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

Trying again

--- On Fri, 11/13/09, Laura Richardson wrote:

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a

LR0414

http://us.mail.yahoo.com/mai/showMessage?pSize=25&sMid=2&fId=%25405%2... 11/18/2009
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 the 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 got paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience on laurarichardson or 925-706-XX. Thank you very much.

Laura Richardson

On Fri, 11/13/09, Daysna McArthur wrote.

From: Daysna McArthur
Subject: Invoices
To: Laurarichardson
Date: Friday, November 13, 2009, 2:53 PM

Re: Invoices - Search Results - Yahoo! Mail

Hi, Laura

From: "Alison Linares"
Date: Mon, 16 Nov 2009 11:32:54 -0800
To: "Laura Richards"
Cc: "Doyita Austin"
Subject: Re: Invoices

I am very grateful for your assistance. Please advise when you have that payment amount and as I committed I will send the check ready to deposit for December 1st. Again, much thanks for your help. Laura
Sent via BlackBerry by AT&T

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 604-6633
Fax (801) 279-1711

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

LR0416

http://us.mnc523.mail.yahoo.com/mc/showletter..y1c=X3oDMTUytnkDd3qBEFjdGlyb... 11/18/2009
From: Laura Richardson
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares
Cc: laurairrichardson, Daysha Austin
Subject: Fw: Invoices

Trying again

--- On Fri, 11/13/09, Laura Richardson wrote:

From: Laura Richardson <laurairrichardson>
Subject: Fw: Invoices
To: Alison Linares
Cc: laurairrichardson, Daysha Austin

Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not work well with it now, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 10th). 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 @ laurairrichardson

Thank you very much,

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

From: Daysha McArthur
Subject: Invoices
To: laurairrichardson
Date: Friday, November 13, 2009, 2:53 PM
f: Information needed by Monday, Aug. 31

--- On Fri, 8/28/09, Laura Richardson wrote:

1) History of any loans or lines of credit under my name: name, property address, amount, terms (years and rate), etc.

2) Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3) Properties I have been listed on:

3623 South Parker Street
San Pedro, California 90731

717 East Vernon Street
Long Beach, California 90806

3622 West Curtis Park Drive
Sacramento, California

4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California form January 1, 2006 - Present

http://us.mac523.mail.yahoo.com/mc/showMessage?pSize=25&sMId=3&fId=%2540S%2... 11/18/2009
-Laura Ann Richardson

5) Details available on Washington Mutual's recission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

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Do You Yahoo?
Tired of spam? Yahoo! Mail has the best spam protection around
http://mail.yahoo.com
Urgent Items - Yahoo! Mail

From: "Dayse McArthur"
To: laurachristo

The decision for your SMUD application can be appealed. Send a written explanation to Darryl Beatty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent as Jan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the times listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beatty or Ed Hamzawi at 916-732- 

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

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
2. Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quarters.
3. Update from Kinde on balance owed with 7.75% compounded interest.
4. Cost for flights to Sacramento for this weekend.
5. SMUD: can you appeal the decision on the loan application?
6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
7. Home Depot: find out if Eric in working today time she gets off, exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
8. Split meters at property.
9. Paint garage interior gray or white
10. Locate key to garage and alarm remote
11. Ask Eder to organize the garage and throw away all trash items.
12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.

LH0421

On Mon, 9/28/09, Daysha McArthur wrote:

The decision for your SMUD application can be appealed. Send a written explanation to Darriy Beatty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was paid due as recent as Jan 09, WaMu was paid due as recent at July 09. They pull the Transunion credit report only and the denial was based on the items listed above. Once the written explanation is received, you will get a decision within 24 hours. Send the fax to Darriy Beatty or Ed Hamzawi at 916-732-...
Update: Erin is working today until 9pm PST; she will take her lunch at 4:30pm PST

8. Split meters at property.
   Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter can be added to the original permit so you do not have to pull another separate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between $500 - $600. Ron will call back today with a response.

9. Paint garage interior gray or white
   Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote
    Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sea

11. Ask Eder to organize the garage and throw away all trash items.
    Update: Per Eder garage is clean and trash items thrown out; will organize it

12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.
    Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meet every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Stuttle is the Event Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452-... for terri... Anyone wishing to be placed on the agenda should contact Terri via email and make a request.
Fw: Urgent Items Update - Yahoo! Mail

--- On Mon, 9/28/09, Daysha McArthur wrote:

From: Daysha McArthur
Subject: Fw: Urgent Items
To: lauriechardso
Date: Monday, September 28, 2009, 12:46 PM

--- On Mon, 9/28/09, Daysha McArthur wrote:

From: Daysha McArthur
Subject: Urgent Items
To: lauriechardso
Date: Monday, September 28, 2009, 11:16 AM

The decision for your SMUD application can be appealed. Send a written explanation to Darryl Beatty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent as Jan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the times listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beatty or Ed Hamzawi at 916-738-

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

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
   **Update**: Call scheduled for 4:30pm EST

2. Status from Eder on work completed and what needs to be completed, did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quarters.
   **Update**: Electrical wiring - completed, window - complete, sheet rock hung -complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.

3. Update from Kinde on balance owed with 7.75% compounded interest.
   **Update**: Sent another email and left a message on cell phone & office.

4. Cost for flights to Sacramento for this weekend.
   
http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_32333_1_329869_0_AJAwvs4A... 11/18/2009
5590

Fw: Urgent Items Update - Yahoo Mail

Update: JetBlue - $260 departing Fri or Sat; Southwest - $307.20 departing Fri or Sat.

5. SMUD: can you appeal the decision on the loan application?
   Update: Spoke with the under-writer for your application and was informed that you can appeal and ask for a second review explaining why mortgages with S & B and WAMU were not fine.

6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
   Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.

7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
   Update: Erin is working today until 9pm PST; she will pick her lunch at 4:30pm PST.

8. Split meters at property.
   Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter will be added to the original permit so you do not have to pull another separate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between $600 - $600. Ron will call back today with a response.

9. Paint garage interior gray or white.
   Update: Pending; until completion of mother-in-law quarters.

10. Locate key to garage and alarm remote.
    Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac.

11. Ask Eder to organize the garage and throw away all trash items.
    Update: Per Eder garage is clean and trash items thrown out; will organize it.

12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.
    Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meet every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month, next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-450-2999 or terri@curtisneighborhood.org. Anyone wishing to be placed on the agenda should contact Terri via email and make a request.

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_32333_1_329869_0_AJAwvs4A... 11/18/2009

CSOC.RICH.006745
Outstanding Items Update

From: Davish McArthur
To: Immediate

Outstanding Items

- SMUD loan appeal; need to fax explanation to Darryl or Ed for second review; Ron does not know either one of the people we are dealing with at SMUD.

- Terry Martin made some calls to their Sac office and said they have someone from UA 250 in Sacramento that can handle furnace in the basement, air and heat. Terry will call me today with the name and number for the person so we can arrange for him to come by and see what needs to be done.

- Homeowners Insurance changed from homeowner to landlord tenant; annual premium is $1,280.00/ $107.42 monthly premium

- Confirmation call with Jan (receptionist) at Select Portfolio regarding multiple attempts to reach Chris Nye or Brandon Foll at Select Portfolio; called again this morning and was told by Jan that Chris's line is ringing busy and received Brandon's voice mail and left another message. Correspondence timeline emailed to you Tuesday.

- Split meters at property - City will allow you to split meters but they wanted to let you know this may raise "red flags" when final inspection takes place. To add a second meter you will be required to add this meter to your original permit which will cost $300 plus per George approximately $200 - $300 in materials (get heavy electrical gages, electrical wiring). George will have his electrician come by (at no charge) the house this afternoon (make sure the drop line and electrical wiring to the garage's quarters meets SMUD approval in order to avoid complications when SMUD comes out to install new meter. George will call me this afternoon with a report/update from his electrician.

- Conference call with Dorothy Smith - need to have you call her this afternoon.

- Gardiner will come on Tuesday every two weeks; his cost is $50 per month; contact information received and money is due monthly (do you want Dorothy to pay him monthly from your escrow account?)

- Home Depot purchase from Jan 2007 was found in your bank statement and received a copy of the customer agreement which reflects payment for these items however, Home Depot's record show the items were delivered on Feb 7, 2007. I asked them to give me the name of the delivery company because I want to request a copy of the delivery receipt to see who they said signed for and received the appliances. I will have a better update on your refund and resolution by this afternoon.

- Status from Eder - exterior siding complete, electrical wiring - completed, window - complete, sheet rock hung - complete, plumbing - complete, tub - complete. Did not find kitchen cabinets but has the counter top. Received measurements (closest right of bathroom is 10 1/2 inches, kitchen left of bathroom is 20 inches, the existing cabinet/storage has 2 shelves and the cabinet stands 36 1/2 inches tall, the kitchen in 86 1/2 inches.

Work Schedule: taping of walls and texture - 2 day, paint - 1 day, tile - 2 days, install cabinets, counter tops, faucets, sinks, shower head, toilet, electrical covers, outlet covers, light fixtures and smoke alarms - 1 day.

Eder working alone will take 10 days; 10 hours a day: cost $1,300.
2 people working it will take 6 days; 10 hours a day; Eder $ 780; Ignacio $600 = $1,380

LR0426

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=28&fId=%2540S%252a

11/18/2009
**Quotending work:** Taping of walls and texture, install faucets and sinks (kitchen & bathroom), install shower head, install toilet, install hardy board & tile, install light fixtures, place electrical covers, install bathroom & kitchen cabinets, paint granny's quarters and interior of garage door

**Completed Items**

- Conference call with Devren at Chase; CLR spoke with Devren on Tuesday

- Update from Kinda on balance owed with 7.76% compounded interest.
  **Update:** Report received and reviewed by CLR; received another check for $2,500

- Cost for flights to Sacramento for this weekend.
  **Update:** JetBlue - $260 departing Fri, Sat or Sun; Southwest - $307.20 departing Fri, Sat or Sun

- Home Depot: exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

- Note: key in garage and alarm remote
  **Update:** Confirmed that Eder has key to the garage and Carlos has the alarm remote; asked Carlos to leave keys in the cabinet next to where the stove will go

- Ask Eder to organize the garage and throw away all trash items.
  **Update:** Per Eder garage is clean and trash items thrown out and item for Granny quarters have been organized.

- Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.
  **Update:** Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meet every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

- Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

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Terri Shutt is the Executive Director for the Sierra Curtis Neighborhood Association and her contact number is 916-452-1212. Any one wishing to be placed on the agenda should contact Terri via email and make a request.

1. SMUD confirmed installation of a second panel/meter at the property. George has been briefed on where to install the meter. George will come by the house tomorrow to get a $300 to pay the City of Sacramento permit fee to add the second meter to your building permit. George can purchase all the materials needed (add stand pipe w/ weather head and meter cover, install meter base, grounding rod, meter base, etc) and install items for $630.00. So the question is: do you want George to install since Eder still has a lot of work to complete or do you want to purchase the materials and have Eder to install after he completes the garage quarters?

2. Michael (SMUD contact ref by Notice) has been replaced by Brenda Santos; she is available to speak with you tomorrow at 1pm. Her number is 916-734-

3. You do not need to split the gas lines because there is no gas running to the back, stove and water heater are electric. No need to move forward with PG&E.

4. I spoke with the supervisor, Sheila at Home Depot to reschedule delivery of appliances for tomorrow and she tried to arrange for Home Depot to pick them up at the warehouse and deliver them to you, but were told by the delivery company they can not pick the items up do to insurance reasons and the customer can not pick them up for the same reasons.

I was told that we may be able to get it delivered on Saturday. Sorry but I tried every possible source and option available. I also asked them to call me if they have a cancellation.

5. Missing cabinets can be picked up tomorrow, 2 30in base cabinets are being held in the kitchen and bath area with your name on it. Eric should be in at 8am tomorrow and can help you when you arrive. Per Joan your sink is 25 inches and sits inside the counter top so the rest is counter top.

6. Isaac was referred by Vince Burr and Terry Martin to look at your air & heating system; he will meet you tomorrow morning at 11:00am.

7. Carpet will be installed tomorrow between 12pm - 2:00pm: you must be present to sign acknowledging the carpet being installed is the carpet you ordered.

8. Eder's hours to date are as follows: Mon, Oct 5 from 8am - 5pm= 9 hours; Tues, Oct 7 from 9am - 12:30pm=3.5 hours, Wed, Oct 8 he did not work, Thurs, Oct 9 he did not work. For 12.5 hours he is owed $162.50. I told him he will not be paid tomorrow because he hasn't done much work and he will receive a check upon completion of the work and he said that was fair.

I called PG&E today to inquire about splitting the gas line. I submitted a request to install a second meter in which there is no charge to add a meter to the property. Someone from PG&E will call me within 5 business days, go out to the house to check the gas lines. Once checked, they will install a second meter. Should be installed within a week of inspection.

SMUD inspector will come to the house Monday (trying to get sooner appointment) to make sure electrical drop lines are correct and tell Eder and George where to place the second meter for the back unit. For George, the cost to add standpipe with weather head, meter cover, meter base, grounding rod and meter mass is $526.64, but he said if you or George got the materials and Eder does the job it would cost no more than 400.00. In addition, you will have to pay $300 permit fees to the City of Sacramento to add the second meter to the original construction/building permit.

I did not call the SMUD rep, will leave him a message tonight and follow up with him in the morning.

I spoke with Vince this afternoon and he is still making calls to find someone close to your area in Sacramento that can come by Friday to meet you and look at the air/heat. He will have a name and number to give me tomorrow.

Carpet install was confirmed for Friday, between 9am - 11:00am, $298.23 was charged to your visa and the rest was paid for with Home Depot gift card.

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I’ll pay him when he’s done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had. I will arrange for you to meet with him when you return this week/weekend.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to dry, and he will paint tomorrow then start tile. I have all of his correct hours for Monday and Tuesday and will continue to monitor his work schedule.

Sent from my Verizon Wireless BlackBerry

--- On Tue, 10/6/09, laurarichardson@... wrote:

From: laurarichardson@... Subject: Re: LB House
To: daysha74...@... Date: Tuesday, October 6, 2009, 3:19 PM

1) Please tell carlos I am not mad and appreciate his response. Please do each window a little more


CSOC.RICH.006749
still very tight and as said some we can't close. Apologize tell him his check ws in my mailbox I thought he was picking it up and after a couple days my mom took it out. The door you can shut it but it does lock and stay. 2) doug I will talk to in person whenever I return 3) make sure you adjust enders hours. 4) any word on meters gas and electric 5) any word on smud rep. 6) when you do recap list each item even if you don't have an update so we don't forget about it

-----Original Message-----
From: davisha74
To: laurarichard74
Reply-To: davisha
Subject: Fw: LB House
Sent: Oct 6, 2009 5:20 PM

Sent from my Verizon Wireless BlackBerry

-----Original Message-----
From: davisha
Date: Tue, 6 Oct 2009 21:19:51
To: laurarichard74
Subject: I R House

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I'll pay him when he's done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to cry, and he will paint tomorrow then start tile.

Sent from my Verizon Wireless BlackBerry

Sent via BlackBerry by AT&T

Re: 3622 Curtis Drive Payment Schedule - Yahoo! Mail

Re: 3622 Curtis Drive Payment Schedule
From: "laurarichardso..."
To: "Daysha McArthur"
Thursday, November 12, 2009 2:24 PM

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

From: Daysha McArthur
Date: Thu, 12 Nov 2009 02:38:15 -0800 (PST)
To: <laurarichardso...>
Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stowed and I receive paperwork.

When will you return? I thought you were going to call me when you got to the office.

Sent via BlackBerry by AT&T

From: Daysha McArthur <daysha@laurarchardso.com>
Date: Thu, 12 Nov 2009 09:38:05 -0800 (PST)
To: laurarchardso@laurarchardso.com
Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.
RE: 3622 W. Curtis Drive, Sacramento - Yahoo! Mail

Thursday, August 27, 2009 6:27 PM

From: "Covill, Doug" [mailto:dcovill@covill.com]
To: "Laura Richardson" <laurarichardson@covill.com>

Sorry, Laura. I wanted to try and talk with Dee and also go by the house. Thankfully your construction crew was working there. Dee, knowing about the unit over the garage was thinking the value was between $450,000 and $500,000. I would put it on the market around $499,000 and see what happens, but it most likely will be around $475,000.

Doug Covill, CRS
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-...
(916) 248-...
(916) 764-...
www.dougcovill.com

--- Original Message ---
From: Laura Richardson <laurarichardson@covill.com>
Sent: Thursday, August 27, 2009 1:37 PM
To: Covill, Doug
Cc: Dayshe Austin; laurarichardson@covill.com
Subject: Re: 3622 W. Curtis Drive, Sacramento

Based on the added information I provided in response to your question in the email below, what additional value do you estimate? Much thanks for your assistance.

Laura

--- On Wed, 8/26/09, laurarichardson@covill.com wrote:

From: laurarichardson@covill.com

Subject: Re: 3622 W. Curtis Drive, Sacramento
To: "Covill, Doug" <dcovill@covill.com>
Date: Wednesday, August 26, 2009, 10:15 AM

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a separate entrance off the driveway in the rear behind the garage house. The garage is still fully available for storage and vehicles. And lastly there is a Jacuzzi as


CSOC.RICH.006753
well in the back off the deck
Sent via BlackBerry by AT&T

From: "Covill, Doug"
Date: Wed, 26 Aug 2009 10:08:44 -0700
To: [email was redacted]
Subject: RE: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night, Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

**DOUG COVILL, CRS**

SAND WOLF AGENCY OF THE YEAR

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-5858
Fax: (916) 245-3339
dcovill@[email was redacted]

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

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. The
Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurachrisidson>
Subject: FW: 3622 W. Curtis Drive, Sacramento
House Information from Doug Covill

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

Hi Daysha,

Attached are the comparables for Congresswomen’s home here in Sacramento, as we

LR0434


CSOC.RICH.006754
discussed. With the information we have, we believe the Congresswomen has two options: Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can’t get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around $1,500 to $1,800 a month. I don’t have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around $450,000. I don’t know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete a short sale and have the bank take the loss on the mortgage, then we will need to have more discussions to see if she would even qualify for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covill, C.R.S.
2006 REALTOR of the Year
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-1207

[The entire original message is not included]
Re: 3622 W. Curtis Drive, Sacramento

From: "Laura Richardson"
To: "Doug Covill" <daysha74@Gmail.com>

Based on the added information I provided in response to your question in the email below, what additional value do you estimate? Much thanks for your assistance.

Laura

--- On Wed, 9/28/09, laurarichardson <laurarichardson@AT&T.net>

From: laurarichardson@AT&T.net
Subject: Re: 3622 W. Curtis Drive, Sacramento

Date: Wednesday, August 26, 2009, 10:15 AM

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a separate entrance off the driveway in the rear behind the gate and house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as well in the back off the deck.

Sent via BlackBerry by AT&T

From: "Doug Covill"
Date: Wed, 26 Aug 2009 10:08:44 -0700
To: daysha74@Gmail.com
Subject: Re: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night. Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS
SAR: 2008 Realtor of the Year
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 100
Sacramento, CA 95816
(916) 344-7676
(916) 246-1881 New Fax Number
dcovill@cbre.com

From: laurarichardson@AT&T.net
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha74@Gmail.com
Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. The

LR0436

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around $1,500 to $1,600 a month. I don't have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around $450,000. I don't know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, than we will need have more discussions to see if she would even qualify for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covill, CRS
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd. Suite 150
Sacramento, CA 95816
(916) 341-1212

Re: 3622 W. Curtis Drive, Sacramento - Yahoo! Mail

[The entire original message is not included]


LR0438

CSOC.RICH.006758
Re: 3622 W. Curtis Drive, Sacramento

From: Lauri Richardson
To: Covill, Doug

Yay it is permitted a studio with a full kitchen and a full shower bath. It has a separate entrance off the driveway in the rear behind the gate and house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as well in the back off the deck
Sent via Blackberry by AT&T

From: "Covill, Doug"
Date: Wed, 26 Aug 2009 10:08:44 -0700
To: <lauri.richardson@...>
Subject: RE: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night. Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS
SAR: 2008 Realtor of the Year
COLDWELL BANKER REAL ESTATE
720 Alhambra Blvd., Suite 150
Sacramento, CA 95818
(916) 321-3461
(916) 233-4146 (Fax Number)
dcovill@...)

From: Lauri Richardson
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha@..., Covill, Doug
Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx
Sent via Blackberry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <lauri.richardson@...>
Subject: FW: 3622 W. Curtis Drive, Sacramento

House information from Doug Covill.

From: Covill, Doug
Sent: Tuesday, August 26, 2009 7:45 PM
To: daysha74@yahoo.com
Subject: 3622 W. Curtis Drive, Sacramento


CSOC.RICH.006759
Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around $1,500 to $1,800 a month. I don't have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around $450,000. I don't know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, then we will need have more discussions to see if she would even qualify for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covill, CRS

Coldwell Banker Real Estate
730 Alhambra Blvd., Suite 150
Sacramento, CA 95818
(916) 341-1771

[The entire original message is not included]
Re: 3622 W. Curtis Drive, Sacramento

From: "Lea A. Richardson"
To: "djaysha74"

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx
Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:18 -0700
To: <leearichardson@>
Subject: FW: 3622 W. Curtis Drive, Sacramento
House information from Doug Covil.

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

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

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I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covil, CRS
2009 REALTOR OF THE YEAR
COLDWELL BANKER REAL ESTATE


CSOC.RICH.006761
Re: 3622 W. Curtis Drive, Sacramento - Yahoo! Mail

730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 344-2224

[The entire original message is not included]

FW: 3622 W. Curtis Drive, Sacramento - Yahoo! Mail

5608

YWJOI MAIL

FW: 3622 W. Curtis Drive, Sacramento

From: "daysha74" <daysha74@...>

To: quinterchdo@...

House information from Doug Covill.

-----

From: Covill, Doug <dcovill@...>

Sent: Tuesday, August 25, 2009 7:45 PM

To: daysha74@...

Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen’s house here in Sacramento, as we discussed. With the information we have, we believe the Congresswoman has two options: Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can’t get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around $1,500 to $1,800 a month. I don’t have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around $450,000. I don’t know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswoman told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, then we will need to have more discussions to see if she would even qualify for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

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Doug Covill, CRS
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-1777

[The entire original message is not included]

LR0443


CSOC.RICH.006763
RE: Laura Richardson Authorization - Yahoo! Mail

Monday, July 27, 2009 9:54 AM

Thank you very much

Chase L. Brecco
Residential Manager
4128 N Freeway Blvd.
Sacramento Ca 95834

Office (916) 565-
Cell (916) 275-
email ebracco-

-----Original Message-----
From: Laura Richardson
Sent: Saturday, July 25, 2009 3:01 PM
To: Brecco, Chase L
Subject: Laura Richardson Authorization

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my resident located at 3622 W. Curtis Drive, Sacramento, CA 95818.

This email (including any attachments) may contain information that is private or business confidential. If you received this email in error, please delete it from your system without copying it and notify sender by reply email so that our records can be corrected.

Laura Richardson Authorization - Yahoo! Mail

Yahoo! Mail

Laura Richardson Authorization
From: "Laura Richardson"
To: contractor

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my residence located at 3622 W. Curtis Drive, Sacramento, CA 95818.
**Please forward to Ron in Sacramento Code Enforcement**

The following information below is a repair schedule for the property at 3622 West Curtis Drive:

- **May 1st - 15th**  
  Review work to be performed

- **May 18th**  
  ORDER Kitchen Cabinets (4-6 week delivery)

- **June 15th**  
  ORDER Bathroom Cabinets (4-6 week delivery)

- **June 22nd**  
  INSTALL Kitchen Cabinets

- **July 15th**  
  ORDER Kitchen & Bathroom Flooring (4-6 week delivery)

- **July 20th**  
  INSTALL Bathroom Cabinets

- **Aug 17th**  
  ORDER Room Supplies

- **Aug 19th**  
  INSTALL Kitchen & Bathroom Flooring

- **Aug 30th**  
  COMPLETE Room Repairs

- **Sept 15th**  
  COMPLETE Hardwood stairs & hallway

- **Sept 30th**  
  COMPLETE Paint Touch Up

For further questions, please contact Laura Richardson on my cell 562-709-7271 or work (562) 436-1111.
From: "Laura Richardson"
To: sara.gnu@wamu.net
Cc: ann.thorn@wamu.net

Ann,
Could you forward this letter to Sara? I am not sure I have the correct spelling of her name or her email address.

Washington Mutual
1301 2nd Ave,
Seattle, Washington 98101

Dear Sara Gauji,

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Mrs. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive, Sacramento, CA, to my e-mail address: laurarichardson[.]. at your earliest convenience.

Further, I did sign a consent form to release the document from WaMU that acknowledged terms and that no further action would occur prior to June 6th. I hereby consent again the release of that document and WaMu explanations as to why a mistake is being sought and allowable in this case. Please forward a copy of that explanation to me as well at laurarichardson[.]. at your earliest convenience.

Sincerely,

Laura Richardson

Cc: Ann Thorn


LR0447

CSOC.RICH.006767
WaMU Letter.

From: "mgtelevision"
To: laurarichardson

Washington Mutual
1301 2nd Ave.
Seattle, Washington 98101

Dear Sara Gaudi:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property at 3622 Curtis Drive, Sacramento, CA, to my e-mail address: laurarichardson@... at your earliest convenience.

Further, I did sign a consent form to release the document from WaMu that acknowledged terms and that no further action would occur prior to June. I hereby consent again the release of that document and WaMu explanations as to why a rescission is being sought and allowable in this case.

Sincerely,

Laura Richardson

Cc: Ann Thorn
Do you know any good painters, tile and vinyl floor guys?

Thanks

Stewart Richardson wrote:

Hi Laura,

It was nice seeing you again today. I hope your trip back south was uneventful (those are the best). Attached is the re-inspection report for W. Curtis Dr. Please don't hesitate to call if you have any questions.

Thanks again!

Stewart Richardson

Advance Lock Building Inspections
& Environmental Testing

Office 916-479-
Fax 916-479-

flooring @ 3622 W. Curtis Drive - Yahoo! Mail

Here are the room dimensions for 3622 W. Curtis Drive

Hardwood: Definite for Tuesday (2 coats for $1.25 per foot)
Entry - 7x5.5
Living rm - 12 1/4 x 19 3/4
Dining rm - 10 1/3 x 14 1/2
1st bdrm - 9 1/3 x 14 3/4
2nd bdrm - 10 2/3 x 21 1/2
Garden rm - 9 1/3 x 16 1/4

1st FLU: Call me 562-706
Kitchen - 10 1/2 x 9
Nook - 8 1/4 x 6 2/3
Washroom - 7 1/2 x 9 2/3
Study - 8 x 7 1/3

Monday, January 15, 2007 12:27 PM

LR0450

A report from Washington - Yahoo! Mail

A report from Washington

From: "Sergio Carrillo" CARRILLO
To: undisclosed-recipients

Democrats,
Here is an editorial about Congresswoman Laura Richardson which appeared in last Thursday's Press-
Telegram. I think it speaks volumes about the great work that Congresswoman Richardson is doing, not only
on behalf of her district, but indeed on behalf of the people of California and our nation. Great work
Congresswoman!!!

-SERGIO

*******************************************************************************

http://www.pressTelegram.com/alg_13259854

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.
Posted: 09/02/2009 08:01:05 PM PDT
When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as
usual. She isn't the usual kind of congresswoman.
Rep. Richardson comes equipped with a thick folder full of accomplishments, and we're quick to concede
they are impressive. Although a relative newcomer among many long-time members of the House of
Representatives (remember, this is a job for life), Richardson has been busy.
But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news
coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she
forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process
of getting a loan modification.
Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns
out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in
rough shape.
As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the
house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income
of $1,800 a month, plus $600 for a studio over the garage, won't come close to meeting the $4,000 monthly
payments, and the $669,000 mortgage exceeds the market value of the piece by almost $100,000.
Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the
financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more
responsibility than many owners whose mortgages have turned upside down.
But that's enough about her personal problems. How's she doing on the job?
Even the toughest critic would have to give her high marks for constituent services (her role model is a
predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and
98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both
of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue
nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for
that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled $26,799,000).
One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't
the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're
LR0451


CSOC.RICH.006771
A report from Washington - Yahoo! Mail

glad to see she's taking it out on her job.

--

Sergio Carrillo
Cell: (310) 910-5072

Director, Region 17
California Democratic Party
www.cadem.org

Regional Vice-Chair, Region 5
Los Angeles County Democratic Party
www.lacdp.org


LR0452
Re: Follow-up on Loss Mit - Yahoo! Mail

Tuesday, July 8, 2008 2:50 PM

Re: Follow-up on Loss Mit

From: "Laura Richardson" <laurarichardson@...>
To: "Thorn, Ann" <ann.thorn@wamu.net>, "Mathis, Julie A." <julie.mathis@wamu.net>

Julie and Ann,

FYI-- I received a call from Brandon on June 25th alerting me of the documents in route and I responded within two days. As of yet I have not heard from Brandon and I have not received any documents. Please advise. Also, please verify if this modification includes the $9,000 in outstanding property taxes and the ongoing impounding of property taxes.

Thanks,

Laura

----- Original Message ----- 
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@...>
Cc: "Mathis, Julie A." <julie.mathis@wamu.net>
Sent: Thursday, June 19, 2008 9:17:11 PM
Subject: RE: Follow-up on Loss Mit

Thank you
Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

-----
From: Laura Richardson
Sent: Thu 06/19/2008 9:38 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[---], or cell 562-704[---] 

Thanks, Laura

----- Forwarded Message ----- 
From: Laura Richardson <laurarichardson@...>
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 204-885[---]. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could

LR0453


CSOC.RICH.006773
Re: Follow-up on Loss Mit - Yahoo! Mail

I today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 502-225-7024 or 562-706[

Thanks,
Laura

----- Original Message ----- 
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@wamu.com>
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
Thank you for the email...today is election day and I will follow up with you tomorrow.

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

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

Thank you
Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-4371
For Internal Use Only

<<Document.pdf>>
Congresswoman, this is an update on the items we discussed yesterday. Please know that I am still working on all items I have not been able to complete. I will continue to send you updates as I get them. Thank you for your understanding.

1. Loan Modification Docs: I sent an email to Ann Thom requesting that she fax me the current modification docs. Ann sent an email to Autumn today asking her to fax them to me, at this time I have not received them from Autumn. I've called and emailed Autumn to follow up on the fax but have not heard back from her. I've also called and emailed Ann Thom. I also sent an email to Ann Thom, Julie Mathis and Autumn recapping my contact and requests with Autumn. I have not received a response from Ann, Julie or Autumn addressing the email or requests for conference call. Only email received from Ann referenced the modification doc request.

2. Photos of property damage: I asked Ann Thom if she sent the photos to Autumn since she is their person they suggested you speak to in the Loss Mitigation Department. Ann did not give the package to Autumn and sent the following information regarding compensation for the damage. "Since the claim/damage is prior to WaMu becoming Chase, the claim falls under the FDIC and a claim must be addressed to the FDIC. Janae Orenstein an attorney at the FDIC." Her contact information: Jane A. Orenstein Counsel, FDIC Legal Division, 206.800.8904 (at WaMu Center - no voicemail) 281.91 (mobile w/voicemail), JGreenstein

3. Circle Porsche: I called Tom Croxon and asked for a breakdown of your vehicle sale and was told that he does not have that information because the customer does not have the vehicle yet. However, he is considering it a done deal because the buyer gave him a deposit on the vehicle and has signed his vehicle over to the dealership. Tom said you will get $44,279 (they deducted $721 for back fees owed to DMV) once he receives the title.

4. DMV Contact: I called the DMV contact in Sacramento and she is trying to find the staff person who has your documents and will call me when she has tracked it down.

5. Leslie's travel to Hawaii: I called Leslie yesterday and she said that Wendy has to work out a few things in Hawaii so at this time she does not know when she will go. She said as soon as she hears back from Wendy with the dates she will call me.

6. Trip to New Orleans: Leslie and her friend will leave for New Orleans on Thursday, May 21st in the morning and will return on Sunday, May 24th (they will land in Los Angeles around 6pm). I have blocked this time off on your schedule. I also told her that I would call her to get the hotel information so that I can hold a room for you.

7. Maryann's Trip to DC: As you know a reservation was made for your mother to go to DC. She left today at 1:05pm and will land at 6pm this evening. Alfred has been confirmed to pick her up with her bags, take her to your house and drive her back to the airport on Friday for her 12:30 departure flight. Staff will meet her when she lands at 3:05pm and take her to your house.

8. Video for Nien Lien: I called William yesterday and shared with him the request from LB Chamber for you to be apart of their video honoring Nien Lien. He is working with Laser Fiche to record the message in DC. Laser Fiche mentioned that they have a crew in DC that can come to your office and shoot the video so there may be a quick response possible.


CSOC.RICH.006776
not be a need for an outside studio

9. Check from Kinette: I picked up your loan repayment check from Kinette's house and made a deposit into your account. You should know that as of Friday, March 27th the committee owe you $3,500 in outstanding loans.


CSOC.RICH.006777
Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtis Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

Below is a detailed accounting of my communication with her.

March 13, 2009: My staff, Daysha Austin and Matthew Mason called Autumn Born at (818) 775- requested a conference call to discuss my concerns and received no response to the requests.

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

From: Daysha McArthur [daysha7....]
Sent: Thursday, March 19, 2009 1:46 PM
To: Born, Autumn E.
Cc: Mathis, Julie A.
Subject: Conference Call with Laura Richardson

Hello Autumn,

As mentioned in my message to you today and last week, Julie Mathis suggested that Laura Richardson speak to you regarding her property in Sacramento associated with loan number... Both my colleague Matthew Mason and myself have left you several messages and have not received a response.

Resolution to the issues with the property owned by Laura Richarson is of the utmost importance to her as well as time sensitive. Therefore, I am again requesting to schedule a conference call with you on Monday or Monday, March 23rd.

Please respond to the request via email or by phone and let me know what time and day work best for you. I can be reached at 562-436- or 562-787-

Thank you in advance for your assistance.

March 19, 2009: Autumn responded to the request and a conference call was confirmed for Monday, March 23rd at 3:30 p.m.; we talked for a few minutes until the call was dropped due to a bad cell signal. I informed Autumn that I was going to vote and there was a chance we would get disconnected and if that happened I would call her right back.

LR0458


CSOC.RICH.006778
I tried calling Autumn so that we could finish the conversation but received no answer; a message was left for her on her direct dial number in her office but I never received a return call.

**March 31, 2009:** My staff sent another email to Autumn trying to schedule a day and time we could talk to finish our conversation (email below).

**From:** "Daysha McArthur" <daysha@...>

**Sent:** Tuesday, March 31, 2009 3:57 PM

**To:** autumn.born@wamu.net

**Cc:** julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento, CA. During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 2:30pm or 5pm.

Thank you and I look forward to your response.

**April 1, 2009:** An email was sent to you informing you Autumn and I talked but was unable to complete the conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

**From:** Daysha McArthur [mailto: daysha@...]

**Sent:** Tuesday, March 31, 2009 6:50 PM

**To:** Thorn, Ann

**Subject:** Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she was not aware of the damage to the home or that the photos were sent. Were you able to get the package we sent to Autumn?

Also, can you fax or email me the current loan modification does you have for her home? The loan number is [redacted].

Thank you for your assistance.

**From:** "Thorn, Ann" <ann.thorn@wamu.net

**To:** daysha@...

**Cc:** "Born, Autumn E." [redacted]


CSOC.RICH.006779
RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information.

Thanks

April 1, 2009: After receiving the modification docs from Autumn, an email was sent requesting another conference call.

From: Daysha McArthur [mailto: daysha_775625@yahoo.com]
Sent: Wednesday, April 01, 2009 3:06 PM
To: Born, Autumn E.
Subject: Re: Mod Docs for Laura Richardson

I just got the fax. Are you available tomorrow at 10:30 am?

On Wed, 4/1/09, Born, Autumn E. wrote:

From: Born, Autumn E. <autumn.born@finance.guilford.edu>
Subject: RE: Mod Docs for Laura Richardson
To: daysha_775625@yahoo.com
Date: Wednesday, April 1, 2009, 3:50 PM

Yes I am. You can call on my desk line 318-775-2754. Thank you.

From: "Daysha McArthur" daysha_775625@yahoo.com
To: "Born, Autumn E." autumn.born@finance.guilford.edu

Yes, thank you.

April 2, 2009: I called Autumn’s direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.


CSOC.RICH.006780
Re: Conference Call Request and Assistance - Yahoo! Mail

Re: Conference Call Request and Assistance
From: 'Thorn, Ann' <laurarichardson@...>
To: Laurarichardson@...

I will get with the Sr. Manager at that location to address this and ensure you get a phone call tomorrow.

Sent from my BlackBerry Wireless Handheld

---- Original Message ----
From: Laura Richardson <laurarichardson@...>
To: Thorn, Ann
Sent: Thu May 07 17:21:16 2009
Subject: Conference Call Request and Assistance

Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtiss Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

Below is a detailed accounting of my communication with her.

March 13, 2009: My staff, Daysha Austin and Matthew Mason called Autumn Born at (818) 775... requested a conference call to discuss my concerns and received no response to the requests.

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

From: Daysha McArthur [daysha7@...]
Sent: Thursday, March 19, 2009 1:46 PM
To: Born, Autumn E.
Cc: Mathis, Julie A.
Subject: Conference Call with Laura Richardson

Re: Conference Call Request and Assistance - Yahoo! Mail

Hello Autumn,

As mentioned in my message to you today and last week, Julie Mathis suggested that Laura Richardson speak to you regarding her property in Sacramento associated with loan number 562-498. Matthew Mason and myself have left you several messages and have not received a response.

Resolution to the issues with the property owned by Laura Richardson is of the utmost importance to her as well as time sensitive. Therefore, I am again requesting to schedule a conference call with you on Friday afternoon or Monday, March 23rd.

Please respond to the request via email or by phone and let me know what time and day work best for you. I can be reached at 562-498-0261 or 562-787-i.537.

Thank you in advance for your assistance.

March 19, 2009: Autumn responded to the request and a conference call was confirmed for Monday, March 23rd at 3:30 p.m.; we talked for a few minutes until the call was dropped due to a bad cell signal. I informed Autumn that I was going to vote and there was a chance we could get disconnected and if that happened I would call her right back.

I tried calling Autumn so that we could finish the conversation but received no answer; a message was left for her on her direct dial number in her office but I never received a return call.

March 31, 2009: My staff sent another email to Autumn trying to schedule a day and time we could talk to finish our conversation (email below)

From: "Daysha McArthur"<daysha.mcarthur@wamu.net>
Sent: Tuesday, March 31, 2009 3:57 PM
To: autumn.burn@wamu.net <mailto:autumn.burn@wamu.net>
Cc: julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento, CA. During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 3:30pm or 5pm.

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but were unable to complete the LR0483


CSOC.RICH.006783
conversation as well as a request to have my loan modificationdocuments emailed to me. (see my email and
your response below)

From: Daysha McArthur [mailto:daysha]
Sent: Tuesday, March 31, 2009 6:50 PM
To: Thorn, Ann
Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she
was not aware of the damage to the home or that the photos were sent. Were you able to get the package we
sent to Autumn?

Also, can you fax or email me the current loan modification docs you have for her home? The loan number is

Thank you for your assistance.

From: "Thorn, Ann" <ann.thorn@wamu.net
To: daysha
Cc: "Born, Autumn E." 
RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the
claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to
be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information.

Thanks

April 1, 2009: After receiving the modification docs from Autumn, an email was sent requesting another
conference call.

From: Daysha McArthur 
Sent: Wednesday, April 01, 2009 3:06 PM
To: Born, Autumn E.
Subject: Re: Mod Docs for Laura Richardson

I just got the fax. Are you available tomorrow at 10:30 am?

On Wed, 4/1/09, Born, Autumn E. wrote:

From: Born, Autumn E. 
Subject: RE: Mod Docs for Laura Richardson
To: daysha
Date: Wednesday, April 1, 2006, 3:50 PM

Yes I am. You can call on my desk line 818-775-3797. Thank you.

From:  "Doyalce McArthur" <doyalce.1.mcclon@jpmorgan.com>
To:  "B orn, Autumn E. " <doyalce.1.mcclon@jpmorgan.com>

Yes... thank you

April 2, 2009: I called Autumn’s direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.


CSOC.RICH.006785
contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.
Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your warm/chaos" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorne a payment for TWO months in July ($8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time, you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinancing, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thorne.
2) My account # is [redacted]
3) My checks since this problem occurred were sent to:
   Ann Thorne
   [redacted]
   Jacksonville, FL
4) The problem was:
   A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by warmu during the modification process (due to no fault of my own).
5) When we spoke the only thing you asked me to send was my original mortgages which are:
   -Long Beach property: $2,445.00
   -San Pedro property: $2,774.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=34&fid=%2...

11/18/2009
RE: Pending modification - Yahoo! Mail

RE: Pending modification
From: "Dante Paquinii"
To: "Laura Richardson"
Cc: "Daysha Austin"

Good morning Laura,

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante Paquinii III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 775-4200/4201Voice/2061-Fax

dante.paquinii@elm.com

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

From: Laura Richardson
Sent: Monday, August 24, 2009 8:23 PM
To: Dante Paquinii
Cc: Daysha Austin; laurarichardson
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thom a payment for TWO months in July ($8,704.84) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time, you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:
1) I was referred by Ann Thorne
2) My account # id

LR0468


CSOC.RICH.006788
3) My checks since this problem occurred were sent to:

Ann Thom

... Bank of America...

... Bank of America...

4) The problem was:
A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by Wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgages which are:
- Long Beach property: $2,445.00
- San Pedro property: $2,773.85

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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Re: Pending modification - Yahoo! Mail

Re: Pending modification
From: Dante Pasquini <dante.pasquini@at&t.com>
To: Laura Richardson <laurarichardson@at&t.com>
Cc: Daysha Austin <daysha.austin@at&t.com>

Good morning. Thank you for your reply. I will email or fax today.
Sent via BlackBerry by AT&T

From: Dante Pasquini
Date: Tue, 25 Aug 2009 10:12:51 -0400
To: Laura Richardson
Subject: RE: Pending modification

Good morning Laura,

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - DLM
9250 Olivekhaf Avenue
Chatsworth, CA 91311
(818) 775-2640 Office/(213) 340-2042 Fax
dante.pasquini@at&t.com

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

From: Laura Richardson
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to “your: warmachse” unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thom a payment for TWO months in July ($8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simple reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

LR0470


CSOC.RICH.006790
As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over $700 a month.

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thorne.
2) My account ID.
3) My checks since this problem occurred were sent to:
   Ann Thorne
   Jacksonville, FL

4) The problem was:
   A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgage documents which are:
   -Long Beach property: $2,445.00
   -San Pedro property: $2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co. its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.
RE: Pending modification - Yahoo! Mail

Tuesday, August 25, 2009 2:01 PM

Ok I found it, it is I will have someone take a look at this today.

---

Dante J. Pasquini III Operations Supervisor II
Homeownership Preservation - ELM
4200 Dekleite Avenue
Chatsworth, CA 91311
(818) 275-7494 office/(818) 494-7448 fax
dante.pasquini@chase.com

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

From: laurarichardson.<br>Sent: Tuesday, August 25, 2009 1:57 PM<br>To: Dante Pasquini<br>Cc: Daysha Austin<br>Subject: Re: Pending modification

This is the email last night with acet loan # and other info you may need also. Thanks Laura
Sent via BlackBerry by AT&T

---

From: Laura Richardson<br>Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)<br>To: <dante.pasquini@chase.com><br>Subject: Pending modification

Dante,
I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your, wamuc/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought I best to check in.

I sent Ann Thorn a payment for TWO months in July ($8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing.

LR0472


CSOC.RICH.006792
programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thorng  
2) My account # is 
3) My checks since this problem occurred were sent to: Ann Thorng  
   Jacksonville, FL 
4) The problem was: A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by warum during the modification process (due to no fault of my own).  
5) When we spoke the only thing you asked me to send was my original mortgages which are: -Long Beach property: $2,445.00 -San Pedro property: $2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks, 
Laura Richardson

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CSOC.RICH.006793
Re: Pending modification

From: Dante Pasquini
To: Lauri Richardson
Cc: Daysha Austin

Much thanks
Sent via BlackBerry by AT&T

From: Dante Pasquini
Date: Tue, 25 Aug 2009 17:01:21 -0400
To: Lauri Richardson
Cc: Daysha Austin
Subject: RE: Pending modification
Ok I found it, it is --- I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor III
Spectrum Preservation - ELM
9203 Governor Avenue
Chatsworth, CA 91311
(818) 715-7724/Fax/(818) 701-7724
Dante.Pasquini@chase.com

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

From: Lauri Richardson
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini@chase.com>
Subject: Pending modification
Dante,
I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: waamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann a horn a payment for TWO months in July ($8,704.64) to ensure there is a continued

Re: Pending modification - Yahoo! Mail

Page 2 of 3

demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thorn
2) My account # is [Redacted]
3) My checks since this problem occurred were sent to:
   Ann Thorn
   [Redacted]
   Jacksonville, Fl [Redacted]
4) The problem was:
   A loan modification was established. Several months later (I think about 6 months) the payment
   suddenly increased by $700. The reason I was told was when the modification was established it
   included taxes paid by the previous owner and not the taxes I had been assessed which were not
   adjusted by wamu during the modification process (due to no fault of my own).
5) When we spoke the only thing you asked me to send was my original mortgages which are:
   -Long Beach property: $2,445.00
   -San Pedro property: $2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond

to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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notified that any disclosure, copying, distribution, or use of the information contained herein
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attachments are believed to be free of any virus or other defect that might affect any computer system
into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus
free and no responsibility is accepted by JP Morgan Chase & Co., its subsidiaries and affiliates, as
applicable, for any loss or damage arising in any way from its use. If you received this transmission in


CSOC.RICH.006795
error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.
RE: Pending modification

From: "Laura Richardson"
To: "Dante Pasquini"
Cc: "Dayna Austin"

Friday, August 28, 2009 2:56 PM

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday, I was in a meeting so I asked for his number and said I would call back. He gave me the phone # 1-888-692-3615. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was all the concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago. I had qualified at that time, and the reason for this new modification is because WAMU calculated wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez (1-818-620-7584) I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini wrote:

From: Dante Pasquini
Subject: RE: Pending modification
To: Laurarichardson
Cc: "Dayna Austin"
Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it isn't past due. I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - BLM
9200 Oakdale Avenue
Chesapeake, VA 23311
(818) 770-4384 office/(206) 416-2681 fax
dante.pasquini2@blm.gov

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From: Laurarichardson
Sent: Tuesday, August 25, 2009 1:57 PM

LR0477


CSOC.RICH.006797
RE: Pending modification - Yahoo! Mail

To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: Dante Pasquini
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: unanticipated increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann a payment for TWO months in July ($8,708.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the hangups are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thomas
2) My account # is [redacted]
3) My checks since this problem occurred were sent to:

   Ann Thomas, [Redacted]
   Jacksonville, FL

4) The problem was:
   A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was that the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by waiving during the modification process (due to no fault of my own).
5) When we spoke the only thing you asked me to send was my original mortgages which are:
   - Long Beach property: $2,445.00
   - San Pedro property: $2,773.96

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

LR0478


CSOC.RICH.006798
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CSOC.RICH.006799
Good afternoon,
I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your income. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

---

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chatsworth, CA 91311
(818) 776-9703 Office/(266) 409-3273 fax
dante.pasquini@chase.com

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From: Laura Richardson
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson
Subject: RE: Pending modification

Dante,
I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone # 1-866-926-5845. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago. I had qualified at that time, and the reason for this new modification is because WAMU calculated wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620-1883 I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look

LR9480

forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini wrote:

From: Dante Pasquini
Subject: RE: Pending modification
To: "laurarichardson"
Cc: "Daysha Austin" <daysha
Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is going to have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor III
Management: Preservation - ELM
9400 Wickenburg Avenue
Chatsworth, CA 91311
(818) 775-7000 office/(818) 404-4999 fax
dante.pasquini@elm.com

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

From: laurarichardson
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin

Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini@elm.com>
Subject: Pending modification

Dante,
I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your; waamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July ($8,704.64) to ensure there is a continued

demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by Ann Thorne
2) My account # is [redacted]
3) My checks since this problem occurred were sent to:
   Ann Thorne
   [redacted]
   Jacksonville, FL
4) The problem was:
   A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).
5) When we spoke the only thing you asked me to send was my original mortgages which are:
   -Long Beach property: $2,445.00
   -San Pedro property: $2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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

Subject: RE: Pending modification

To: "Laura Richardson"

Date: Friday, August 28, 2009 3:26 PM

Good afternoon,

I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your invoice. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

---

From: Laura Richardson

Sent: Friday, August 28, 2009 2:57 PM

To: Dante Pasquini

Cc: Daysha Austin; laurarrichardson

Subject: RE: Pending modification

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone # 1-888-526-2240. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert’s extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated...

http://us.mail.yahoo.com/mc/showMessage?pSize=25&slMid=25&fId=2...
wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 562-620-0021 I returned the call and left a message but I am not sure if he is the person I should be speaking with Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini wrote:

From: Dante Pasquini
Subject: RE: Pending modification
To: lauracharlsen@chase.com
Cc: Daysha Austin
date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is

Dante J. Pasquini III - Operations Supervisor II
Homeownership Preservation - ELA
9250 Sepulveda Avenue
Chatsworth, CA 91311
(818) 778-8000 office/(205) 495-7831 fax
dante.pasquini@chase.com

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--- End of Message

From: lauracharlsen@chase.com
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura

Sent via BlackBerry by AT&T

--- End of Message

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: Dante Pasquini
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your warranty" unexpected increase in the property taxes. I have not heard from anyone so I thought I kept to check in.

LR0485

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=25&fid=%2...

11/18/2009

CSOC.RICH.006805
I sent Ann Thorn a payment for TWO months in July ($3,704.54) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time, you were simply reviewing this based on all of the new existing programs and would advise me how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

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

In case you have misplaced my information from last time it is as follows:

1) I was referred by [Name Redacted]
2) My account # is [Redacted]
3) My checks since this problem occurred were sent to: Ann Thorn
   Jacksonville, FL [Redacted]
4) The problem was a loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by $700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by way of the modification process (due to no fault of my own).
5) When we spoke the only thing you asked me to send was my original mortgages which are:
   -Long Beach property: $2,445.00
   -San Pedro property: $2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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LR0486


CSOC.RICH.006806
RE: Follow-up on Loss Mit - Yahoo Mail

Thursday, June 19, 2008 6:17 PM

From: "Thorn, Ann" <ann.thorn@whs.com>
To: "Laura Richardson" <laura.richardson@whs.com>, "Mathis, Julie A." <julie.mathis@whs.com>

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
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.
Again, I can be reached at 202-225[-] or cell 562-701[-].
Thanks, Laura

--- Forwarded Message --

From: Laura Richardson
Sent: Thu 06/19/2008 7:36:01 PM
To: "Thorn, Ann" <ann.thorn@whs.com>
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[-] or 562-701[-].

Thanks,
Laura

--- Original Message ---

From: "Thorn, Ann" <ann.thorn@whs.com>
To: Laura Richardson <laura.richardson@whs.com>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit


CSOC.RICH.006807
RE: Follow-up on Loss Mit - Yahoo! Mail

Congresswoman,

Please see attached.

Thank you.

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-888

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-... or cell 562-706-... Thanks, Laura

----- Forwarded Message -----
From: Laura Richardson
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-... I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-... or 562-706-...

Thanks,
Laura

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, EVP
Washington Mutual
National Asset Recovery Manager
904-886-1651

For Internal Use Only


CSOC.RICH.006810
Re: Follow-up on Loss Mit - Yahoo! Mail

Yahoo! Mail

Re: Follow-up on Loss Mit

From: "Laura Richardson" <laurarichardson@wamu.net>

To: "Thorn, Ann" <ann.thorn@wamu.net>

Thursday, June 19, 2008 4:36 PM

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- or 562-706-

Thanks,
Laura

----- Original Message ----- 
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

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

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=10&fid=%2...
11/18/2009
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
Sent: Thursday, June 12, 2008 1:05:34 PM
Subject: RE: Loss Mit

Thanks, I will let them both know.
Julie

From: Laura Richardson
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: laurарichardson
Cc: "Thorn, Ann" <ann.thorne@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>>


CSOC.RICH.006813
Thank you,
Julie
Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904-866-1356
904-866-1345 fax

RE: Loss Mit - Yahoo! Mail

Thursday, June 12, 2008 10:05 AM

Thanks, I will let them both know.

Julie

Julie Mathis, VP
Department Manager
Mortgage Assistance Preservation
Washington Mutual
904-865-1205
204-885-1205 fax

------- Original Message -------
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: Mathis, Julie A.
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
Mortgage Assistance Preservation
Washington Mutual
904-865-1205
204-885-1205 fax


CSOC.RICH.006815
Re: Loss Mit - Yahoo! Mail

Re: Loss Mit
From: "Laura Richardson" <Laura.Richardson@wamu.net>
To: "Mathis, Julie A." <julie.mathis@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

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

Loie Mathis, M. M.
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax


CSOC.RICH.006816
Sacramento Property Follow Up

From: "Daysha McArthur"
To: "Michael Jackson"

Thursday, July 9, 2009 11:27 AM

Below is the list of items I asked Al to take photos and report back to us on today:

1. Front and backyard landscaping
2. Kitchen floor complete including grouting
3. All kitchen and bathroom cabinets installed
4. Tile on wall in kitchen next to the sink complete including grouting
5. Kitchen completely painted
6. Bathroom fixtures, sink, toilet, etc installed upstairs
7. Wall open/knocked down to enlarge downstairs bathroom
8. Upstairs wall complete except for paint
9. Locks placed on all windows

Also, Ron O’Connor called me back this morning and gave me the names of 2 construction companies we can call to get a quote for the back room and the name of the flooring company he used for his house. As far as the drawing of the plans, he knows someone that does a lot of work in Sacramento but he is expensive, so he recommends that we look in the yellow pages for a drafter as they tend to be more reasonable.

I have left several messages for Brian Beaver at Brian’s Floors and have not heard back from him as of yet, but I will keep calling until I reach him. I am also researching the contact information for the companies Ron gave me this morning to obtain bids as well. I will update you once I have the information.


CSOC.RICH.006817
Thursday, October 9, 2008 8:11 PM

The total amount needed for this round of bill payment is $12,650.13. If you could transfer that amount into the First California Bank account I'll get these checks out by the end of Friday. I'll have to get back to you on Friday in regards to the exact due date the mortgages.

The bills are as follows:

- Select Portfolio Servicing......$3,244.16 (Long Beach mortgage)
- Washington Mutual.......$4,352.32 (Sacramento property)
- J.H. & Alina Bartling.......$1,790.00 (Washington D.C. property)
- Wells Fargo .....$2,999.94 (San Pedro property)
- City of Long Beach .....$132.48 (Long Beach utilities) Due: 10/26/08
- Capitol One, ....$60.50 (credit card ending in 5020) Due: 10/13/08

If you have any questions let me know.

-A.J. Grier-
1212 S. Victory Blvd.
Burbank, CA 91502
ph. 818.260(2) 3 text 2
fax 818.260(2) 2

Richardson's home deemed a 'nuisance' - Press Telegram for Friday/Saturday, ...  Page 1 of 2

Richardson's home deemed a 'nuisance' - Press Telegram for Friday/Saturday, August 15.

By John Canalis, Staff Writer

The Sacramento home of Rep. Laura Richardson

is making headlines once again.

LONG BEACH - Rep. Laura Richardson's home near the state Capitol has been declared a "public nuisance."

Sacramento code enforcement officers posted a notice on the door of the three-bedroom property earlier this week, city officials said Friday.

The notice warns of fines of up to $5,000 if the Long Beach Democrat does not make improvements.

Richardson, however, was unaware of the problem, said William Marshall, her spokesman.

"Her attorney has not received any information on this matter," he said.

City officials in Sacramento confirmed that statement.

Though a notice was posted on the door, the congresswoman had not yet been sent a letter, but would get one soon, said Ron O'Connor, operations manager of the Sacramento Code Enforcement Department.

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

The Los Angeles Times first reported the public nuisance citation in Friday's edition.

According to that report, Richardson's neighbors called the home "an eyesore" and complained that the sprinklers are never turned on, the grass and plants are dead or dying, the gate is broken and windows are covered with brown paper.

O'Connor told the Press-

Telegram that his office was initially contacted by police officers after it appeared that someone had broken into the garage.

The city's code enforcement office
dispatched an independent contractor to the home.


CSOC.RICH.006819
Richardson's home deemed a 'nuisance' - Press Telegram for Friday/Saturday, ...

The investigator covered a door to the garage and spotted some rotting fruit on the grounds of the house. O'Connor said.

But overall, O'Connor added, the congresswoman’s home was found in good condition.

"It's a nice house," he said, "I wouldn't mind living there myself."

The neighborhood is considered upper-middle class.

Richardson, D-Long Beach, bought the house in 2006 after leaving the Long Beach City Council for the Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives.

She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender, Washington Mutual. Real estate experts have called the foreclosure resolution highly unusual.

Richardson also left Sacramento property taxes unpaid and defaulted on home payments in Long Beach and in San Pedro.

The man who bought the Sacramento house at auction for $388,000 sued the congresswoman, but settled the case and agreed not to discuss the terms.

Marshall said the original code enforcement notification was sent to the man who purchased the home in foreclosure, not Richardson.

Richardson is up for re-election Nov. 4. She faces a challenge from Peter Mathews, who is running a write-in campaign, and Nick Dibs, an unaffiliated candidate.

Both candidates plan to capitalize on her housing-related woes.

"The fact that she has let this home go into disrepair is another example of her long history of mismanagement of public and personal resources," Dibs said. "If she can't manage the management of a house, how can she make decisions for the benefit of the people?"

Mathews, in a prepared statement, said:

"What this does is send a direct message to the constituents in the 37th Congressional District that she is fiscally irresponsible and is not fit to represent them, nor their tax dollars in the seat of Congress."

john.canalis@presstelegram.com, 862-499-1273


LR06000
Richardson's home deemed a 'nuisance'

By John Canalis, Staff Writer

Article Launched: 08/15/2008 11:11:44 PM PDT

The Sacramento home of Rep. Laura Richardson is making headlines once again.

LONG BEACH - Rep. Laura Richardson's home near the state Capitol has been declared a "public nuisance." Sacramento code enforcement officers posted a notice on the door of the three-bedroom property earlier this week, city officials said Friday.

The notice warns of fines of up to $5,000 if the Long Beach Democrat does not make improvements.

Richardson, however, was unaware of the problem, said William Marshall, her spokesman. "Her attorney has not received any information on this matter," he said.

City officials in Sacramento confirmed that statement.

Though a notice was posted on the door, the congresswoman had not yet been sent a letter, but would get one soon, said Ron O'Connor, operations manager of the Sacramento Code Enforcement Department. "We haven't notified the congresswoman yet," he said. "We just found out that she owns it from these 10 press calls today."

The Los Angeles Times first reported the public nuisance citation in Friday's edition.

According to that report, Richardson's neighbors called the home a "donkey whistle" and complained that the sprinklers are never turned on, the grass and plants are dead or dying, the gate is broken and windows are covered with brown paper.

O'Connor told the Press-

Telegram that his office was initially contacted by police officers after it appeared that someone had broken into the garage.

The city's code enforcement office dispatched an independent contractor to the home.

The investigator covered a door to the garage and spotted some rotting fruit on the grounds of the house, O'Connor said.

But overall, O'Connor added, the congresswoman's home was found in good condition.

"It's a nice house," he said. "I wouldn't mind living there myself."

The neighborhood is considered upper-middle class.

Richardson, D-Long Beach, bought the house in 2006 after leaving the Long Beach City Council for the


CSOC.RICH.006821
Richardson's home deemed a 'nuisance'. - Yahoo! Mail

Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives.
She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender,
Washington Mutual. Real estate experts have called the foreclosure resolution highly unusual.
Richardson also left Sacramento property taxes unpaid and defaulted on her home payments in Long Beach
and in San Pedro.
The man who bought the Sacramento house at auction for $388,000 sued the congresswoman, but settled the
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john.canalis@presstelegram.com, 562-499-1273


LR0502

CSOC.RICH.006822
RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:28 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules
by Ryan Zurmally | Long Beach News | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The most toxic 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 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 secretaries 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

Waters, Richardson face ethics probes

LRO5D3

CSOC.RICH.006823
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
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.jpg, image002.jpg, image003.jpg

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 town hall our previous papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: Richardson, MC, Laura; Cooks, Shirley
Subject: Re: Staff Turnover

The story the reporter was calling about for the offices 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 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 wouldn’t have brought up other issues which are not directly related to having a high staff turnover, the house leave and the “most corrupt” list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if the office has such a high rate of turnover it would probably be a good move given your opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you’ve been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized; the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I’ve pasted it into the email below.

http://www.capitolweekly.net/article.php?c=cravicyw&f=316582j415t4176b64178a&done=1

Richardson’s congressional tenure marked by high staff turnover

By: Malcolm Marachi
11/28/09 12:01 AM PST

In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson’s office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson’s has been one of the most meteoric in recent California politics, her career notable for both achievements and controversy.

She spent only seven months in the California State Assembly before being sworn in Congress — a tenure that was also known in the state Capitol for disputes with staff. She made headlines last year after Capital Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

LR0505

CSOC.RICH.006825
The turnover in congressional staffs is generally high. But Richardson’s record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, Dickison, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millicent-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson’s first press secretary, Jazmyne Cannon, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The number listed at the press secretary in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office. Richardson’s office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jock Friedly, founder and CEO of Storming Media LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson’s turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2 1/2 years in the Senate and 1 1/5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

“If you see someone who can’t keep staff, it’s usually either they’re a difficult boss to work for, they don’t pay enough or the staff just doesn’t respect them while they’re there,” Friedly said. “I can’t say whether any of this is the case in Laura Richardson’s case.”

He added, “For Laura Richardson to go onto the top of the worst employers in Congress, she’s got a pretty steep road to climb.”

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 “Most Corrupt” members of Congress — though Storming Media’s Friedly said she seemed more guilty of “financial broodhery” than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it refrained from foreclosing on her Cutlee Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson’s staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California’s congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top and in generally higher, and none of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Stockton, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney’s office has remained fairly constant. His first chief of staff, Angela Kouns, 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 staffers go, although he came in via a special election 15 months before Richardson. He’s only had one chief of staff, Steve Vanoni, and one press secretary. He had the same legislative director for nearly two years. Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He’s seen 10 staffers go in a tenure that is nearly two years longer than Richardson’s. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington
RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

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-
LR0507
Richardson's congressional tenure marked by high staff turnover

By Malcolm MacEachin

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 Legistri, 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 has been one of the most dynamic figures 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 owns in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staff who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staff in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistri, Richardson's first press secretary, Jasmyne Cnamiel, lasted less than three months. She has not listed a press secretary or communications director in Legistri since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American area newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

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http://www.capitolweekly.net/article.php?_v=yaiwdf682e616&id=yaha55bd69e6a8va&done=yajksyvnhgyjc
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On one end of the employee loyalty scale is former Assembly Republicans leaders Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He’s had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney’s office has remained fairly constant. His first chief of staff, Angele Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney’s legislative director since he took office.

Rep. Brian Bilbray, R-San Diego, has seen 10 staffers go, although he came in via a special election 15 months before Richardson. He’s only had one chief of staff, Steve Danson, 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 Legislative report.

The only other Congress member in the group to have 10 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7424
jeffrey.billington@richardson.house.gov

5674
RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, September 11, 2009 1:00 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cooks, Shirley
Subject: Sept10goals.doc

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler, Shirley Cooks
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages September 10-11, 2009

Devon 9/9/09 8:07PM 818.620
Devon with Washington Mutual Please call 818.620 Thank you

Jessica 9/10/09 5:10Pm 612.312
This is Jessica with Wells Fargo Home mortgage. I need to talk with you about your mortgage. Please call me at 1.800.678 Our operating hours are Monday-Friday 7Am-10Pm Central time and on Saturday 8Am-2Pm Central time Please have your loan number available. Again the number is 1.800.678 Thank you.

Pedro Constanti(??) 9/11/09 11:41AM 949.643.5700
Congresswoman, this is Pedro Constanti VP of Manufacturing for the Pepsi bottling group in the West. I know that you have spoken with Erica Edwards, plant manager about the longevity of the plant. I would like to follow up with you on those plans. Please call me at 949.425 office number and my cell is 949.813

Shirley 12:03Pm 202.226
It's 9AM your time...call me
RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Monday, August 31, 2009 12:19 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cocks, Shirley
Subject: August 31st Call Do

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla King, Scheduler
Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez 8/27 7:24PM 818.620.L-Q-A
Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth’s Ca. Calling to touch base with you, please call at 818.620.L-Q-A Thank you.

Name (?!) 8/28/09 9:57AM 310.48L-Q-A
Good Morning, it’s me. Andre is free for lunch and so am I between the hours of 11:30-1:30. So if you are available please let me know. I sent you a text message; let me know how much time you have because that will determine where we can go. Andre works in the same building, so when I hear from you, I will contact him. Call me as soon as you can or send me a text. Thanks.

Mike 8/28/09 12:57PM 202.224.L-Q-A
Congresswoman it’s Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I’m in the office.
RichardsonMC, Laura

From: King, Lasa (Richardson)
Sent: Friday, August 28, 2009 1:50 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: August28aol6.doc

Memorandum
To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez  8/27  7:24PM 818.620.9864
Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth's Ca. Calling to touch base with you, please call at 818.620.9864. Thank you.

Name (?)  8/28/09  9:57AM  310.487.7050
Good Morning, it's me. Andre is free for lunch and so am I between the hours of 11:30-1:30. So if you are available please let me know. I sent you a text message; let me know how much time you have because that will determine where we can go. Andre works in the same building, so when I hear from you, I will contact him. Call me as soon as you can or send me a text. Thanks

Mike 8/28/09 12:57PM 202.226.1512
Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.
PRESS TELEGRAM

Richardson’s ex-district director: Defaulted on Sacramento home

By John Canvasser | Mar 8, 4:59 PM | Link | Comments (0)


There’s not too much new information in the New York Times article, but the article does say work on improving the home, which needed to be done, began earlier this month.

A nice green lawn, which once had a flower bed, and dying patch out front, according to the newspaper of record.

Richardson, a former successful lobbyist and Long Beach councilwoman for the 6th District, declined to comment in an email on several questions, according to the report.

However, the fact that the ethics committee was inaccurate, biased and partisan.

Richardson had already filed a lawsuit that managed to win it back from her lender, Washington Mutual Bank, for her Sacramento home.

But the ethics committee was placed under the light of Congressional Ethics, which has made inquiries into the Richardson’s personal and business.

NY TIMES WASHINGTON - LAURA RICHARDSON'S "NEGLLECTED" SACRAMENTO HOUSE

Theo Douglas

There’s not too much new information in the New York Times article of今日 regarding Sacramento Rep. Laura Richardson’s

Tuesday's New York Times article was its first headline on Richardson's Sacramento home, which was foreclosed and resold before

Richardson sold the property.

A new investigation placed on the Office of the Office of Congressional Ethics.

Monday’s New York Times article centered around a Richardson photo which I haven’t seen—and a new denial.

In a written statement, Laura Richardson's"personal, biased, partisan and inaccurate," the report said.

Michael J. Eagle

In a written statement, Laura Richardson's "personal, biased, partisan and inaccurate," the report said.

Michael J. Eagle
From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
CC: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Seiway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article

South Bay
/pehmc.htm
South Bay, morning! It's Sept. 25

By Nicki Davis; in the Sun, Sept. 25, 2009 - 10:26 AM - Home Page - Search

Readers, let's step to it:

A fire broke out at a Wilmington delivery this morning.

A crying and visibly upset driver brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The legal battle of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson was filed this week against the agency.

Just as the city of Torrance nearly lays up extensive roads to its Boulevard boulevard, it moves along to Compton Boulevard.

Veteran newswoman Tom Shelly in the Daily Breeze adds a comment: why don't you follow her on Twitter, and with her congratulations?

The latest bank robbers with careers inside worked by the FBI. The Bureaucratic Bandits. Who are these men when they steal from banks. Staging these in the South Bay.

Today's At Work column profiles a woman who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 of prep football teams.

Richardson has high staff turnover rate

By Sam Bozarth on September 24, 2009 - 11:25 AM - Home Page - Search

Laguna Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 81 officers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legislab smart, which tracks Congressional staff and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Davis. (Who publishes Legislab smart.)

"I don't know whether any of this is the case in Laura Richardson's case. Richardson is her fourth spokesperson, and her third chief of staff. Perhaps most interesting are the commissioners, who seem to have some inside knowledge:"

"And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from South to D.C., by U-Haul, this after the moving company quit when she talked them like she was crazy, O.K. and please don't make her leave her Sacramento office. Jesse's from the Bristol office, and had Kim rescued by Capital Police out of the house."

Richardson declined to comment in Capitol Weekly.

South Bay, hello! It's Sept. 24

By Nicki Davis; in the Sun, Sept. 24, 2009 - 9:00 AM - Home Page - Search

Readers, let's get to it:

Police are investigating a double homicide in Wilmington last night.

Proprietors pointed the way to how employees can use credit checks to screen potential renters, like the nightly walkers who believe she was passed over for two jobs because of bad credit.

Several South Bay victims of drunk driving are participating in this

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11/18/2009

CSOC.RICH.006836
South Bay Pipeline

National perspectives on L.A.'s Clean Trucks

The need for L.A.'s Clean Trucks Program is underscored by the city's vulnerability to power outages, which can disrupt the transportation industry. The program is seen as a tool for reducing greenhouse gas emissions and improving air quality.

By The American Prospects

South Bay, howdy! It's Sept. 23

Reefers, let's go!

The American Prospects argues that the Clean Trucks Program is an essential part of a broader effort to modernize America's ports.

Meanwhile, California's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for only a day. New container terminals, built on landfills where the real estate once was, handle 15 million containers with a minimum of congestion and pollution.

The freight—chiefly clothing and electronics, American chemicals, Spanish automobiles—seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-relocation system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destinations.

This allows shippers to operate with minimal inventory, a must in a merchandise market where most retailers have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less damage from other causes.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

Reefers, let's go!

Reefers, let's go!

Reefers, let's go!

file://C:\Documents and Settings\Richardsomne\Local Settings\Temporary Internet Files... 11/18/2009
A new Los Angeles ordinance for domestic violence victims and their children hosts a gate for cash money in City’s rotten economy.

Sorry, friends. Did you get these from your contacts to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The copy, who allegedly sexually assaulted and beat a 48-year-old woman beyond recognition on a New York street last week, has been charged with torture and attempted murder.

A Gardenia man declined to comment on his own case during an argument, there that for a nuclear family?

**New Gardena City Councilwoman: Tasha Cerda**

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 3-1 vote late Tuesday night after her council colleagues unanimously approved her appointment at their meeting. Two candidates were considered for the position, which had been vacated by the death of Councilman Mike McDonald, who had resigned due to health issues.

Cerda, a former city council candidate, was appointed by the City Council after her resignation. She is the first woman of color to serve on the council.

**Fein: It’s the nation building, stupid!**

For the sake of completeness, here is a recent letter to the Washington Post from Jane Harman, California Democrat, who is critical of the U.S. government's response to the situation in Afghanistan. Her letter was published in the Washington Post on October 10.

What is the single greatest challenge we face in Afghanistan? It is the ongoing need for governance. The United States has spent billions of dollars on military aid and reconstruction, but the Afghan government has yet to build a viable state that can provide basic services to its people.

**Harman responds: Op/ed is about corruption, not troops**

Jane Harman, a former U.S. representative and current ambassador to Norway, has written a response to the Washington Post's letter. She states that while she supports the ongoing efforts in Afghanistan, she is critical of the U.S. government's approach, which she believes has failed to address the root causes of the conflict. Her letter was published in the Washington Post on October 10.
The op-ed with Michael O’Hanlon is about corruption, it’s not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghan leadership is comfortable that their government will deliver services.

The Obama administration has suggested increasing U.S. troop levels on the condition that, Afghan and U.S. forces work together. This is a realistic approach from the get-go, as the Obama administration delivered in the Washington Times last week, when it argued that the surge would not jeopardize the safety of U.S. forces.

Congress should not be held hostage to such claims. We have evidence that some anti-corruption measures have been achieved, but not in a significant way.

Success in Afghanistan is essential, the United States has invested too many resources to walk away now. But unless troops levels are the right place to start the discussion of how to review forward. Before government is the right place. That may be where additional troops will be Afghan. It is their right, and they should take the lead against the overwhelming majority of the forces fighting the insurgency.

Harman’s position may have shifted since last week — she would say it hasn’t — or today’s op-ed may merely be reflective of Obama’s more hawkish influence.

**Winograd: We can’t afford to stay in Afghanistan**

By Barry Winograd on September 11, 2009 in 10:54 PM | Permalink | Comments (1) | ShareThis

Barry Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to see a safe and secure, and know that our taxpayer dollars are not being wasted on a perpetual war that creates few enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home.

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues that we must eradicate corruption there because — in the United States had invested too many troops and too much treasure to fail. I say — we cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is all wrong. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid and not weapons that will kill innocent people and create more hatred towards us. Let us build schools, hospitals and towns — not as an occupying power — but as a global partner interested in shared prosperity and global stability.

**Harman: More troops in Afghanistan, with conditions**

By Harriet Doolittle on September 22, 2009 at 10:00 AM | Permalink | Comments (0) | ShareThis

Rep. Jane Harman has an op-ed in the Financial Times today in which she and co-author Michael O’Hanlon suggest conditions to bring troop increases in Afghanistan on theKarzai government’s willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress’ backing for the war will not fund additional troop deployments until it sees Afghanistan doing their part. This is a credible good-news/bad-news message that Mr Karzai, assuming he is ultimately re-elected, will ignore at its peril.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal’s assessment that without more troops, the mission will fail. To get a sense of where Obama is coming from on this, check out his allocational calling for more troops in Afghanistan. His Hazard that Afghanistan is no Iraq, and he’s downplaying the challenges there.

Today’s op-ed is behind a pay wall, but you can read the whole thing after the break.

Harman: More troops in Afghanistan, with conditions.
Article eyes Richardson staff turnover - Press-Telegram

SACRAMENTO - Capital Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 16 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by Leg Storm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're not a good boss to work for, they don't pay enough or the staff just doesn't trust them while they're there," said Jack Friedly, who publishes Leg Storm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is one of four top aides and her third chief of staff. Reports are spreading among the members of the press, who seem to have some inside knowledge. "I've let us not overlook how Richardson forced staff members to pay for their own clothing, move her Goldendale house from Wash to D.C. by U-Haul, this after the housing company ran out when she asked them to think she was crazy. Oh, and please don't exclude how she lashed out at the Sacramento office. Jeannette from the district office, and took her out of Capitol Police out of the House."

-Gene Maddox
RichardsonMC, Laura

From: Cocks, Shirley  
Sent: Monday, May 04, 2009 8:04 PM  
To: RichardsonMC, Laura  
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

I just got off the phone with William. The LA Times Gottlieb was the only call. I'll call Gottlieb now.

From: RichardsonMC, Laura  
Sent: Monday, May 04, 2009 7:59 PM  
To: Cocks, Shirley  
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Maybe this: unfortunately since your call congresswoman laura richardson has been at the white house, votes on the floor and now in caucus. The congresswoman has not received any information regarding this inquiry and will follow up after review with a comment tomorrow. What do you think, I hesitate to say more until we confirm with the supervisor and someone I know drive by so we can speak accurately. I do not expect anything major from la times critical is having an answer before the pt calls. Do you have williams password so we can verify no other calls or emails.

From: Cocks, Shirley  
To: RichardsonMC, Laura  
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

The only trouble in waiting is that he may want to file a story tonight. Not having the benefit of your statement might do more harm than good. Wouldn't it better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

From: RichardsonMC, Laura  
Sent: Monday, May 04, 2009 7:13 PM  
To: Cocks, Shirley  
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Yes I just spoke to her we will know more tomorrow so I will not call back until then. Thx

From: Cocks, Shirley  
To: RichardsonMC, Laura  
Cc: Austin, Daysha  
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

From: RichardsonMC, Laura  
Sent: Monday, May 04, 2009 6:54 PM  
To: Cocks, Shirley  
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

LR0523

CSOC.RICH.006843
Pls get from william the contact of sac dept. I am unaware of this and have no doc's

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: PW: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209

From: mjtelevision
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209
37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.
By John Canalis, Staff Writer
Article Launched: 10/09/2008 10:28:23 PM PDT

LONG BEACH - Financial messes, both national and personal, dominated a 37th Congressional District candidates' forum Thursday at Long Beach City College.

Rep. Laura Richardson, D-Long Beach, and three write-in challengers Lee Davis, Peter Mathews and June Poushi, who are seeking to unseat her Nov. 4, sparred over the Wall Street crisis, the Congressional bailout and the incumbent's well-publicized home foreclosure.

Write-in candidate Mathews jabbed Richardson for supporting the bailout and accepting campaign donations from the financial-services sector.

"Most of the people who voted for the bailout took money from Wall Street," said Mathews, who added that he does not accept corporate donations.

Mathews, who lost to Richardson in the Democratic primary and is running a write-in campaign, called for a reversion to the era of the government-backed banks of the 1930s that loaned businesses money.

Richardson said the other candidates did not appear to have as deep of an understanding of how the bailout plan worked.

"The difference between someone who is not even on the ballot, and a person who is your member of Congress, is someone who can give you accurate information," Richardson said.

The congresswoman, who serves most of Long Beach, Signal Hill, Carson and Compton, said that the rescue package carries multiple conditions, requires mandatory reviews of participating firms and hardly amounted to a
"blank check" for

Wall Street. Poues, a Carson Republican who has advocated for free markets, strongly criticized Washington for rescuing the banks.

"If I had my way, we'd have the whole lot in Congress out and start anew," she said.

Poues said voters should elect representatives with strong values who would not succumb to the pressure of special interests.

"What you need are morals, people with servants' hearts who will do the right thing," she said, adding that the nation was flirting with socialism.

Experience – namely what kind makes one more prepared for Congress – was also a major topic.

With experience on the Long Beach City Council, the state Assembly and at Xerox Corp., and an MBA from USC, Richardson pointed out that she was the only candidate with a substantial political and corporate background.

"This is not a job for the weary, and it's not a job to test out," Richardson said.

Mathews, a Cypress College professor, quickly pointed out that President Bush also has an MBA, from Harvard.

"This is not just about experience, this is about judgment," he said.

Poues, who directs a Samoan affairs council, all but called previous time in office a liability.

"There are a whole lot of people in Congress with a lot of experience," she said. "Where did they take us? What did we get?"

Davis, an author and Web site publisher, took aim at Richardson for supporting Sen. Hillary Clinton in the primary when Sen. Barack Obama won the 37th Congressional District.

"Our congresswoman was a Hillary delegate, a Hillary delegate," Davis said. "I know this because I went to the DNC."

Davis also said that Richardson did not vote for Obama at the Democratic National Convention in Denver.

Though she did not participate in a roll-call vote at the DNC, Richardson did in fact vote for Obama. She endorsed him in June and later campaigned on his behalf.

The forum became increasingly personal when candidates were asked by one of 57 people in a standing-room only classroom on LBCC's Liberal Arts Campus whether any of them had struggled financially.

Each candidate said they had.

Davis talked about how she lost her home in foreclosure.

Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books.
as an undergraduate at UCLA and spent much of her working life holding two jobs.

Pouesi said when she first married her husband they lived in a car in San Bernardino and bathed in park bathrooms until she found work as a teacher.

Mathews recounted his story as a child of immigrants from India.

Experience a hot topic Event gets personal Foreclosure discussed

Though baited by Davis and Mathews, Richardson did not go into depth about the foreclosure of her Sacramento home, which she lost earlier this year and then apparently won back in a settlement.

"I will just summarize," she said. "My personal situation is in a very positive place at this point."

Richardson said she would hold a press conference after the election to tell her side of the story.

Mathews waved what he called documentation from the Internet showing that Richardson may not actually have her Sacramento house back.

After the forum, Richardson said the document, a computer printout that showed Red Rock Mortgage Inc. as the home's owner, was inaccurate.

The man who bought the house in foreclosure has told the Daily Breeze, a sister newspaper of the Press Telegram, that he accepted a settlement to return the house.

Davis suggested that Richardson received special treatment to get her home back.

"Right now all of America is fighting foreclosure, but we have a member of Congress who put down nothing on her house and got it back," she said. "I put down $50,000, and I ain't got squat."

Mathews said Richardson put herself in a vulnerable position.

"She could fall prey to lobbyists," he said.

The congresswoman accused Mathews and Davis of breaking the rules of the forum, which was to be a conversation about national issues, not a debate involving personal attacks.

Pouesi, keeping with a campaign pledge, did not criticize her opponents.

A fifth candidate, independent Nick Dibs, said he had a scheduling conflict and did not attend the event moderated by Dan Komin of the Political Science Students Association.

john.canalis@presstelegram.com, 562-499-1273
RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 30, 2008 12:24 PM
To: RichardsonMC, Laura
Subject: Personal Financial Recovery

Press Telegram -
Personal Finan...
## LAURA’S PERSONAL FINANCIAL RECOVERY

<table>
<thead>
<tr>
<th>Property</th>
<th>Status Information</th>
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<tbody>
<tr>
<td>Long Beach Home</td>
<td>Laura’s Homeowner Residence</td>
</tr>
<tr>
<td></td>
<td>Loan Modification in February 08'</td>
</tr>
<tr>
<td></td>
<td>No reduced principal</td>
</tr>
<tr>
<td></td>
<td>No reduced interest</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
<tr>
<td>Washington Apartment</td>
<td>Laura’s Rental Residence</td>
</tr>
<tr>
<td></td>
<td>Rental Agreement for one full year</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
<tr>
<td>San Pedro Home</td>
<td>Laura’s Mother Residence</td>
</tr>
<tr>
<td></td>
<td>Loan Modification in February 08'</td>
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<td></td>
<td>No reduced interest rates</td>
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<tr>
<td>Sacramento Home</td>
<td>Listing as Available Rental or Sale</td>
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<td>Loan Modification in February 08'</td>
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<tr>
<td></td>
<td>Re-issued Loan Modification Sept. 08</td>
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<tr>
<td></td>
<td>No reduced interest rates</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
</tbody>
</table>
ABOUT
CONGRESSWOMAN LAURA RICHARDSON

III LAURA'S PERSONAL FINANCIAL PROCESS

-Conducting personal financial audit by accountants

-Direct Deposit Payroll Checks to Accountant

-All Bills Paid Directly by Accountant

-Contracting with Property Managers at all residential properties
RichardsonMC, Laura

From: MJT Television
Sent: Friday, October 10, 2008 8:22 AM
To: RichardsonMC, Laura, John Shallman

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1 LR0831

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Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books.
as an undergraduate at UCLA and spent much of her working life holding two jobs.

Pouesi said when she first married her husband they lived in a car in San Bernardino and bathed in park bathrooms until she found work as a teacher.

Mathews recounted his story as a child of immigrants from India.

Experience a hot topic Event gets personal Foreclosure discussed

Though baited by Davis and Mathews, Richardson did not go into depth about the foreclosure of her Sacramento home, which she lost earlier this year and then apparently won back in a settlement.

"I will just summarize," she said. "My personal situation is in a very positive place at this point."

Richardson said she would hold a press conference after the election to tell her side of the story.

Mathews waved what he called documentation from the Internet showing that Richardson may not actually have her Sacramento house back.

After the forum, Richardson said the document, a computer printout that showed Red Rock Mortgage Inc. as the home's owner, was inaccurate.

The man who bought the house in foreclosure has told the Daily Breeze, a sister newspaper of the Press-Telegram, that he accepted a settlement to return the house.

Davis suggested that Richardson received special treatment to get her home back.

"Right now all of America is fighting foreclosure, but we have a member of Congress who put down nothing on her house and got it back," she said. "I put down $50,000, and I ain't got squat."

Mathews said Richardson put herself in a vulnerable position.

"She could fall prey to lobbyists," he said.

The congresswoman accused Mathews and Davis of breaking the rules of the forum, which was to be a conversation about national issues, not a debate involving personal attacks.

Pouesi, keeping with a campaign pledge, did not criticize her opponents.

A fifth candidate, independent Nick Dibs, said he had a scheduling conflict and did not attend the event moderated by Dan Komun of the Political Science Students Association.

john.canalis@presstelegram.com, 562-499-1273
RichardsonMC, Laura

From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: [Forwarded] pdf; Consent.doc

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

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

For Internal Use Only
RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE MCKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento’s south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 67, 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 2006 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. “I can’t discuss the terms,” he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson’s spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson’s regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson’s behalf, Mr. Eagle called reports about her Curtis Park property “personal, biased, partisan and in some cases deliberately inaccurate.”

Mr. Eagle also said in another statement that the property was “neither deteriorating nor a nuisance” and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O’Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson’s home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O’Connor concurred with Mr. Eagle that the house was not blighted or neglected.

“I could live it in now if it had a little more property where I could have a garden,” Mr. O’Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office’s policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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Press Secretary
Office of Congresswoman Louise Richardson

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax
RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, August 06, 2009 11:09 AM
To: RichardsonMC, Laura
Cc: Cricks, Shirley
Subject: Compton Bulletin

Congresswoman—this was in the Compton Bulletin this morning:

COMPTON BULLETIN

Ethics office investigates Richardson’s housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
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(202) 225-7926 fax
Press Telegram and Daily Breeze have an AP version on the front of their websites. It was posted right before 6am and so it shouldn't be in the paper today. I will confirm with the district.

PRESS TELEGRAM

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

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe
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Michael J. Eagle
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Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
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(202) 225-7924
(202) 225-7926 fax
RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:32 AM
To: RichardsonMC, Laura; Goolsby, Shirley
Subject: more house stories
Attachments: KABC 07-29-2009.zip

Here are the last two print stories on the house. Also attached is a 30 second news clip from KABC in LA this morning. Congresswoman, you may not be able to view this on your blackberry, so I can set it up on your computer when you come in.

MERCURY NEWS
(Location: Silicon Valley)
Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.
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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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Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:28 AM
To: RichardsonMC, Laura
Subject: RE: LA TIMES

It's the second link on the front of their homepage. I have to confirm with the district when they got in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe
The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $335,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about $9,000 in property taxes at the time.

York bought the house in May 2008 for $388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.
Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about $160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

:*: : *

Michael J. Eagle
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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

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The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

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.

Lee 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.

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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.

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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 Loretta Richardson

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RichardsonMC, Laura

From: Eagle, Michael  
Sent: Wednesday, July 29, 2009 9:06 AM  
To: RichardsonMC, Laura, Gucke, Shirley  
Subject: I A TIMES  
Importance: High

The Times ran their story this morning. See below.

LA TIMES

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jeff.gottlieb@latimes.com

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(202) 223-7926 fax
RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman—

Here is our news clips from over the weekend (as well as Friday).

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press) Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for $535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.
How bad is the situation? Here’s how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we’re beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Daily Breeze Editorial (Sunday)

Rep. Richardson’s mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn’t seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors’ complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson’s house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

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Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.
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 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 Gotlieb

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 L. Kraft’s house next door. It took him two months to get rid of them.

Richardson’s house, he said, “has become such a hideous place.”

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson’s house was “a vacant structure with a blighted appearance.” Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson’s house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento’s oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, ’20s and ’30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $335,000. 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.
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 far from the state capital, 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."

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)

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.

LR0559

CSOC.RICH.006879
The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
June 18, 2008

Washington Mutual
1301 2nd Avenue
Seattle, Washington 98101

To Whom It May Concern:

Over the last several weeks, I have read the following quotes from Sara XXXX in various newspapers:

""
And
"

It is my understanding that a statement has been release on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one has received a copy of the release. Please forward a copy of that release regarding the 3622 Curtis Drive property to my email at laurairichardson[redacted] at your earliest convenience.

Further, I did sign a consent form to release the document from WAMU that acknowledged terms and that no further action would occur prior to June. I hereby consent again the release of that document and WAMU explanations of why a rescission is being sought and allowable in this case.

Cc: Ann Thorn
Sara
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.
I can be reached at anytime on my cell at 562-786____

Thank you,
Laura Richardson

----Original Message-----
From: Thorn, Ann [mailto.ann.thorn@wmu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,
Ann Thorn

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

For Internal Use Only
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Washington Mutual
National Asset Recovery Manager
904-886

For Internal Use Only
RichardsonMC, Laura

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:24 PM
To: RichardsonMC, Laura

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucuses, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

"It is well known that California has born the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious "supermarket journalism" coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said."

To summarize, the article today reshaped old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronds and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, May 05, 2009 12:36 PM
To: Cooks, Shirley
Subject: Come see me after you read

[]

It's no house quote.doc
May 5, 2009

To: Speaker Nancy Pelosi  
    Majority Leader Steny Hoyer  
    Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

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I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.
As the Committee is aware, referenced in the letter submitted on ______, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,
STATEMENT OF CONGRESSWOMAN LAURA RICHARDSON

The story that was published in the Capitol Weekly regarding residential property that I own in Sacramento contained factual errors, such as:

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for Calif Lt. Gov. Cuz Bustamante, a member of the California State Legislature and, now a member of Congress. All of this transitioning in and out of these public positions impacted the timeliness of my income and the amount of my personal debt.

The residential property in Sacramento, California is not in foreclosure. Subsequently, I worked with my lender to complete a loan modification plan which renegotiated the terms of the agreement with no special provisions. I fully intend to fulfill all financial obligations to the property.

In reference to the two votes cited in the Weekly, I did not recuse myself from the votes. Rather, I was absent from Washington due to the death of my father, and his subsequent funeral.

I remain committed to addressing the problems of homeownership and foreclosures of the people of the 37th Congressional District and the country. My problems are a reflection of what many Americans are going through as they fight to keep their homes, remain economically stable, and manage these challenging economic times. As a single w

I fully intend to fulfill my financial obligations.
RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooke, 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)
http://www.house.gov/rogers
PH: (562) 436-4746
FX: (562) 437-6569

LR0569
Laura Richardson's house in the news (again)

Previous Entry
By John Canalis on June 12, 2009 7:32 AM
The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

.............

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.
Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven’t heard back from Richardson.

So, he and his neighbors made it their responsibility.

“We had our mow and blow person cut her grass once a month for quite some time. We’ve been turning on the sprinklers at her house, so it won’t become a fire hazard,” explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn’t be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, “I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours.”

..........................  
Michael J. Eagle
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:11 PM
To: 'michaeljeagle[-[ ]-[-[ ]-[-[ ]-[-[ ]-[-[ ]-[-[ ]-[-[ ]-[-[ ]-[-[ )]
Subject: Re:

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

From: Michael Eagle [ ]
To: RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

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Michael J. Eagle
RichardsonMC, Laura

From: RichardsonMC, Laura  
Sent: Saturday, June 13, 2009 12:10 PM  
To: Michael Eagle  
Subject: Re:

On Monday please get a contact with the supervisor of CBS.

Michael Eagle

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 $1,399 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.

RichardsonMC, Laura

From: mjt@television.com
Sent: Saturday, November 07, 2008 10:30 PM
To: Parker, Kimberly; matt.chikil@l.a. Times; Hutchinson, Ted
Subject: San Jose Mercury News - AP Story (extended).

---

Report: Richardson up to date on house loans

The Associated Press
Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year, Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using $177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from $1,299 a month to $774.

Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

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


---

LR0577

CSOC.RICH.006897
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.

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"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.

As the Committee is aware, referenced in the letter submitted on _____, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,
Ann,

Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-786- .

Thank you,
Laura Richardson

-----Original Message-----
From: Thorn, Ann [mailto:onn.thorn@wmu.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 Account Recovery Manager
904-886-
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 206-377-1...

Thank you,
Sara Gaugl

<<Consent Form.doc>>
Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WRECO | Seattle WA 98101
sara.gaugl@wamu.net
RichardsonMC, Laura

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

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, EVP
Washington Mutual
National Asset Recovery Manager
904-886

For Internal Use Only
This letter authorizes Washington Mutual, on behalf, to confirm that I do currently have a mortgage loan (Loan # ...) that was reinstated through a repayment plan for the residential property listed below:

3672 W. Curtiss Drive
Sacramento, California

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

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

Sincerely,

Laura Richardson
From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

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
RichardsonMC, Laura

From: Rogers, Henry  
Sent: Tuesday, September 29, 2009 7:36 PM  
To: RichardsonMC, Laura  
Cc: Cooks, Shirley  
Subject: RE: LB Post articles about the member for the member

Got ya’
I’ll start looking there as well.

From: RichardsonMC, Laura  
Sent: Tuesday, September 29, 2009 4:34 PM  
To: Rogers, Henry  
Cc: Cooks, Shirley  
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report.

From: Rogers, Henry  
Sent: Tuesday, September 29, 2009 7:34 PM  
To: RichardsonMC, Laura  
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls
LB Post is Robert Garcia’s old paper.
I am looking right now.

From: RichardsonMC, Laura  
Sent: Tuesday, September 29, 2009 4:32 PM  
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry  
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley  
Sent: Tuesday, September 29, 2009 7:26 PM  
To: Richardson, Laura; RichardsonMC, Laura  
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry  
Sent: Tuesday, September 29, 2009 2:07 PM  
To: Billington, Jeffrey; Cooks, Shirley  
Subject: LB Post articles about the member for the member

Shirley and Joff.
This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help.

Regards.

HR

Sac House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year
by Keith Higginbotham
http://www.lbpost.com/keith6546

Richardson Sits Down With PT Editorial Board
by Ryan ZumaMakan
http://www.lbpost.com/ryan6406

Richardson Responds To Public
by Ryan ZumaMakan
http://www.lbpost.com/ryan1177

Cloudy Outlook For Port Container Trade
by Nancy Pfifer
http://www.lbpost.com/nancy6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumaMakan
http://www.lbpost.com/ryan6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumaMakan
http://www.lbpost.com/ryan5976

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumaMakan
http://www.lbpost.com/ryan5938

Breakwater Plans Have A Long Way To Go
by Ryan ZumaMakan
http://www.lbpost.com/ryan5915

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumaMakan
http://www.lbpost.com/ryan5903
Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMallen
http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMallen

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZumMallen
http://www.lbpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZumMallen
http://www.lbpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZumMallen
http://www.lbpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZumMallen
http://www.lbpost.com/ryan/1417

Complete Election Coverage
by Ryan ZumMallen
http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZumMallen
http://www.lbpost.com/ryan/982

Richardson & Andrews Talk Taxes
by Ryan ZumMallen
http://www.lbpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer
by Ryan ZumMallen
http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.lbpost.com/ryan/767

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

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 1:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff:

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by Keith.Brooks@bohm.com
http://www.lbpost.com/keith654R

LR0588

CSOC.RICH.006908
Richardson Sits Down With PT Editorial Board  
by Ryan ZumMalen

Richardson Responds To Public  
by Ryan ZumMalen

Cloudy Outlook For Port Container Trade  
by Nancy Pfifer

LB Airport To Receive $4.3 Million For Improvements  
by Ryan ZumMalen

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each  
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Richardson Tours Harbor, Brings Congressional Company  
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by Ryan ZumMallen
http://www.ibpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.ibpost.com/ryan/787

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

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff:

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

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http://www.lbpost.com/keith/5546

Richardson Sits Down With PT Editorial Board
by Ryan Zummach
http://www.lbpost.com/ryan/6606

Richardson Responds To Public
by Ryan Zummach
http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Pifer
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan Zummach
http://www.lbpost.com/ryan/6221

CSOC.RICH.006911
LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMallen
http://www.lbpost.com/ryan/5976

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http://www.lbpost.com/ryan/767

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

From: Mariela Sanchez

Sent: Monday, September 21, 2009 8:05 PM

To: RichardsonMC, Laura

Subject: State Farm Insurance

Attachments: Szvrpf.tiff, Szvhrp59.tiff, Szvrl9g.tiff, Szvrcx1.tiff, Szvrlotp.tiff, Szvr0c1.tiff

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 latex 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,

Mariela

<<Szvrpf.tiff>> <<Szvhrp59.tiff>> <<Szvrl9g.tiff>> <<Szvrcx1.tiff>> <<Szvrlotp.tiff>> <<Szvr0c1.tiff>>

A State Farm Insurance

Mariela 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

CSOC.RICH.006914
RichardsonMC, Laura

From: Chilier, Matt
Sent: Thursday, October 30, 2008 12:24 PM
To: RichardsonMC, Laura
Subject: Personal Financial Recovery

Press Telegram -
Personal Fin...
LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home
  Laura's Homeowner Residence
  Loan Modification in February 08'
  No reduced principal
  No reduced interest
  Current Status

-Washington Apartment
  Laura's Rental Residence
  Rental Agreement for one full year
  Current Status

-San Pedro Home
  Laura's Mother Residence
  Loan Modification in February 08'
  No reduced principal
  No reduced interest rates
  Current Status

-Sacramento Home
  Listing as Available Rental or Sale
  Loan Modification in February 08'
  Re-issued Loan Modification Sept.08
  No reduced principal
  No reduced interest rates
  Current Status

LAURA'S PERSONAL FINANCIAL PROCESS

Conducting Personal Financial Audit by Accountants

-Direct Deposit Payroll Checks to Accountant

-All Bills Paid Directly by Accountant

-Contracting with Property Managers at all Residential Properties

LR0506
RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 16, 2008 10:42 AM
To: RichardsonMC, Laura
Subject: with edits

 ways and 
means.ppt

From: RichardsonMC, Laura
Sent: Thursday, October 16, 2008 10:32 AM
To: Parker, Kimberly; Chiller, Matt
Subject: PLEASE REVIEW NOW
Importance: High

<< File: ways and means.ppt >>
Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crises of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecedented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (jurisdictional matters relating to alcohol, tobacco and gaming) and Human Services Committee.

Currently, I serve on the Transportation and Infrastructure and Science and Technology Committees where I recently sponsored legislation (H.R. 7002 and H.R. 7126) to protect the flow of goods through our nation’s ports, develop a new revenue stream to fund our goods movement highways and strengthening consumer rights and properties when faced with foreclosure.

With the untimely passing of our colleague, Stephanie Tubbs Jones, the Ways and Means Committee has lost the only female member of the Congressional Black Caucus. I am sure that you believe, as I do, that the unique perspective that she represented to the national debate should be continued on the Committee. I know that I can serve to meet that endeavor, which is why I am seeking your support for a seat on the Ways and Means Committee. I would be honored to have your support.

Respectfully Submitted.

By Your Lieutenant.
### LAURA'S PERSONAL FINANCIAL RECOVERY

<table>
<thead>
<tr>
<th>Property</th>
<th>Address</th>
<th>Ownership Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Beach Home</td>
<td>Laura's Homeowner Residence&lt;br&gt;Loan Modification in February 08'&lt;br&gt;No reduced principal&lt;br&gt;No reduced Interest&lt;br&gt;Current Status</td>
<td></td>
</tr>
<tr>
<td>Washington Apartment</td>
<td>Laura's Rental Residence&lt;br&gt;Rental Agreement for one full year&lt;br&gt;Current Status</td>
<td></td>
</tr>
<tr>
<td>San Pedro Home</td>
<td>Laura's Mother Residence&lt;br&gt;Loan Modification in February 08'&lt;br&gt;No reduced principal&lt;br&gt;No reduced interest rates&lt;br&gt;Current Status</td>
<td></td>
</tr>
<tr>
<td>Sacramento Home</td>
<td>Listing as Available Rental or Sale&lt;br&gt;Loan Modification in February 08'&lt;br&gt;Re-issued Loan Modification Sept.08&lt;br&gt;No reduced principal&lt;br&gt;No reduced interest rates&lt;br&gt;Current Status</td>
<td></td>
</tr>
</tbody>
</table>
III LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting personal financial audit by accountants
- Direct Deposit Payroll Checks to Accountant
- All Bills Paid Directly by Accountant
- Contracting with Property Managers at all residential properties
I BACKGROUND

14 Years of Fortune 40 Business Experience
Served Local, State and Federal
Masters in Business Administration
Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
Region 2 (2) Northern Ca., HI, AS, GU & AK
Region 3 (3) MI, MN, WI, IA, ND, SD & NE
Region 4 (1) IL, IN, MO, KS & OK
Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
Region 6 (1) TX
Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
Region 9 (2) NJ, MD, VA, WV, DC & DE
Region 10 (1) PA, OH & KY
Region 11 (3) NY
Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

*100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE OR FEDERAL LEVEL

*100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES

* 99% VOTED IN SUPPORT WITH CHAIRMAN
V RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee
Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, CalWORKs, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee
-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee
## CONGRESSIONAL BLACK CAUCUS (In Progress)

- G. K. Butterfield  
- Elijah Cummings  
- Danny Davis  
- Andre Carson  
- Emanuel Cleaver  
- Artur Davis  
- Al Green  
- Jesse Jackson, Jr.  
- Barbara Lee  
- John Lewis  
- Gregory Meeks

- David Scott  
- Bennie Thompson  
- Edolphus Towns  
- Maxine Waters  
- Diane Watson

After only one short week, over 40% support!  
My goal is to achieve over 65% prior to our return!
I  SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY MAJOR VOTE (Effective Start Date Sept. 4, 2007)

-H.R. 895  The Independent Ethics Office  
-H.R. 3693  SCHIP  
-H.R. 3773  FISA  
-H.R. 6  The Energy Bill  
-H.R. 3685  The Employment Non-Discrimination Act  
-H.R. 4156  Iraq Redeployment  
-H.R. 799  Table Motions to Impeach Cheney  
-H.R. 3997  Emergency Economic Stabilization  

II  ATTENDANCE

-94% Voting Record  
-99% Committee Mark-up's  
-93% Committee Attendance  
-95% Democratic Caucus Meetings  
-95% Democratic Whip Meetings

III  DUES

- 75% Dues Paid  
-100% Projected by November 1, 2008
I LOCAL LEGISLATIVE EXPERTISE

-Served in the second largest city in the largest County in the United States

-Unique Local Jurisdiction
  -Health Department
  -Port (Largest trade region in the United States)
  -Airport
  -Water Department

-Fiscal Responsibility
After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

-Adopted Fiscal Policies
  -Founded and Chaired the Budget Oversight Committee
  -Initiated a 1,000+ Fee Study Analysis where fee’s were reduced or increased to reflect the true operating cost
  -Drove decision making to support a four year plan eliminating the 20 year structural deficit
  -Research and Implemented the utilization of borrowing projected CDBG revenue to fund $50 million dollars of major redevelopment in underserved communities

-Additional Major Accomplishments

  -Opening the first bank since the 1990 riots
  -Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate
II STATE LEGISLATIVE EXPERTISE

- Assistant Speaker Pro Tem Leadership Position
- Contributed over 100% of dues to the Caucus and the Democratic Party
- In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
- Examples of Specific authored and Signed Legislation

**AB1199 Medical / Tax Fraud**

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing “seize and freeze” provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

**AB 1575 Vehicle Lions**

This bill updates statutory lien amounts set in the 1980’s for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.
III FEDERAL LEGISLATIVE EXPERTISE

-Introduced 12 pieces of Legislation

Making Opportunities Via Efficient and More Effective National Transportation Act
Housing Opportunities Made Effective (HOME) Act
Authorize Federal Grants for Infrastructure Improvements to Fire First Responders
Legislation to prohibit discrimination in Federal assisted health care services and research
Amend the U.S. Fire Administration Reauthorization Act to include training courses
incorporating seaports
Amend the Beach Protection Act
Amend the 21st Century Green High Performing Public School Facilities Act to allow funding
for Green Roofs
Designate a portion of State Highway 91 after the late Congresswoman Juanita
M.McDonald
Recognizing the 100th Anniversary of the Port of Los Angeles
Congratulating the University of California, Los Angeles Men's Basketball Team
Honoring the 110th Anniversary of the Declaration of Independence of the Philippines
Honoring the 110th Anniversary of the Incorporation of the City of Carson

- Conducted National Field Hearing Evaluating the proposal of a
  "National Container Fee"

- Appropriations
  2007 6.8 million (More than predecessor for the last 2 yrs)
  2008 8.0 million (Plus 6 Pending spending bills)

As noted in The Hill newspaper, "Rep. Laura Richardson (D-CA.), who won the
election to replace former Democratic Rep. Juanita Millender-McDonald’s seat
after she died in April, won more earmarks in the three conference reports than
any other lawmaker, according to The Hill’s survey. She scored four earmarks
worth a total of $640,000 in the Labor-HHS spending bill last week. “I
assumed the assignment and took immediate efforts to participate in the
appropriations process, “Richardson said.”
RichardsonMC, Laura

From: Lee, Tim
Sent: Thursday, October 20, 2000 8:45 PM
To: RichardsonMC, Laura
CC: Cooks, Shirley, Marcus, Jeremy, Boyd, Eric
Subject: LD POST ARTICLE - ETHICS PANEL
Attachments: Doc1.docx

Here's the LD Post item that ran this afternoon.

TL
Richardson Case Sent To House Ethics Committee

by Ryan ZumMalka | Long Beach News | 10.29.09 | 5775

Late last night, Washington, D.C. based newspaper POLITICO reported according to "sources" that the Office of Congressional Ethics (OCE) has referred Long Beach-area Congresswoman Laura Richardson's ethics case to the House Ethics Committee. If her case moves forward, the House Ethics Committee will be required to announce within days whether it's going to pursue a full investigation.

According to POLITICO:

"Richardson's case revolves around her home in Sacramento, which she lost to foreclosure and which then was sold to a third party and later regained by Richardson.

Investigators for the OCE — an independent commission tasked with recommending cases to the ethics committee — looked into the foreclosure issue and whether neighbors who cleaned up Richardson's blighted yard made an improper gift to the congresswoman by mowing the lawn and gardening.

The ethics office dismissed part of the case but forwarded parts of it to the committee, sources said.

Jeff Billington, Richardson's spokesman, declined to comment on the case until the ethics committee decides whether to move ahead with an investigation."

Click here to read the story. (This links directly to Politico article)

More to come...

FROM LB POST
Dorothy R. Smith, Inc.
1919 21st Street, Suite 204
Sacramento, CA 95811
Phone 916 451
Fax 916 457

Fax Cover Sheet

Date: 11/24/99

This fax is directed to: Ashley Austin

Fax number: 542 1457

Number of pages (incl. cover): 2

Message:

Ashley - I got these bills today.

I want to pay them.

I have around $1434 after

the checks I wrote in Nov

including $500 to States.

Please help me.

Fax message sent by: Dorothy

If you have any trouble with this fax transmittal, please call
the telephone number on this letterhead.

Thank you.
Description of Work:

- Bath two - "Tub stop" wont work
- Bathtub drain - Hot water. Remove cartridge and adjusted stop in cartridge. Upstairs tub had good but water was upstairs shower - no hot water. Adjusted temperature stop. Has good hot water now.
- Downstairs tub stopper for drain does not work.
- Adjusted lever to every possible position still will not stop drain. Waste and overflow were installed improperly. Waste and overflow for diversifiers tub needs to be replaced. Estimate $225.00.

Date | Workman | In | Out | Detail | Rate | Amount
--- | --- | --- | --- | --- | --- | ---
11/11 | Mike | 10:30 | 1:30 | 1st .5 | 85 | 85.00
11/11 | Peter | 10:30 | 2:15 | 1st | 85 | 170.00

Total Labor: 255.00

Terms: Due Upon Receipt of Invoice
### Statement of income and Disbursements

**October 1 - October 31, 2009**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust Account Balance - September 30, 2009</td>
<td>$2,213.89</td>
</tr>
<tr>
<td>Rental income:</td>
<td>$</td>
</tr>
<tr>
<td>Disbursements:</td>
<td></td>
</tr>
<tr>
<td>Chimney Inspection &amp; Cleaning</td>
<td>$134.50</td>
</tr>
<tr>
<td>Repairs (You have copies of the Invoices, Including Blinds)</td>
<td>$555.96</td>
</tr>
<tr>
<td>Screens Fabricated &amp; Installed</td>
<td>$385.64</td>
</tr>
<tr>
<td>Property Management Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>September</strong></td>
<td>$1,477.90</td>
</tr>
<tr>
<td><strong>Incomes over Disbursements</strong></td>
<td>$735.79</td>
</tr>
<tr>
<td>Trust Account Balance - October 31, 2009</td>
<td>$735.79</td>
</tr>
</tbody>
</table>
**INVOICE**

**DATE** 11/13/2009

**BILL TO**

Deborah A. Smith
1919 31st St. #204
Seaventne, CA 93014

<table>
<thead>
<tr>
<th>P.O. NO.</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3623 W. Curtis Dr.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>QTY.</th>
<th>DESCRIPTION</th>
<th>RATE</th>
<th>SERVICED</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>service call for repair - hours,trace circuit for faulty...</td>
<td>100.00</td>
<td>10/7/2009</td>
<td>200.00</td>
</tr>
<tr>
<td>2</td>
<td>service call for repair - hours, return and locate fault in...</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>correct wiring in junction box,2 bedroom lights</td>
<td>8.73%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sales Tax</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL** $400.00

Due upon receipt. Office 916-684-1221, Fax 916-684-3671, Cell 916-947-.., Contractors License # |
Marty’s Home Repair

Service Invoice

Date: 11/9/09
Job Location- 3622 W. Curtis Pk. Dr.
Billing- Dorothy Smith, 1919 21St, Suite 204 Sac. CA 95814

Service Performed- Got keys, let in electrician, repaired pop up valve in upstairs bathroom, bought supplies, switched supply lines to up stairs bathroom sink so that both sinks have hot and cold water (left sink had not water coming out of both faucets and right sink had only cold water coming out of both faucets), up stairs bath tub has only cord water - down stairs bath tub won't hold water (for baths) consulted with Dorothy she will call plumber, turned up W/M thermostat, caulifled around kitchen sink (water was leaking under edges of sink and down into cabinet below.

Materials - supply line

Cost of Materials- $9.66
Labor- $101.25
Amount due upon receipt- Total- $111.23

Make checks out to: Martin Heckerooth

Thanks for your business. Call me anytime
Electrical- Plumbing- Carpentry- Painting- Etc.
No Job is too small
## SACRAMENTO PROPERTY
### 3922 W. Curtis Park Drive
Sacramento, CA 95818

### INCOMING REVENUE

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit</td>
<td>$1,800.00</td>
</tr>
<tr>
<td>Capital Repair Accnt</td>
<td>$620.00</td>
</tr>
<tr>
<td>November 09 Rent</td>
<td>$1,800.00</td>
</tr>
</tbody>
</table>

**T/LR Paid Misc. Cash Deposit Directly**

**Current Total To Date 11/09**

### VENDOR

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>AMOUNT</th>
<th>PYMT 11/12/09</th>
<th>PYMT 12/03/09</th>
<th>PYMT 01/03/10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dorothy Smith inc. Rental Fee</td>
<td>$906.00</td>
<td>$308.33</td>
<td>$308.33</td>
<td>$308.33</td>
</tr>
<tr>
<td>Dorothy Smith inc. Mgmt Fee - Dec</td>
<td>$100.00</td>
<td>$33.33</td>
<td>$33.33</td>
<td>$33.33</td>
</tr>
<tr>
<td>Dorothy Smith inc. Mgmt Fee - Nov</td>
<td>$100.00</td>
<td>$33.33</td>
<td>$33.33</td>
<td>$33.33</td>
</tr>
<tr>
<td>Jose Nendza Gardner - Sept</td>
<td>$60.00</td>
<td>$60.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jose Nendza Gardner - Oct</td>
<td>$60.00</td>
<td>$60.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jose Nendza Gardner - Nov</td>
<td>$60.00</td>
<td>$60.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Plumbing/Patio Door)</td>
<td>$152.56</td>
<td>$152.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Fossil Sprinkler/Door Bell)</td>
<td>$53.75</td>
<td>$53.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Electro/Door Chime)</td>
<td>$444.68</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Spark/Smoke Alarms/Alibi)</td>
<td>$181.99</td>
<td>$181.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys)</td>
<td>$145.14</td>
<td>$145.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Cleaning ?)</td>
<td>$135.00</td>
<td></td>
<td>$73.09</td>
<td>$61.91</td>
</tr>
<tr>
<td>Marty's Home Repair (Door Chime)</td>
<td>$33.75</td>
<td>$33.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Keys/Install Ranges/Repair Walls)</td>
<td>$215.05</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Keys/Doors/AC Vents)</td>
<td>$233.45</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Due Marty: $1555.20 pay 50% 11/11 &amp; 50% 12/1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### VENDOR

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>AMOUNT</th>
<th>PYMT 11/12/09</th>
<th>PYMT 12/03/09</th>
<th>PYMT 01/03/10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Melcaz &amp; Associates (Furnace)</td>
<td>$2,350.00</td>
<td></td>
<td>$675.00</td>
<td>$675.00</td>
</tr>
<tr>
<td>Melcaz &amp; Associates (Water Heater)</td>
<td>$1,245.72</td>
<td>$415.24</td>
<td>$415.24</td>
<td>$415.24</td>
</tr>
<tr>
<td>Month</td>
<td>Loan Balance</td>
<td>Payment Due</td>
<td>Payment to L. Reduction</td>
<td>Payment Due 02/06</td>
</tr>
<tr>
<td>-----------</td>
<td>----------------------</td>
<td>-------------</td>
<td>--------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>1/1/09</td>
<td>$34,649</td>
<td>$33,649</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
<tr>
<td>2/1/09</td>
<td>$34,056</td>
<td>$32,056</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
<tr>
<td>3/1/09</td>
<td>$33,463</td>
<td>$31,463</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
<tr>
<td>4/1/09</td>
<td>$32,870</td>
<td>$30,870</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
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<td>5/1/09</td>
<td>$32,277</td>
<td>$30,277</td>
<td>$693.00</td>
<td>$1,693.00</td>
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<td>6/1/09</td>
<td>$31,684</td>
<td>$29,684</td>
<td>$693.00</td>
<td>$1,693.00</td>
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<tr>
<td>7/1/09</td>
<td>$31,091</td>
<td>$29,091</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
<tr>
<td>8/1/09</td>
<td>$30,498</td>
<td>$28,498</td>
<td>$693.00</td>
<td>$1,693.00</td>
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<td>9/1/09</td>
<td>$29,905</td>
<td>$27,905</td>
<td>$693.00</td>
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<tr>
<td>10/1/09</td>
<td>$29,312</td>
<td>$27,312</td>
<td>$693.00</td>
<td>$1,693.00</td>
</tr>
</tbody>
</table>
RichardsonMC, Laura

From: Simpson, Stan
Sent: Tuesday, April 21, 2009 2:32 PM
To: RichardsonMC, Laura
Subject: Your Financial Disclosure Reports

Congresswoman Richardson:

I am forwarding your complete set of financial disclosure statements, including amendments, as you requested.

Please feel free to call me with any questions.

Stan Simpson
Counsel
Committee on Standards of Official Conduct
U.S. House of Representatives
Washington, DC 20515
Phone: (202)225-4100
Fax: (202)225-3713
www.ethics.house.gov
5787

CSOC.RICH.006942


### Exclusion of Spouse's dependent or Trust Information - Answer EACH OF THESE QUESTIONS

Each question in this part must be answered and the appropriate schedule indicated for each "Yes" response.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Do you have any non-U.S. citizens or other non-citizens who are dependent(s)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2. Do you have any non-U.S. citizens or other non-citizens who are dependent(s)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>3. Do you have any non-U.S. citizens or other non-citizens who are dependent(s)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4. Do you have any non-U.S. citizens or other non-citizens who are dependent(s)?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Preliminary Information - Answer EACH OF THESE QUESTIONS

20-day rule: If a 20-day period begins on or before the date of the return, prepare and file a return within 20 days of the date of the return (within the filing deadline of the return). A 20-day period begins on the day of the return and ends on the 20th day following the date of the return. If a 20-day period begins on the 21st day following the date of the return, no return is required for that period. If a 20-day period begins on the 22nd day following the date of the return, the return is due on the 22nd day following the date of the return.

Hand Delivered

2008 Financial Disclosure Statement

United States House of Representatives

2008 Calendar Year Reporting Period

(Signature of Reporting Officer)

(Full Name)

Date: 1/15/2008

[Handwritten Signature]

[Handwritten Name]

[Handwritten Date]

[Handwritten Title]

[Handwritten Agency]
**Schedule V — 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(s) listed above total $5790, which is in compliance with the gift reporting requirements.
<table>
<thead>
<tr>
<th>Position</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
**Exclusion of Spouse/Dependent or Trust Information — Answer Each of These Questions**

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Are you the owner and operator of more than one farm or ranch?</td>
<td>☐</td>
<td>☑</td>
</tr>
<tr>
<td>2. If you operate a farm or ranch with your spouse or dependents, do you file a single return with them?</td>
<td>☑</td>
<td>☐</td>
</tr>
<tr>
<td>3. Did you own or operate a farm or ranch less than 10 years ago?</td>
<td>☑</td>
<td>☐</td>
</tr>
<tr>
<td>4. Did you operate a farm or ranch less than 10 years ago?</td>
<td>☑</td>
<td>☐</td>
</tr>
</tbody>
</table>

**Preliminary Information — Answer Each of These Questions**

In the section, please type or print clearly in block letters.

- **Farm Name:** R.O. POY 5080
- **Owner:** Richardson
- **Date:** 07-25-2009

**USDA/DOE/ESA Financial Disclosure Statement**

- **Reporting Category:** 941-S
- **Form:** 8
- **Date:** 07-25-2009
- **Purpose:** To: Kampa, 2009

**Hand Delivered**

- **Date:** 07-25-2009
- **Time:** 9:00 AM
- **Signature:**

---

**Note:** The document appears to be a financial disclosure statement with various fields and questions, which are filled out with specific information.
<table>
<thead>
<tr>
<th>BLOCK 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Schedule I - ASSETS AND UNMADE INCOME</strong></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>BLOCK 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of asset</strong></td>
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<table>
<thead>
<tr>
<th>BLOCK 7</th>
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<tbody>
<tr>
<td><strong>Value of asset</strong></td>
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</table>

<table>
<thead>
<tr>
<th>BLOCK 8</th>
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</thead>
<tbody>
<tr>
<td><strong>Type of income</strong></td>
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<table>
<thead>
<tr>
<th>BLOCK 9</th>
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<tbody>
<tr>
<td><strong>Value of income</strong></td>
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<table>
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<th>BLOCK 10</th>
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<tr>
<td><strong>External provision</strong></td>
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<table>
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<tr>
<th>BLOCK 11</th>
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</thead>
<tbody>
<tr>
<td><strong>Notes</strong></td>
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</tbody>
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**Block 3**

<table>
<thead>
<tr>
<th><strong>Current Year</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Previous Year</strong></td>
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</tbody>
</table>

**Block 4**

<table>
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</thead>
<tbody>
<tr>
<td><strong>Notes</strong></td>
</tr>
</tbody>
</table>

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**Block 12**

<table>
<thead>
<tr>
<th><strong>Amount of income</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Period</strong></td>
</tr>
</tbody>
</table>

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**Block 13**

<table>
<thead>
<tr>
<th><strong>Notes</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Period</strong></td>
</tr>
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</table>

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**Block 14**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Period</strong></td>
</tr>
</tbody>
</table>

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**Block 15**

<table>
<thead>
<tr>
<th><strong>Notes</strong></th>
</tr>
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**Block 16**

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<td>PLAN</td>
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<tr>
<td>Long Service Plan</td>
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**Notes:**
- Schedule VI: Compensation on excess of $5,000 paid by one source.
- Contributions to Retirement Plan I.
- Contributions to Retirement Plan II.
- Date of Agreement: 10/1997.
- Date of Agreement: 12/2001.
- Source of Agreement: V. McLean

**Title:** Schedule VI - Agreements

**Footer:** Page 5 of 5
RichardsonMC, Laura

From: Mariele Sanchez
Sent: Monday, September 21, 2009 8:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvjc7k.tif; Szvri59.tif; Szvri19g.tif; Szvricy.tif; Szvriopc.tif; Szvri01c.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Mariele

<<Szvjc7k.tif>> <<Szvri59.tif>> <<Szvri19g.tif>> <<Szvricy.tif>> <<Szvriopc.tif>> <<Szvri01c.tif>>

A State Farm Insurance

Mariele 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

LR0633

CSOC.RICH.006953
STATE FARM LIFE INSURANCE COMPANY

Inscribed: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco
State of Application: California

Date: September 21, 2009
Prepared by: Ron Whitson
240 E Ocean Blvd Suite 620
Lone_Beach, CA 90802
License No: LIC.M.C010.1
Phone No: (562)435-7877
Fax No: (562)435-7877

SUMMARY OF QUOTED COVERAGE AND PREMIUM

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Benefits and Riders</th>
<th>Non-Tobacco</th>
<th>Preferred Non-Tobacco</th>
<th>Super Preferred Non-Tobacco</th>
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</thead>
<tbody>
<tr>
<td>$250,000</td>
<td>Select Term - 20</td>
<td>$63.73</td>
<td>$45.91</td>
<td>$37.41</td>
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<td>Waiver of Premium for Disability</td>
<td>$12.83</td>
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<td>$76.56</td>
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Super Preferred Non-Tobacco Guaranteed

<table>
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<th>20 Year</th>
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<td>Net Payment Index</td>
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<tr>
<td>Equivalent Level Annual Dividend</td>
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These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

State Farm Life Insurance Company
One State Farm Plaza, Bloomington, IL 61710

LR0634

CSOC.RICH.006954
California Earthquake Insurance Application

Effective Date: 11-12-91

Applicant: Richardson

First Name: Laura

Middle Name: 

Last Name: 

Date of Birth: 11/27/61

Representative: 

First Name: 

Middle Name: 

Last Name: 

Date of Birth: 

Mail Address: 

Number and Street Address: 

City: 

State: 

Zip Code: 

Telephone Numbers: 

Companion Policy Number: 

Dwelling - Coverage A Limit: $26,100.00

Dwelling - Coverage B Limit: 

Dwelling - Coverage C Limit: 

Type of Policy: 

Form: 

Primary Dwelling Address: 

Number and Street Address: 

City: 

State: 

Zip Code: 

Construction Type: 

Foundation Type: 

Property Inspected Date: 

Is there any unfiltered, or earthquake, damage to the dwelling? 

Is the property reinforced by an earthquake resistant framing system certified by the California Department of Housing and Community Development? 

Yes: No

Protection Class: 

Building Property - Coverage A: 

Building Property - Coverage B: 

Building Property - Coverage C: 

Loss Limit A: 

Loss Limit B: 

Loss Limit C: 

Personal Property - Coverage A: 

Personal Property - Coverage B: 

Personal Property - Coverage C: 

Loss of Use - Coverage D: 

Agent's Code: 

Premium Calculation:

Base Premium: 

Increased Limits Premium: 

Total Premium: 

Issued By: 

Policy Period: 

Issuing Agent: 

Policy Number: 

Policy Issued: 

Applicant's Copy: 

LR0635

CSOC.RICH.006955
CSOC.RICH.006957

RICHARDSON, LAURA
717 E VERON ST
LONG BEACH CA 90806-9726

Type: HO - HOMEOWNERS

Premium: 612.00
Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Renew date: FEB-05-10
Written date: JAN-31-08

Estimate Num: H521-E6AA-2

Fire Policy Status

GENL Policy: Yr Issed: 2008
Ref: YRS WITH SF: 1

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

Type: HO - HOMEOWNERS

Premium: 612.00
Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Renew date: FEB-05-10
Written date: JAN-31-08

Estimate Num: H521-E6AA-2

Amount due: SPPP
Date due: SPPP
Bill to: SPPP
Prev prem: 543

SFPP acct: 214,000

Deductibles applied: 900 611 767

Messages:

Source: L

Year built: 1928
Construct: FRAME

Zone: 87
Home alert: SF DB PE

Sub zone: 08
Families: 01

Roof

Roof type: COMPORT SHNL

Rating claims: 00
Clean slate: 02 05-00

Prior Carrier Losses: N
Move-in: O Entry: FEB-11-06 RMU seg: 03

LR0637

CSOC.RICH.006957
RICHARDSON, LAURA
711 E VENICE ST
LONG BEACH CA  90806-2726

SEPTEMBER 21, 2009

Type: HO - HOMEOWNERS
Coverage information:
A-DWELLING  316000
Dwelling Ext  316000
E-PERS PROP  237000
C-LOSS USE ACT LOSS

Amount due: SPPP
Date due: SPPP
Bill to: SPPP
Prev prem: 995

Prev risk: 305,000
SPPP acct: 995

Deductibles applied: 1000 ALL PER

Messages:
Source: R
Year built: 1926
Constr: FRAME
Zone: 55
Home alert: SA OR FR
Sub zone: 08
Families: 01

Roof type: COMPOSTN SHNGL

Rating claims: 03
Clean elater 02-05-00

Prior Carrier Losses: N
Move-in: 0  Entry: FEB-11-08  IMP seg: 02

LR0638
STATE FARM LIFE INSURANCE COMPANY

Date: September 21, 2009
Prepared by: Ron Whiston
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: 600930
Phone No: (562) 435-471
Fax No: (562) 435-922

LAURA RICHARDSON
Female, Age 47 Non-Tobacco
California

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<tr>
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Super Preferred Non-Tobacco
Guaranteed

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State Farm Life Insurance Company
One State Farm Plaza, Bloomington, IL, 61710

PQ005

LR0639

CSOC.RICH.006959
### California Earthquake Authority

**Earthquake Insurance Application**

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<td>Richardson Laura</td>
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<td>Address</td>
<td>30511 WIRNE ST., ELK GROVE, CA 95624</td>
</tr>
<tr>
<td>City</td>
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</tr>
<tr>
<td>County</td>
<td>SACRAMENTO</td>
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<tr>
<td>Phone Numbers</td>
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**Property Information**

- **Property Address:** 30511 WIRNE ST., ELK GROVE, CA 95624
- **City:** ELK GROVE
- **County:** SACRAMENTO
- **Telephone Numbers:** 530-925-3640
- **State:** CA

**Property Details**

- **Property Description:** Dwelling (Coverage A)
- **Expiration Date:** (Date to be entered as CEA policy)
- **Property Insured:** 30511 WIRNE ST., ELK GROVE, CA 95624
- **City:** ELK GROVE
- **County:** SACRAMENTO
- **State:** CA

**Premium Calculation**

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**Payment Options**

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**Additional Information**

- **Name:** Richardson Laura
- **Address:** 30511 WIRNE ST., ELK GROVE, CA 95624
- **Postal Code:** 95624
- **City:** ELK GROVE
- **County:** SACRAMENTO
- **Telephone Numbers:** 530-925-3640

**Date and Time of Application**

- **Date:** 09/05/2000
- **Time:** 11:10 AM

**State Form Use Only**

**APPLICANT'S COPY**

**CEA 7**

**LH0640**

**CSOC.RICH.00960**
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RICHARDSON, LAURA
717 E VENNOCH CT
LONG BEACH, CA 90806-2726

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
ENG LEV 22710
B-PERS PROP 17030
C-LOSS USE ACT LOSS

Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: RSZ1-R6AA-2
Policy Num: 5621706
Yr Issd: 2008
YRS WITH SR: 1

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

Termin: CONT

Premium: 612.00

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
ENG LEV 22710
B-PERS PROP 17030
C-LOSS USE ACT LOSS

Amount due: SPPP
Date due: SPPP
Bill to: SPPP
Prev prem: 543

Prev risk: 214,000

SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:
Source: E
Year built: 1928
Constr: FRAME
Zone: 87
Home alert: 5A D3 FE
Sub zone: 08
Families: 01

Roof:
Type: COMPOST SHNGL

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

Prior Carrier Losses: N
Move-in: G
Entry: PBB-11-00

LR0642
RICHARDSON, LAURA
717 L VERNON ST
LONG BEACH CA 90806-2726

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Type: HO - HOMEOWNERS

Coverage information:
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Amount due: Sbpp
Date due: Sbpp
Bill to: Sbpp

Prev prem: 956

Pro& risk: 305,000
Sbpp acc&:

Deductibles applied: 1000 ALL PRR

Sources

Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 98 Families: 01

Roof:
Roof type: COMPOSIN SHNL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 FMP seq: 02

LR0543

CSOC.RICH.006963
STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco
State of Application: California

Date: September 21, 2009
Prepared by: Ron Whitson
219 E. Ocean Blvd Suite 620
Laguna Beach, CA 92652
Phone No: (949) 335-7771
Fax No: (949) 335-7774

SUMMARY OF QUOTED COVERAGE AND PREMIUM

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Benefits and Riders</th>
<th>Non-Tobacco</th>
<th>Preferred Non-Tobacco</th>
<th>Super Preferred Non-Tobacco</th>
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Super Preferred Non-Tobacco Guaranteed

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<td>Equivalent Level Annual Dividend</td>
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These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.
**California Earthquake Insurance Application**

**Applicant Information**

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<td>Applicant Address</td>
<td>1234 Main St</td>
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<td>Social Security Number</td>
<td>123456</td>
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<tr>
<td>Email</td>
<td><a href="mailto:richardson@email.com">richardson@email.com</a></td>
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**Earthquake Authority**

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**Effective Date**

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**Coverage Information**

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**Applicant's Copy**

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**State Farm Use Only**

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**LR0046**

**CSOC.RICH.006966**

---
California Earthquake Insurance Application
Effective Date 1-1-19

Applicant Information
- First Name: Richardson
- Middle Name: Laura
- Last Name:
- Address: 717 E Van Buren St, LA, CA 90012
- City: Los Angeles
- State: CA
- Zip Code: 90012
- Phone: 581-252-2523
- Fax: 581-252-2523
- Work: 581-252-2523

Mailing Address (if different):
- Address: 717 E Van Buren St, LA, CA 90012
- City: Los Angeles
- State: CA
- Zip Code: 90012

Garage and Other Information
- Garage Policy Number: 350,000
- Dwelling - Coverage A: 350,000
- Dwelling - Coverage B: 350,000
- Dwelling - Coverage D: 350,000

Schedule of Dwelling:
- Foundation Type: Slab
- Number of Stories: 2
- Number of Units: 1
- Dwelling Unit: 1
- Property - Coverage A: Living
- Property - Coverage B: Living
- Property - Coverage C: Living
- Property - Coverage D: Living
- Property - Coverage G: Living
- Personal Property - Coverage C: Living
- Personal Property - Coverage D: Living
- Loss of Use - Coverage D: Living
- Loss of Use - Coverage G: Living

Premium Calculation
- Basic Premium: $5,000
- Increased Limits Premium: $0
- Hazard Rating: 3
- Total Premium: $5,000

Exhibit Options
- Additional Hired Help
- Additional Insured
- Additional Insured
- Additional Insured
- Additional Insured

List of Additional Insureds:
- Name: Richardson
- Address: 717 E Van Buren St, LA, CA 90012
- Phone: 581-252-2523
- Fax: 581-252-2523
- Work: 581-252-2523

State Form Use Only
APPLICANT'S COPY
LR0647

CSOC.RICH.006967
RICHARDSON, LAURA
717 E. WOODSON ST
LONG BEACH CA 90806-2726

FIRE POLICY STATUS

GENL Policy: yes
Yr Issd: 2008
Ref: -
Yrs Wth Ins: -

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

Term: CONT
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R521-P6AA-2

Type: HO - HOMOWNERS

Coverage Information
A-DWELLING 227100
Dwell Ext 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 540

Prev risk: 214,000
SFPP acct: -

Deductibles applied: 2000 ALL PER

Messages:
Source: E
Year built: 1928
Constr: FRAME
Zone: 07
Home alert: 5A DB FE
Sub zone: 00
Families: 01

Roof
Roof type: COMPOSTN SHRNL

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

Prior Carrier Losses: N
Move-in: O
Entry: PER-11-08
WMP age: 03

LR0648

CSOC.RICH.006968
STATE FARM GENERAL INSURANCE COMPANY
RENTAL DWELLING: RATE QUOTE
September 21, 2000

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806

PROPERTY LOCATION:

3622 W CURTIS DR
SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

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TOTAL ANNUAL PREMIUM--------------------------$ 1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)------------------------$ 107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0849

CSOC.RICH.006969
5815

CSOC.RICH.006970


STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco
State of Application: California

Date: September 21, 2009
Prepared by: Ron Watson
240 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: 6524355
Phone No: (562) 435-771
Fax No: (562) 435-771

SUMMARY OF QUOTED COVERAGE AND PREMIUM

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<th>Coverage Amount</th>
<th>Benefits and Riders</th>
<th>Non-Tobacco</th>
<th>Preferred Non-Tobacco</th>
<th>Super Preferred Non-Tobacco</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250,000</td>
<td>Select Term - 20 (Form Number 06020)</td>
<td>$63.73</td>
<td>$15.91</td>
<td>$37.41</td>
</tr>
<tr>
<td></td>
<td>Waiver of Premium for Disability (Form Number 06200 - 05)</td>
<td>$12.83</td>
<td>$12.83</td>
<td>$12.83</td>
</tr>
<tr>
<td></td>
<td>Total Special Monthly Initial Premium</td>
<td>$76.56</td>
<td>$88.74</td>
<td>$50.74</td>
</tr>
</tbody>
</table>

Super Preferred Non-Tobacco Guaranteed

<table>
<thead>
<tr>
<th>Interest Adjusted Cost Indices at 5.00%</th>
<th>10 Year</th>
<th>20 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surrender Cost Index</td>
<td>1.72</td>
<td>1.72</td>
</tr>
<tr>
<td>Net Payment Index</td>
<td>1.72</td>
<td>1.72</td>
</tr>
<tr>
<td>Equivalent Level Annual Dividend</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.
**California Earthquake Authority**

**Earthquake Insurance Application**

**Effective Date:** 11-19-89

**Expiration Date:** 

### Applicant Information

- **Full Name:** Richardson, Kevin
- **Address:** 1128 NE 6th Ave, Seattle, WA 98102
- **Telephone Number:** 206-535-2557

### Company Information

- **Company:** Richfield
- **Contact Person:** Kevin Richardson
- **Address:** 1128 NE 6th Ave, Seattle, WA 98102
- **Telephone:** 206-535-2557

### Coverage Information

- **Type of Building:** Frame
- **Construction:** Mobile or Manufactured
- **Year Built:** 1987
- **Property Information:**
  - **Number of Stories:** 1
  - **Number of Units:** 1
  - **Construction Date:** 12-31-87
  - **Property Inspected Date:** 12-31-87

### Building Information

- **Building:** Single Family
- **Condominium:** Yes
- **Number of Stories:** 1
- **Number of Units:** 1
- **Assessment:** 350,000

### Premium Calculation

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Rate</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>12%</td>
<td>$16,000</td>
</tr>
<tr>
<td>B</td>
<td>12%</td>
<td>$16,000</td>
</tr>
<tr>
<td>C</td>
<td>12%</td>
<td>$16,000</td>
</tr>
<tr>
<td>D</td>
<td>12%</td>
<td>$16,000</td>
</tr>
</tbody>
</table>

**Total Premium:** $64,000

### Payment Options

- **Payment Method:** Check
- **Amount Due:** $64,000
- **Due Date:** 11-19-89

---

**APPLICANT'S COPY**

LR0652

---

CSOC.RICH.006972
## California Earthquake Authority

### Earthquake Insurance Application

<table>
<thead>
<tr>
<th>Applicant Information</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applicant</strong></td>
<td>Richardson, Laura</td>
<td></td>
</tr>
<tr>
<td><strong>Co-Applicant (if applicable)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Last Name</strong></td>
<td>Richardson</td>
<td></td>
</tr>
<tr>
<td><strong>First Name</strong></td>
<td>Laura</td>
<td></td>
</tr>
<tr>
<td><strong>Phone Numbers</strong></td>
<td>330-436-9056</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Street Address of Primary Dwelling/s (if different)</strong></th>
<th><strong>Postal Code</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>11274 Center St, CA 92621</td>
<td>92621</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Completion &amp; Policy Number</strong></th>
<th><strong>Building Coverage A</strong></th>
<th><strong>Expiration Date (must be seen as CEA policy)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>CA 106820-2924</td>
<td>$300,000</td>
<td></td>
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</table>

### Homeowner / Rental Dwelling

<table>
<thead>
<tr>
<th><strong>Rental Territory</strong></th>
<th><strong>Manufactured Home</strong></th>
<th><strong>Condominium / Rental Condo Unit</strong></th>
<th><strong>Rental</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Year Built</strong></th>
<th><strong>Foundation Type</strong></th>
<th><strong>Roof Type</strong></th>
<th><strong>Construction Type</strong></th>
<th><strong>Number of Stories</strong></th>
<th><strong>Gross Living Area</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1772 sq. ft.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Property Location</strong></th>
<th><strong>Existing Use</strong></th>
<th><strong>Property Value</strong></th>
<th><strong>Condo Value</strong></th>
<th><strong>Construction Notes</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>11274 Center St, CA 92621</td>
<td></td>
<td>$200,000</td>
<td>$200,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Is the home reinforced by an earthquake resistant structural system?</strong></th>
<th><strong>Yes</strong></th>
<th><strong>No</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong> (and so marked on the appraisal)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Dwelling Unit</strong></th>
<th><strong>Gross Living Area</strong></th>
<th><strong>Year Built</strong></th>
<th><strong>Dwelling Coverage A</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1772 sq. ft.</td>
<td>1960</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Dwelling Liabilities</strong></th>
<th><strong>Deductible</strong></th>
<th><strong>Uninsured Liabilities</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$200,000</td>
<td>$200,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Formation Date</strong></th>
<th><strong>Policy</strong></th>
<th><strong>Issue</strong></th>
<th><strong>Expire</strong></th>
</tr>
</thead>
</table>

**Premium Calculation**

<table>
<thead>
<tr>
<th><strong>New Premium</strong></th>
<th><strong>Increased Liabilities Premium</strong></th>
<th><strong>Total Premium</strong></th>
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</thead>
<tbody>
<tr>
<td>$200,000</td>
<td>$200,000</td>
<td>$400,000</td>
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</table>

**Payment Options**

<table>
<thead>
<tr>
<th><strong>First Month Payment</strong></th>
<th><strong>Policy</strong></th>
<th><strong>Issue</strong></th>
<th><strong>Expire</strong></th>
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</thead>
<tbody>
<tr>
<td>$1,000.00</td>
<td>30/11/2006</td>
<td>30/11/2008</td>
<td></td>
</tr>
</tbody>
</table>

---

**State Form Use Only**

**APPLICANTS COPY**

---

**LR0653**

---

**CSOC.RICH.006973**
RICHARDSON, LAURA
717 P WENNION ST
LONG BEACH CA 90806-2726

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-8433

Fire Policy Status

Type: HO - HOMEOWNERS
Coverage information

A-DWELLING 771100
Dwll Ext 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R521-86AA-2

Term: CONT

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000
SFPP acct:

Deductibles applied: 2000 AMT. PER

Messages:

Source: R
Year built: 1928
Constr: FRAME
Zone: 87
Home alert: SA DA FE
Sub zone: 08
Families: 01

Roof:
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0
Entry: FEB-11-00
FMP seg: 03

LR0854

CSOC.RICH.006974
RICHARDSON, LAURA
717 N VERNON ST
LONG BEACH CA 90806-2726

Fire Policy Status

Type: HO - HOMEOWNERS
Coverage information:
A-DWELLING 316000
DWELL EXT 316000
B-PERS PROP 237000
C-LOSS USE ACT LOSS
L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SPP
Date due: SPP
Bill to: SPP
Prev prem: 956

Premium: 999.00
Written date: JAN-31-08
Estimate Num: 1506-B4AA-4

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462
Term: CONT
Renew date: FEB-05-10

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

Deductibles applied: 1000 ALL PER

Messages:
Source: E
Year built: 1926
Const: FRAME
Zone: 55
Home alert: SA 0B FE
Sub zone: 08
Families: 01

Roof
Type: COMPOSIN SHNGL

Rating claims: 00
Clean state: 02-05-00
Prior Carrier Losses: N
Move in: O
Entry: PER-11-08
MM reg: 02

LR0655
STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco
State of Application: California

Date: September 21, 2009
Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No. 24524
Phone No: (562) 435-7415
Fax No: (562) 435-7415

SUMMARY OF QUOTED COVERAGE AND PREMIUM

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Benefits and Riders</th>
<th>Non-Tobacco</th>
<th>Preferred Non-Tobacco</th>
<th>Super Preferred Non-Tobacco</th>
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</thead>
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<tr>
<td>$250,000</td>
<td>Select Term - 20 (Form Number 06020)</td>
<td>$63.73</td>
<td>$45.91</td>
<td>$37.41</td>
</tr>
<tr>
<td></td>
<td>Waiver of Premium for Disability (Form Number 06020 - 05)</td>
<td>$12.83</td>
<td>$12.83</td>
<td>$12.83</td>
</tr>
<tr>
<td>Total Special Monthly Initial Premium</td>
<td>$76.56</td>
<td>$58.74</td>
<td>$50.24</td>
<td></td>
</tr>
</tbody>
</table>

Super Preferred Non-Tobacco Guaranteed

<table>
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<tr>
<th>Interest Adjusted Cost Indices at 5.00%</th>
<th>10 Year</th>
<th>20 Year</th>
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<td>1.72</td>
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<td>Net Payment Index</td>
<td>1.72</td>
<td>1.72</td>
</tr>
<tr>
<td>Equivalent Level Annual Dividend</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.
<table>
<thead>
<tr>
<th>California Earthquake Authority</th>
<th>Effective Date</th>
<th>Expulsion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earthquake Insurance Application</td>
<td>T-1-03-93</td>
<td>T-1-03-93</td>
</tr>
</tbody>
</table>

**Applicant Information**
- **Name**: Richardson, Laura
- **Address**: 147 E VERNON ST
- **City**: Los Angeles
- **State**: CA
- **Zip**: 90058
- **Telephone Number**: 562-569-2121

**Insured Information**
- **Type of Policy**: Homeowners Form C
- **Property Type**: Single Family Residence
- **Construction Type**: Wood Frame
- **Number of Stories**: 1
- **Foundation**: Slab

**Peril Information**
- **Coverage A**: Dwelling
- **Coverage C**: Personal Property

**Risk Factors**
- **Deductible**: $250,000
- **Loss of Use**: $15,000
- **Risk Premium**: $1,500

**Payment Options**
- **Payment Frequency**: Annual
- **Payment Amount**: $1,500

**Additional Information**
- **Mortgage**: $250,000

**State Farm Insurance Company**

**Applicant's Copy**

**CSOC.RICH.006978**
**California Earthquake Insurance Application**

**Applicant Information**

- **Name:** Richardson Laura
- **Telephone Numbers:** 512-780-1237

**Address Information**

- **Street Address:** MULHolland Blvd, LA 38780, CA
- **City:** Los Angeles
- **State:** CA
- **Zip Code:** 90021

**Earthquake Insurance Information**

- **Building Code:** 1989
- **Building Type:** Single Family Residence
- **Year Built:** 1992
- **Number of Stories:** 2
- **Square Footage:** 1200

**Condominium / Rental Condo Unit**

- **Type:** Condominium
- **Condominium / Rental Condo Unit:** 

**Building Information**

- **Building Type:** Single Family Residence
- **Year Built:** 1992
- **Square Footage:** 1200

**Payment Options**

- **Payment Frequency:** Monthly
- **Insurance Payable:** 

**Premium Calculation**

- **Base Premium:** $350,000
- **Insurance Coverage:** 

**Additional Limited Use Coverage**

- **Additional Covered Risk:** 

**Additional Information**

- **Witness Statement:** 

**State Farm Use Only**

**Applicant's Copy**

**LR0659**

**CSOC.RICH.006979**
SEPTEMBER 21, 2009

RICHARDSON, LAURA
713 F VERNON ST
LONG BEACH CA 90806-2/26

Type: HO - HOMEOWNERS
Coverage Information
A-DWELLING 227100
DWELL Ext? 22710
A-PHYS PROP 170325
C-LOSS USE ACT LOSS

Amount due: SPFP
Date due: SPFP
Bill to: SPFP

Term: CONT
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: KSZ1-66B-2

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

Premium: 512.00

Prev prem: 543

Prev risk: 214,000

Deductibles applied: 2000 ALL PER

Messages:

Source: P

Year build: 1928
Const: FRAME
Sub zone: 00

Families: 01

Roof

Roof Type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: O
Entry: FEB-11-08
FMP seg: 03

LR0660
RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA  90806-2726

Location: 3622 W CURTIS DR
SACRAMENTO CA  95810-4462

Type:  HO - HOMEOWNERS
Coverage information:
A-DWELLING  316000
DWELL EXT  31600
B-PERS PROP  237000
C-LOSS USE ACT LOSS
L-PERS LIAB  100000
DMG TO PROP  500
M-MED/PERS  1000

Renew date:  FEB-05-10
Written date:  JAN-31-08
Estimate Num:  15Q6-A6AA-4

Term:  CONT
Premium:  999.00
Amount due:  SFP
Date due:  SFP
Bill to:  SFP
Prev prem:  956

Prov risk:  305,000
SFP acct:

Deductibles applied: 1000 ALL PER

Messages:
Source:  
667004  49/-   HA
146415  168/-  229MLDS  227

Year built:  1926
Constr:  FRAME
Zone:  55
Home alert:  SA DB PE
Sub zone:  08
Families:  01

Roof
Roof type:  COMPOSIT SHNGL

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

Prior Carrier Losses:  N
Move-in:  O
Entry:  FEM-11-08

LR00681

CSOC.RICH.006981
STATE FARM GENERAL INSURANCE COMPANY
RENTAL DWELLING RENT QUOTE
September 21, 2009

PREPARED ESPECIALLY FOR:
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806

PROPERTY LOCATION:
3622 W CURTIS DR
SACRAMENTO, CA 95818
PHONE NUMBER: (562) 706-

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>AMOUNT</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>DWELLING</td>
<td>316,000</td>
<td>1,311.00</td>
</tr>
<tr>
<td>DWELLING EXTENSION (Other Structures)</td>
<td>31,600</td>
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<tr>
<td>LOSS OF RENTS (Actual Loss sustained up to 12 Months)</td>
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<tr>
<td>PERSONAL PROPERTY</td>
<td>15,803</td>
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</tr>
<tr>
<td>BUSINESS LIABILITY (Each Occurrence)</td>
<td>300,000</td>
<td></td>
</tr>
<tr>
<td>(Annual Aggregate)</td>
<td>600,000</td>
<td></td>
</tr>
<tr>
<td>PREMISES MEDICAL PAYMENTS (Each Person)</td>
<td>5,000</td>
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</tr>
<tr>
<td>PERSONAL PROPERTY</td>
<td>4.00</td>
<td></td>
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<tr>
<td>UTILITERS RATING PLAN ADJUSTMENT</td>
<td>105.00 CR</td>
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<tr>
<td></td>
<td>79.00</td>
<td></td>
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</tbody>
</table>

TOTAL ANNUAL PREMIUM--------------------------$ 1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)----------$ 107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.
STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco
State of Application: California

Date: September 21, 2009
Prepared by: Ron Whiteman
240 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: 7072501
Phone No: (562) 435-7
Fax No: (562) 435-

SUMMARY OF QUOTED COVERAGE AND PREMIUM

<table>
<thead>
<tr>
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<th>Benefits and Riders</th>
<th>Special Monthly Initial Premium</th>
</tr>
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<tbody>
<tr>
<td>$250,000</td>
<td>Select Term - 20</td>
<td>Non-Tobacco: $62.73</td>
</tr>
<tr>
<td></td>
<td>Waiver of Premium for Disability</td>
<td>Preferred: $45.91</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Super Preferred: $37.41</td>
</tr>
<tr>
<td></td>
<td>(Form Number 062020)</td>
<td>Non-Tobacco: $12.83</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Preferred: $12.83</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Super Preferred: $12.83</td>
</tr>
<tr>
<td></td>
<td>Total Special Monthly Initial Premium</td>
<td>$76.56</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$58.74</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$50.24</td>
</tr>
</tbody>
</table>

Super Preferred Non-Tobacco Guaranteed

Interest Adjusted Cost Indices at 5.00%

<table>
<thead>
<tr>
<th>10 Year</th>
<th>20 Year</th>
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</tr>
<tr>
<td>Equivalent Level Annual Dividend</td>
<td>N/A</td>
</tr>
</tbody>
</table>

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.
California Earthquake Insurance Application

Applicant Information

Applicant: 

Last Name: Richardson  First Name: Laura

Co-Applicant (if applicable)

Last Name:  First Name:  Middle Initial: 

Address Information

Street Address:  

City:  State:  ZIP:  

Companion Policy Information

Policy Number:  Policy Type:  Policy Status:  

Building Information

Number of Stories:  

Construction Type:  Foundation Type:  

Year Built:  

Building Value:  

Property Description

Is there any prior earthquake damage to this building?  Yes  No

Deductible:  

Loss Adjuster:  

Premium Calculation

Base Premium:  

Additional Premium:  

Total Premium:  

Payment Options

Due Date:  

Payment Method:  

Initial Payment:  

Subsequent Payments:  

Addendum

State Farm Fire & Casualty

555-2009 CEA 7  04-30-2009

APPLICANT'S COPY

LR0665

CSOC.RICH.006985
Fire Policy Status

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

Type:  HO - HOMEOWNERS
Coverage information
A-DWELLING  227100
DWELL EXT  22710
B-PERS PROP  170325
C-LOSS USE ACT LOSS

Premium:  612.00
Renew date:  FEB-05-10
Written date:  JAN-31-08
Estimate Num:  HS21-R6AA-2

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

Term:  CONT

Amount due:  SPPP
Date due:  SPPP
Bill to:  SPPP
Prev prem:  543

Prev risk:  214,000
SPPP acct

Deductibles applied:  2000 ALL PER

Messages:
Source:  E
Year built:  1928
Constl:  FRAME
Zone:  87
Home alert:  SA DB FE
Sub zone:  00
Families:  01

Roof
Roof type:  COMPOSIN CMNGL

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

Prior Carrier Losses:  N
Move-in:  C  Entry:  FRR-11-08  FMP seg:  03

LR0667

CSOC.RICH.006987
FIRE POLICY STATUS

SEPTEMBER 21, 2009

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2126

GENR. Policy:       $[562] 706-
Yr Issd: 2007
Xref:          123456789
Txs with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95810-4462
Term: CONT

Type: HO - HOMEOWNERS
Coverage information:
A-DWELLING  316000
EWELL EXT   316000
B-PERS PROP  237000
C-LOSS USE ACT LOSS
L-PERS LIAB  100000
OMG TO PROP  500
M-MED/PERS   1000

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: 1506-04AA-4

Amount due: SPPP
Date due: SPPP
Bill to: SPPP
Prev prem: 956
SPPP accr: [ ]

Risk applied: 1000 ALL PER

Messages:
Source: [ ]
Year built: 1926
Constr: FRAME
Zone: 55
Home alert: SA OR FR
Sub zone: 00
Families: 01

Roof: ROOF TYPE: COMPOSIT SHING.

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

Prior Carrier Losses: N
Move-in: O  Entry: FEB-11-00  EMM Seq: 02

LR0668

CSOC.RICH.006988
STATE FARM GENERAL INSURANCE COMPANY
RENTAL DWELLING RATE QUOTE
September 21, 2009

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806

PROPERTY LOCATION:

3622 W CURTIS DR
SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-____

ZONE: 55  YEAR BUILT: 1928  RATES EFFECTIVE: July 05, 2003
SUBZONE: 61  CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

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<th>COVERAGE</th>
<th>AMOUNT</th>
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<td>Personal Property</td>
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<td>(Annual Aggregate)</td>
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TOTAL ANNUAL PREMIUM: $1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED): $107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this Rate Quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0669

CSOC.RICH.006989
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, September 02, 2009 1:14 AM
To: Boyd, Eric
Subject: sac update
Importance: High

SAC PROPERTY

UPDATE.doc

Insert in the appropriate section

PLEASE SEND ME MEMBER UPDATE
SACRAMENTO PROPERTY UPDATE

1) What Happen
   a) Divorce
   b) Elections
   c) Father’s Death
   d) Unexpected Additional Expenses
   e) Nationwide Marketing of Risky Home Ownership Products
   f) Living Single
   g) Foreclosure and Why Rescission?

2) Why Not Sell, Lease or Rent
   a) Major damage and gutting had been done to the house
   b) Washington Mutual was on the verge of collapse and was not processing claims
   c) Impossible to sell, lease or rent in current status
   d) Financially upside down on the property

3) What Is The Current Situation
   a) Sold personal assets
   b) Travel to Sacramento a minimum of 3 out of 4 weekends every month
   c) Completed Renovations on house
      (* Pending furnace and air sign off with SMUD)
   d) Half way thru renovations on “student / mother-in-law quarters”
   e) Assessed property value
   f) Hired property manager
   g) Property will be put on market to lease no later than Sept. 15th
RichardsonMC, Laura

From: Rogers, Henry
Sent: Wednesday, September 30, 2009 7:58 PM
To: Cooks, Shirley; RichardsonMC, Laura
Subject: Research

Member and Shirley-

Sorry for the delay. Attached is the quote you were looking for from the spokesperson from Washington Mutual. I was unable to find it on the LBReport website so I had to look in the Press Telegram files we have. I starred the quote you were looking for.

Regards,

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers

PH: (562) 437
FX: (562) 437
False

Broker alleges loan favoritism

By Jim Mathers Staff Writer

March 10, 2008 11:08 AM PDT

The real estate broker who bought in a foreclosure sale last month is accusing her of receiving preferential treatment because her order had a higher priority to respond the bid.

James Yoo, director of Red Rock Mortgage, said he acts for a lender against Richardson and her lender, Washington Mutual, by the end of the month, and has every intention of seeking the matter.

"Of course, they are doing this," Yoo said. "They never would have done this for anybody else."

Yoo bought the Foreclosure home at a foreclosure auction on May 7 for $940,000.

Richardson had not been making payments on the property for nearly a year, and had also gone with default on her two other houses in Long Beach and San Pedro.

Richardson, a real estate agent, said his office should never have been held, because the had worked a deal with a lender that would allow her to buy the property in the auction.

Richardson said she was 64,000 in cash property taxes on the home, which she bought in January 2007 for $930,000, severing his interest in the property.

Washington Mutual has continued to operate on the property at the lender's behest, and has never paid the property taxes.

In a statement, spokesman Sara DiGilio said the company is committed to taking care of all of its customers with the same level of consideration as everyone else.

Washington Mutual filed a notice of receivership at the foreclosure sale on June 2.

They put the house up for sale with Yoo, who has already put money into cleaning up the house and preparing it for resale.

"They use our property," Yoo said. "They said we sold a good house."

He said he is trying to purchase the house to get the land consigned that Richardson no longer owned from his bank.

"I have never been able to settle the matter," he said. "They would sell at 500,000 in 500,000. We gave the bank an agreement. They would give us 10,000 in 10,000 in order to buy it.

Las Vegas, a former Beach real estate broker who specializes in foreclosed homes, said the company's decision to foreclose was out of the ordinary.

"It's a very unusual situation," he said.

"It's a lack of due diligence and bankruptcy knowledge. I would never do it," he said.

Richardson did not return a call on Monday.

Dawn Macela, a spokesman for the California Mortgage Bankers Association, said that while foreclosed properties are never publicly auctioned, the property being more common at the rate of foreclosures increases.

"Generally, if it is going to be in a real estate public," she said.

"Basically you're saying, 'We're not going to fight for our borrower,' "

Richardson said the lender would be likely to go to bat for a borrower who has shown no ability to make future payments.


LR0674

CSOC.RICH.006994
Broker alleges loan favoritism - Press-Telegram

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.
peter.schneider@nuevolee.com  949-652-4406

SHARE YOUR COMMENTS

Type your comments on this issue

Comments

Please note by clicking on "Post Comment" you acknowledge that you have read the Terms of Use and the comment you are posting is in compliance with such terms. Be polite. Inappropriate posts may be removed by the moderator. Send us your feedback.

LR0675

CSOC.RICH.006995

5840

Thursday, July 17, 2008 11:44 AM

From: "Markel Jr., William"  [MARKEL,JR, WILLIAM]
To: (cc: LauraRichardson[EMAIL] )

Subject: Clinton's vote on Medicare.

Dear Mr. Markel,

Attached please find news clippings and articles dealing with the matter(s) that you discussed with your client, Rep. Laura Richardson.

The Member has asked if you could give her a call on her cell phone (562)703-1, upon receipt of this e-mail. If you have any questions, please do not hesitate to give me a call @ 202/641-...

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District

202/225... 1 Off.
202/225... Fax
202/641... Cell

[Attachment]

The Sec B.

Washington, Capitol... 
clipings1 clipings2 clipings3... Los Angeles, The Daily Breeze, The Hill, etc.

CC:

http://us.mc523.mail.yahoo.com/mc/showletter;_ylc=X3oDMTUyNHRl28zBEFj... 11/19/2009
The Washington Post

Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane
Thursday, June 12, 2008; Page A21

We may learn more about Rep. Laura Richardson's (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released.

Richardson filed her report on time rather than seeking an extension, her spokesman, William Marshall, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed Sacramento County some $9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the U.S. Congress.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The Los Angeles Times reported that the home Richardson lost in foreclosure could be returned to her, because the lender, Washington Mutual, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

The left-leaning watchdog group Citizens for Responsibility and Ethics in Washington calls Richardson a "deadbeat congresswoman."
Debate intensifies over Richardson home default

ByAudrey York (published Thursday, May 22, 2008)

A Long Beach congresswoman who fell behind in her payments on a $535,000 mortgage in Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place on May 7. The transaction was detailed in public records filed with the county.

Richardson, a Democrat, a former Assembly member who was elected to the House last year, bought the 1,600-square-foot, three-bedroom house in January 2007, but soon fell behind in the payments.

The story of Richardson's Sacramento home is more than a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2006 special election, Richardson apparently stopped making payments on her new Sacramento home, leaving nearly $600,000 in unpaid loans and fees, including nearly $9,000 in property taxes.

Richardson's decision to allow the loan to slide into default was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Otopena, 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, Oropesa, loaned herself $115,000 for her run against Richardson. Oropesa's Congressional committee still shows nearly $200,000 in debt.

Richardson declined requests over several days to discuss her real estate transaction. She also was not immediately available to comment Thursday, according to her office.

In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had
not been subjected to foreclosure. She also said that she renegotiated a loan in connection
with the transaction, but did not provide details.

"I have worked with my lender to complete a loan modification and have renegotiated the
terms of the agreement -- with no special provisions. I fully intend to fulfill all financial
obligations of this property," she said.

But financial records on file with the county show that Richardson does not own the home.
The house was sold on May 7 at a public foreclosure auction for $388,001.

That auction originally had been scheduled for April 7, but was delayed a month, said James
York, a Sacramento real estate broker who purchased the house from the trustee, the
California Reconveyance Company. That transaction was officially recorded on May 9, and
the deed transfer and sale were recorded on May 19. Documents associated with the
transaction can be viewed here.

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who
has conducted numerous similar purchases, according to county records. (York is not related
to the author of this article).

York, whose firm specializes in foreclosure sales, said that Richardson did not participate in
the transaction, that the house had been vacant for some time and that he paid the funds to
California Reconveyance, which handles foreclosure property and is owned by Washington
Mutual, the original lender.

The sale forced the bank to "take a $200,000 write-off," York noted. In an earlier interview
with the Daily Breeze of Torrance, which reported a detailed account of the transaction, he
said the bank "took a beating."

Tax records at the Sacramento County assessor's office show that in January 2007,
Richardson took out a mortgage for the entire sale price of the house -- $535,000. The
mortgage amount was equal to the sale price of the home, meaning she was able to buy the
house without a down payment. At the time, the housing market was beginning to turn, but
the severest impacts had not yet been felt. No-interest, "jumbo" loans those more than
$417,000 were still available from some lenders.

Richardson received a default notice in late 2007. By December 2007, less than a year after
Richardson purchased the house, she was behind in her payments by more than $18,000.

Three months later, on March 19, 2008, a notice was filed with the county that Richardson's
property would be sold at auction on April 7. According to the documents, the unpaid
balance and other charges Richardson owed the bank was $587,384.

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan,
held by Washington Mutual, at more than $578,000 - $40,000 more than the original
mortgage. Tax records show $8,950 in unpaid property taxes.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom
house in Long Beach, in her congressional district. Real estate records show she purchased that house in 1999 for $135,000. An estimate from Zillow.com puts the current value of that house at $474,000.

Like many homes that have gone through foreclosures, 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 Sharron's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson did not vote. She also did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct $27 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure. Richardson said she missed the votes because of the death of her father.

Richardson did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments $15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent $587,000 out of her congressional campaign committee since declaring her congressional candidacy through March of this year. Of those expenditures, Richardson has spent $18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.
Calif. Congresswoman Calls Home Sale Improper

Rep. Laura Richardson says that her Sacramento home was sold in foreclosure without her knowledge and contrary to an agreement with her lender.

She says she is like other Americans suffering in the mortgage crisis and wants to testify to Congress about her experiences as lawmakers craft a foreclosure-prevention bill.

The congresswoman is speaking out after negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, 46, who won her seat in a special election last August, acknowledged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonald's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments. She says she has renegotiated her loan and promised to pay it off, along with $9,000 in delinquent property taxes.

She insists she's not getting special treatment as a congresswoman. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had," she says.

-Anonimized Press
Representative late in revealing 2 loans for homes

By John Denils, Staff Writer

LONG BEACH - Rep. Laura Richardson initially failed to disclose economic interests - including a loan from a strip club owner - when she served on the Long Beach City Council, public records show.

During nearly six years on the council, Richardson at times submitted required statements to the city clerk that did not include personal loans against her San Pedro and Long Beach homes on her disclosure form. The city keeps the records, known as Form 700s, on file and sends copies to the state Fair Political Practices Commission, which polices elected officials.

She did, however, file the required forms in subsequent years as "amendments" that passed FPPC review, city officials said and documents support.

In addition, Richardson, D-Long Beach, failed to file a Form 700 required of all officials leaving public office when she resigned from the council on Dec. 6, 2006, to serve in the state Assembly, letters and e-mails on file at City Hall show.

The so-called "leaving office" statement was due to the city clerk no later than 30 days from her last day working for the city of Long Beach.

The clerk received the form Friday after the Press-Telegram made inquiries to Richardson's staff about its whereabouts.

Richardson, through a staff member, refused multiple requests for comment.

However, the leaving office form was filed directly with the FPPC on Jan. 4, 2006, one year after it was due, according to a copy faxed to the city clerk.

The city agreed Friday to accept the filing to meet municipal requirements.

The City Clerk's Office asked Richardson to file the forms before and after she left the council to take a seat in the Assembly, officials said.

"I made numerous phone calls to her office," said Glen Gallet, city clerk specialist for the election bureau, adding that she later saw Richardson at City Hall. "I reminded her that we had not received her Form 700, and she was saying, 'I thought we took care of it.'"

Letters and e-mails written by Gallet and another member of the city clerk's staff confirm that there were multiple reminders.

City Attorney Rob Shannon said he was aware that the form was outstanding, but that it is up to the FPPC, not his office, to determine whether to
Westlund, whose occupation is listed as "retired."

"It was a loan that I put together," said "Jerry" Westlund, who owns the Fantasy Castle strip club in Signal Hill and 13 others in seven states. "I've done other loans like that and used my family's trust money in doing that."

The term "retired," however, would imply the loan was made by Westlund's father, who has the same name.

But the younger Westlund said that statement was made in error by whoever filled out the form and that it was he who made the loan on behalf of a family trust, which has his father's name on it.

"I represent the family trust in putting that together," Westlund said.

The elder Westlund, a real estate investor who served on the city's board of examiners, appeals and condemnation, said he did not recall details of the loan but said he has always been a Richardson "booster."

About two years after the loan was made, on June 18, 2002, Richardson voted with the council majority to place the elder Westlund, an appointee of former Mayor Beverly O'Neil, on the board of examiners, minutes from that meeting show.

Richardson did not disclose the loan from Westlund at the meeting. The younger Westlund said the council voted unanimously and that the
appointment had nothing to do with Richardson.

"That appointment was made by Beverly O'Neill, who has known my parents for 30 years," the younger Westlund said.

Disclosure suggested

Shannon, the city attorney, said he did not know of the relationship between Richardson and Westlund at the time and would have counseled against her voting on the appointment.

"It's legal, but at the very least there should have been full disclosure of that relationship," Shannon said.

At the time the loan was made, Richardson was not on the council. She was campaigning for the 8th District seat she won three months later in November 2000.

Nevertheless, Richardson would have been required to disclose the loan by April 2001, but waited until January 2004, Galletta said.

"She should have disclosed the loan prior to when she did," Galletta said. "It's also possible, that she was unaware that she needed to do that."

City officials, at the time, were asked to file their Form 700s with the city clerk by March of every year in order to meet the state's April 1 deadline.

Westlund said that the 60-month loan, at 15.5 percent interest, was made to Richardson and her then-husband, Police Chief Anthony Batts.

The purpose, Westlund said he was told, was so the couple could make home repairs.

"She had more than enough equity in the properties that she and Tony owned, so I made that loan to her and Tony," Westlund said.

Batts strongly disputed that statement.

"I had no knowledge of any loan he made to Laura Richardson," he said. "If Laura had done that, she did that without my knowledge or consent."

A July 30, 2001, form recording the loan filed with the Los Angeles County Registrar-

Recorder's Office shows only Richardson's name on it and lists her as an unmarried, single

woman.

"My name is definitely not on it because I would never allow that to take place," Batts said. "I had no knowledge of it."

Westlund said that he did not discuss the loan directly with Batts.

"As I recall, when we were discussing the terms of the loan, she was on the phone with her husband discussing the details," Westlund said. "Clearly the loan was made because of his ability to pay it back."
Westlund said the loan was paid back by both Richardsen and Batts at some point after the due date, but could not remember exactly when and said he could not offer documentation showing the police chief's name on it.

Batts said he was unaware of the loan being paid back, adding, "I never paid Mr. Westlund a dime."

Westlund had once been convicted of felony tax evasion, but the conviction was later reduced to a misdemeanor and then expunged.

Cabinet investigated

Westlund said he asked to be paid back in about 2006 when Long Beach police began showing up with frequency to investigate his Fantasy Ranch strip club, which was on South Street in Long Beach.

Batts said his officers were indeed investigating the club for violations - not because of a loan he didn't know about.

"Westlund, or anyone else, will never use that as something to stop me from enforcing the law, period," Batts said.

Batts said club dancers were found to be improperly dressed, or not at all, in violation of other city codes. The club was only permitted to allow topless dancing.

In addition, the state Department of Alcoholic Beverage Control cited the club for violations of adult entertainment and alcohol license and made one arrest for prostitution in January 2005.

The prostitution arrest was later dismissed, Westlund said, adding that other "than that you'll find no charges anywhere."

"They were trying to yank my business license without me doing anything wrong," Westlund said.

Issues with the club eventually went before a business permits review panel. Westlund said in that meeting that Batts knew about the loan.

But the meeting is when Batts said that he learned of the loan for the first time.

Westlund later sold the club, which became a restaurant.

City Hall letter

The loan was questioned in an Aug. 29, 2003, letter to the city clerk by resident Lester Lewis. A subsequent letter by Lewis, who could not be reached for comment, was mailed to Shannon.

The loan between the "Westlund family" and Richardsen was also referred to in a Press-Telegram editorial on April 3, 2004, endorsing Richardsen's then-opponent, Dee Andrews, in a race for City Council. (Andrews lost that race but
In addition, Saylor criticized media coverage of Richardson's financial problems, which include defaulting on the properties in Long Beach and San Pedro, losing a Sacramento home in foreclosure and failing to pay back auto mechanics and print shop owners who did work for her.

"Laura is a really good public servant," Saylor said. "Anything we've ever asked her to do has been done to our satisfaction."

She also said that Richardson was at a disadvantage compared with other candidates because she does not come from a monted background.

"She is not for people who don't have much money behind them to run for office, even though they are dedicated public servants," she said.

Uncommon practice
Galleta said that in the 10 years she has been collecting the Form 700s, she could not immediately recall another case of an elected official failing to file one.

The statement requires officials to cite loans, gifts, debts and other financial holdings in hopes of preventing conflicts of interest when council members discuss or vote on city business.

"I especially try to see to it that officials file," Galleta said. "That's just part of the job. She was not singled out."

Representative late in reverting 2 loans for homes - Press-Telegram

won the office when Richardson went to Sacramento.

Shannon and Assistant City Attorney Heather Mahood referred the disclosure matters to the FPPC for review.

The FPPC later indicated by letter that it was satisfied with the amendments filed by Richardson, Shannon and Mahood said in interviews this week.

Three calls to the FPPC were not returned.

Second mortgage

Another loan to Richardson on the disclosure forms filed late involved the couple who sold her the Long Beach home, John and Yolanda Saylor, who live across the street from the congresswoman.

Contacted by phone, Verda Saylor said the loan was a second mortgage for $27,000 at an 8 percent rate over 60 months.

The money was used, she said, to help Richardson buy the home in about 2000 because she needed to live in the 6th District to run for the seat.

The money was used to achieve a 20 percent down payment on the home.

Saylor said Richardson at times was late on her payments but eventually refinanced when the home's equity increased with the market and paid her back in full.
Transcript of Today’s Speaker Pelosi Press Conference

Washington, D.C. – Speaker Nancy Pelosi held her weekly press conference in her office in the Capitol this morning. Below is a transcript of her remarks:

On Republicans Blocking Unemployment Legislation Yesterday:
"We could have helped 3.8 million Americans who are out of work in large measure because of the disastrous economic policies of the Bush Administration. And yet the Republicans said no. We could have helped 3.8 million Americans for whom 13 extra weeks of unemployment insurance, a system they have paid into, paid into throughout their careers, could have meant not losing a home, a car, or having to skip meals or needed health care. And yet the Republicans said no...[We] will bring the bill back to the floor today...and I am certain we will pass it. We will offer help to Americans struggling to get back to work."

On Democrats Passing Legislation to Reduce Energy Costs and Spur Alternative Energy:
"And there is more to come. There is more to come. We will keep working to offer America innovative energy solutions, solutions that will reduce the cost of energy to our people, grow and green our economy, strengthen our security by reducing our dependence on foreign oil cartels in foreign countries, and help us preserve the planet."

Thursday, June 12, 2008
10:50 a.m.

Speaker Pelosi. Good morning. This is a sad morning for us. Our thoughts and prayers and condolences are with the people of the Midwest coping with the tornado that took the lives of four Boy Scouts last night after the tragic flooding there. Congress will provide whatever is necessary to help people get back on their feet at this difficult time. We need to hear from them an evaluation of what their needs are. But we stand ready to help in any way that we can. I have conveyed that to the governors and to the Members of Congress from those regions.

This comes now at a time, of course, that Americans are dealing with a severe downturn in the economy. Last Friday, not even a week ago, last Friday the price of a barrel of oil increased by the same amount that a barrel of oil cost a decade ago. In one day, it went up the same amount as it cost a decade ago, just over $11 a barrel. On that same day last Friday, we saw the largest unemployment spike in 22 years.
need a new President, we need a New Direction, and it is just a matter of a short period of time and that will happen.

Q Madam Speaker, are you concerned about the reports that have come out about Congresswoman Laura Richardson’s multiple home defaults, not paying car loans, etc.? Is this appropriate for a Member of Congress?

Speaker Pelosi. You know, I am not as familiar as you are probably about all of that. I noticed that there was something in the paper, I think, this morning, but I didn’t get a chance to read it. But every Member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law. And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.

Q Madam Speaker, on the unemployment extension, Republicans say, “Look, there are a lot of these states that have between 2 and 3 percent unemployment. Why should they be beneficiaries of a 13-week extension? Is that not a waste of money?” What do you have to say to that?

Speaker Pelosi. To those who say that many states have low unemployment, and therefore those states should not get unemployment benefits, I would say that despite the percentage in a particular state, there are about 100 regions in the country, high impact regions impacted by unemployment. And they are across the board in all of the states in our country. In some states, our state in California, it is very, very hard hit by unemployment. My city of San Francisco, not so much. But it doesn’t mean that now, this is not just by state, it is by family, it is by community, it is by region as well as by state. And in order to just pick out a few would mean that many, even millions of people who need help who have lost their jobs through no fault of their own would not be able to receive those benefits. We think of them as one person at a time.

Q Can I ask about Senator Obama? To what extent have you been talking with him, especially since he has become the presumptive nominee? And do you expect that he will be up here meeting with you, meeting with the Caucus in coming weeks to plan the campaign?

Speaker Pelosi. I shared with you last week that I had that morning by coincidence crossed paths with Senator Obama at the AIPAC meeting. And we had an opportunity to speak very briefly at that time and to say that at the appropriate time we would sit down and talk about issues and politics as we go forward. I haven’t done that so far.

Q Any plans?
Foreclosure Trustee Moves To Rescind Auction Sale of Cong. Richardson's Sac'to Property

(June 10, 2008) → The foreclosure trustee on a Sacramento property on which Washington Mutual Bank (WaMu) was the lender and Cong. Laura Richardson (D., Carson-LB) was the owner has filed a notice to rescind a May 2008 foreclosure auction sale of the property.

The notice of rescission has been recorded in the Sacramento County Recorder's office and is a matter of public record.

Asked for comment/information on the action, WaMu spokesperson Sara Gaugl told LBReport.com:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan. We are, however, committed to treating all of our customers with the same level of consideration and fairness.

"More broadly, if any loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation.

"As you would expect, the conditions in which a lender would seek to rescind a foreclosure sale are driven by the specific facts of each case."

News of the development was first reported today (June 10) by Daily Breeze.com reporter Gene Maddaus (and appeared in the co-owned Press-Telegram) and indicates the new buyer of the property intends to keep the property and plans a lawsuit against Cong. Richardson and WaMu regarding the latest action. LBReport.com
independently confirmed information regarding WaMu's action and other information reported below.

Cong. Richardson has previously told LBReport.com (and other media outlets) that she believes rescinding the sale is justified, citing communication between her and her lender to cure a default on a Sacramento property ... which nevertheless proceeded to a foreclosure auction at which time it was purchased by a new buyer.

As reported by LBReport.com, on May 23 Cong. Richardson provided us [and other media outlets] with a copy of an April 17, 2008 letter she received regarding the Sacramento property. It indicates it's a debt collection letter [typed signature line indicates the lender], refers to loan reinstatement figures in an enclosed document not provided to us, invites renewal of the reinstatement amount to the lender's address.

"We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008," the letter states.

Cong. Richardson also provided us with a May 22, 2008 email to her from a third party [name blacked out, but she identified it in her conversation as her lender] which includes an unsigned consent form it says is needed to release an attached letter to a third party purchaser "to facilitate the rescission of foreclosure sale."

In a May 23 telephone conversation with LBReport.com, Congresswoman Richardson described what took place as follows:

Cong. Richardson: The [May 22 document] asks me to provide consent to provide this document to the third party mortgage company who was involved with this on May 7 [reads the consent form]. Prior to April 14, I had had several conversations with this lender, but on April 14 we came to a final agreement of what my payment program would be for this property. On April 17, they sent me this letter [refers to reinstatement amount, sixty day hold and June 4 expiration date]...

So what this demonstrates to you and to everyone else we've been talking to is that at the time of May 7, I had an agreement in hand.


6/11/2008
I had reinstatement figures and I had began to pay on those reinstatement figures and was operating in a reinstatement loan modification.

Now how their departments communicated that a reinstatement was on file, I can’t speak to, but what I can say is my lender agrees that I had an agreement, I know I had an agreement, and we now taking the appropriate process to have this prior, pre preliminary sale to be rescinded.

At first reported May 20, 2008 by the Sacramento-based Capital Weekly, the Sacramento property’s lender filed a notice of default on that property in December 2007 which went to an auction sale and was purchased by a new buyer in May 2008.

As previously reported by LBReport.com and multiple outlets, notices of defaults were recorded by other lenders in connection with properties owned by Richardson in Long Beach and San Pedro. Defaults on the LB property were filed but rescinded. A default on the San Pedro property had escalated to a notice of auction sale but the sale hasn’t taken place.

In connection with her May 23 conversation with us, Cong. Richardson provided documents indicating that the LB and SP home loans have been modified and are current and reinstated.

Cong. Richardson said at the time: “I do have an active, viable loan that I am responsible for to make payments for that [San Pedro] property [and] for all three pieces of property.

Property taxes on the Succio property were reportedly in arrears at the time of its auction sale but are current on the two L.A. County properties.
June 10, 2008

CREW Calls Richardson 'Deadbeat Congresswoman'

@ 1:23 pm by Andy Barr

The Hill's Jared Allen has the story.

The Congressional watchdog group Citizens for Responsibility and Ethics in Washington (CREW) on Tuesday fired a shot at Rep. Laura Richardson (D-Calif.), describing her financial problems as "appalling" and calling her a "deadbeat congresswoman."

Richardson has been the subject of media scrutiny since she lost one of her three California homes to foreclosure in May. A review of state records showed that she has a long history of defaulting — a total of eight times since 2004 — on each of her three homes in the state.

The Hill reported last week that Richardson left off her financial disclosure statement the heavily indebted mortgage of her Sacramento home, which may be a violation of House ethics rules and federal law. Over the weekend the Long Beach Press Telegram reported that Richardson has a history of unpaid car repair bills. Since those reports were aired, Richardson apparently settled some of those debts, according to Los Angeles media outlets.

While stopping short of calling for an official ethics investigation, CREW Executive Director Melanie Sloan called Richardson's financial situation "shocking."

"Rep. Laura Richardson's appalling financial dealings raise serious questions about her ethics," Sloan said in a statement. "What kind of responsible adult — much less elected public official — only pays her bills when she's called out by journalists? How can Rep. Richardson effectively represent the same people she is cheating? We all know about "deadbeat dads." Now we have a deadbeat congresswoman.

"With a history like this, there are sure to be other unpaid bills and financial irregularities yet uncovered."

A spokeswoman for Richardson was not immediately available for comment. Richardson's office has repeatedly refused to respond to press inquiries from The Hill.
Richardson Responds To Public
Congresswoman Laura Richardson has responded to the media and public that her home foreclosure was improper. The LA Times covers the story here.

Below is also a release that her office recently sent out about the story.

The recent stories published regarding residential property that I own in Sacramento require further clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. All of the transitioning has affected my finances.

In March of this year, I was notified that the mortgage was in default. At that time, I began continuous and ongoing discussions with the lender to reinstate and modify the loan, which I believe will preclude any subsequent sale. Since those discussions were initiated, I was not notified of any pre-emptive sale of the property in May.

Of the two housing bills that were cited with the allegation that I recused myself from those votes, I did not. I was absent from that period in May from Washington, D.C. and my duties in the House of Representatives earlier this month due to the untimely illness of my father and his subsequent funeral in California.

I am continuing to seek resolution with my lender of the outstanding issues and to fulfill all financial obligations on this property.

Connie M said:
Shame on the 37th district for electing such a flake

LB parent said:
Please explain why we should want to have someone this irresponsible as a member of Congress, let alone representing us here in LB. It's incredible to me that she even tries to defend her situation, especially so weakly. Please, Just resign Laura.

Voter said:
Laura, you lied to us until you could not possibly deny your foreclosure any longer. You ignored your payments for nearly a year with no fear of retribution and no self-imposed limits. And yet we are trusting you with federal legislation... who is the real fool here? Laura, you could have taken many steps over the past year to avoid this entire mess. Do we really want a legislator who plans poorly for the future, then lies to get out of the mess?
That's what Bush did with the Iraq War! Laura, from now on, I want you to tell the truth about yourself, even if it is ugly. We, the people of the 37th, deserve your absolute honesty. It is the most sincere form of respect.

Michael Davidson said:
Recently I had one of those "I need to write my congressmen about this." Then I remembered my
congressperson is Laura Richardson, and I don't believe there is any elected official more worthless in Southern CA. This foreclosure story didn't come as any surprise to me. The level of arrogance to buy a $35k home on your first term in the state assembly is astounding. There are U.S. Representatives that share apartments. I doubt Richardson has a roommate.

David said:
Why is the fact that she switched jobs relevant? When she became an Assemblymember in 2007, she had a salary of $110k+, plus a tax free per diem of $170 a day, plus the use of two cars (with free gas). And then when she became a member of Congress, she had a salary of close to $170k, plus a free car. There was absolutely no "down time" in which she was not earning one of these salaries. She has failed miserably to manage her own finances, but she is entrusted to manage the country's? This is beyond shameful.
Congresswoman Foreclosure: An Opinion From A Mortgage Professional

I subscribe to a lot of publications and information sources to stay on top of what is happening in my industry, the mortgage brokerage industry. Daily I am reading columns, articles and opinion pieces on the real estate, mortgage and credit markets, on housing prices, on lenders shutting down offices and stopping wholesale lending (where we operate), on foreclosures rates and home owners trying to negotiate settlements and short sales.

It is from this background of knowledge and over twenty years experience that I read earlier this week of Congresswoman Laura Richardson’s property in Sacramento having been foreclosed on by the lender, Washington Mutual. That said the basic facts are Richardson purchased a property in Sacramento in January 2007 for $335,000 with no down payment and a credit of $15,000 for closing costs from the seller. According to the reports Richardson subsequently failed to make mortgage payments causing a notice of default to be filed in March 2008 and also failed to pay property taxes amounting to over $9,000. On May 7, 2008 a Sacramento real estate broker purchased the property that had been Richardson’s at an auction of foreclosed properties; Richardson’s foreclosure was over the home is no longer hers.

Two releases from Richardson’s office, one dated May 21, 2008 the date the story broke and another from yesterday, May 27, 2008; the first statement states with balls, bluster, the property is “not in foreclosure and has NOT been seized by the bank.” In the second release her office states she had several different jobs and positions from 2007 to 2008 and “all of the transitioning has affected my finances.”

Questions abound as I read all the available information, questions as a constituent of Richardson’s district naturally, but more question as a mortgage professional with experience and knowledge of the mortgage process from application through funding and the foreclosure process. Here they are.

In the May 22, 2008 statement Richardson spoke to the number of positions and offices she held from 2007 to 2008 and that it affected her finances. Richardson was elected to the State Assembly in November 2006, which means shortly after being elected to a position with a salary in the neighborhood of $110,000 at the time, Richardson entered escrow on a $535,000 home, qualified for a $335,000 mortgage and closed escrow on that home and mortgage. At the same time she maintained her official residence in Long Beach, also with a mortgage.

When Richardson applied for her loan was it with her upcoming salary of $110,000? Was this what we term a “full income” loan or was it a “stated income loan” where no verification of income is required? If the latter one wonders if Washington Mutual will investigate the stated income on the application in light of their loss of approximately $200,000 on Richardson’s mortgage.

Closing in January 2007, Richardson’s first payment due date was either February 1 or March 1, 2007. According to reports Richardson was over $18,000 behind on her payments in December 2007, which would be approximately four to six months worth of payments. Apparently she stopped making payments some time after May or June 2007. It appears that after she purchased the property, Richardson probably made only three to five payments before she quit paying the mortgage. This coincides directly with the timing of her run for Congress, a race that was won when she beat fellow member of the Assembly Jenny Dropezza in the June 2007 Democratic primary. Did Richardson quit making payments after she won the primary or before? When Richardson took the oath of office in September 2007, how delinquent was she on her mortgage?

Richardson claims in the May 22nd statement that “In March of this year, I was notified that the mortgage was in default. At that time I began continuous and ongoing discussions with the lender to reinstate and modify the loan.” Richardson had to be notified the mortgage was in default? Who did she think was paying the mortgage if not herself? How could the payments not have been made for possibly nine months or more and she was not aware of the account’s standing? How can someone honestly not know they are tens of thousands of dollars delinquent on a mortgage?

Richardson claims in the May 22nd statement that “In March of this year, I was notified that the mortgage was in default. At that time I began continuous and ongoing discussions with the lender to reinstate and modify the loan.” Richardson had to be notified the mortgage was in default? Who did she think was paying the mortgage if not herself? How could the payments not have been made for possibly nine months or more and she was not aware of the account’s standing? How can someone honestly not know they are tens of thousands of dollars delinquent on a mortgage?
During the Congressional campaign Richardson raised her campaign $60,000. Was winning her seat to Congress more important than fulfilling her obligation to Washington Mutual and her promise to pay as stated on the note and did she actually pay the $60,000 to her? Why was she asking the voters to trust her to represent them while at the same time committing the trust Washington Mutual put in her to repay her obligations. If she had the $60,000 to lend her campaign she definitely had the funds to pay her mortgage. Why did she not make the payments on her mortgage?

At the time of the trustees sale on May 7, 2008 over $9,000 was owed in taxes on Richardson's property. From taking ownership of the property in January 2007 until it was foreclosed on in May 2008 it appears Richardson failed to make the tax payments due in April 2007 for which about half the payment would have been credited to her at time of sale by the seller, December 2007 and April 2008. As a member of the United States Congress in a position to determine the tax obligations that you and I pay, what justification does Richardson have for failing to paying her property taxes to the County of Sacramento?

Finally, during her campaign against Oropeza for Congress, Richardson's campaign had a matter critical of Oropeza missing several votes and days in attendance in the Assembly—some of the absences were because Oropeza was battling cancer. Was it a bigger transgression for Oropeza to have been absent for a period from her duties as a member of the State Assembly, or for Richardson to have missed her mortgage payments? Ultimately which costs the taxpayers and constituents more? Which was a greater violation of trust?

Clearly Richardson has benefited from the timing of this issue. The notice of default was filed as public record in March 2008, but the story was not picked up until this past week—well after the filing deadline for those who wish to call Richardson in the primary on June 3rd. On the primary ballot will be two challengers, seemingly prominent candidate Peter Mathews and Whigley resident Lee Davis; had the news of Richardson's default been public sooner would we have seen Oropeza challenger Richardson again?

Unless a strong independent candidate or a candidate backed by the GOP running as an independent candidate makes the November ballot appears Richardson will win the local primary and therefore the election in November due to the gerrymandered district that is overwhelmingly Democrat. Between now and then we see a new tale from our esteemed Congresswoman.

This story touches me personally. For months I have been reading and hearing about dishonest mortgage brokers who lied and cheated and forced borrowers into bad loans that are now foreclosing on poor homeowners who had no knowledge of what was happening. The negative press and sentiment to my industry as a whole degrades the reputation of the many thousand of other homeowners in the country that know there are honest and trustworthy brokers who have helped them achieve homeownership. There are too many Laurn Richardson stories out there that are not reported, borrowers with the means to pay those mortgages, they just choose not to; these borrowers add to declining home values, losses for banks and lenders going out of business.

But perhaps the part of the story that angers me the most is that over-regulation that is arising from Congress as they try to "solve" the problems: much of the regulation designed to stop good buyers from getting good mortgages than solving any problems. Richardson is part of this process, part of the legislation: loaning regulations governing the mortgage and real estate industries—does she have the integrity to recuse herself from future votes pertaining to mortgage, credit, banking and real estate? What about recusing herself from matters of taxation? She did not do so when she voted for the Mortgage Forgiveness Debt Relief Act of 2007; an act from which she now benefits. The $100,000 principal loss by Washington Mutual is not a taxable event for Richardson thanks to her vote—had the act not passed she would be looking at a tax bill of $40,000-50,000 depending on her tax bracket.

Yes fellow mortgage brokers and I have been taking it on the chin as the media and public officials pile on and paint my finger at us for the credit crisis and rising number of foreclosures. But those of us that are honest, deal with our clients from a position of integrity and work hard to further homeownership in our communities know we are not the bad guys and that our clients and business partners still trust us.

In the end I ask, who do you trust more your local mortgage broker or your Congressional Representative?

Your thoughts welcome, click here to email me or on "Leave A Comment" below for public response.
Transcript from CNN Election Center June 25, 2008 – 8:00 PM ET

(BEGIN VIDEOTAPE)

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): This is how it's supposed to work.

REP. NANCY PELOSI (D), HOUSE SPEAKER: Every member of Congress is responsible for living up to the highest ethical standard.

FINNSTROM: But the rest of Speaker Nancy Pelosi's message seemed aimed at one colleague, in particular.

PELOSI: Many people in our country are caught in a foreclosure crisis. It wouldn't be -- members of Congress maybe are as well.

FINNSTROM: Well, at least one is. California Democratic Congresswoman Laura Richardson. She's in the middle of an ugly mortgage and financial mess. In fact, just one week ago, both the House minority and majority leader asked whether their colleague should face an Ethics Committee investigation. Melanie Sloan heads the liberal watchdog group Citizens for Responsibility and Ethics in Washington.

MELANIE SLOAN, CITIZENS FOR RESPONSIBILITY AND ETHICS: Laura Richardson loaned her campaign committee $77,000 for her run for Congress. She did that. At the same time, she should have been paying her mortgage and her California property taxes.

FINNSTROM: Here's the back story. Earlier this month, CNN and others reported Richardson's dizzying string of mortgage failures. The congresswoman had loaned her campaigns big money during her climb from local to national politics. At the same time, she was buying not a second, but a third house she could not afford.

REP. LAURA RICHARDSON (D), CALIFORNIA: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Lenders foreclosed on one of Richardson's houses. She repeatedly defaulted on her other two.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Eventually, Richardson's lender changed its mind on the foreclosure of one of her homes and that angered the man who bought it at auction. He believes the congresswoman got preferential treatment. As for the ethics investigation, that watchdog group...

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group says the appetite to investigate Congresswoman Richardson seems to have disappeared.

SLOAN: Although there have been members of Congress who have complained about Laura Richardson’s conduct and have suggested that the Ethics Committee ought to look at it, nobody has actually gone to the trouble of sending a complaint over to the Ethics Committee. Meaning that the Ethics Committee doesn’t have to do anything.

FINNSTROM: Sloan’s group filed a complaint anyway, charging the congresswoman crossed ethical lines. And that brings us back to Steny Hoyer, the majority leader, who wondered about investigating his Democratic colleague. He now appears to have done a political about-face. Tonight, he’s helping her with a fund-raiser for her reelection bid.

REP. STENY HOYER (D), MARYLAND: That does not mean because I think questions have been raised that automatically one should assume that those allegations are true or founded and therefore, Miss Richardson asked me some weeks ago to sponsor a fund-raiser for her. I assume with others. But in any event, I do that for almost every one of our members and I agreed to do that.

SLOAN: On the one hand, he’s saying that her conduct may be unethical, and on the other hand he’s holding a fund-raiser to help her retire her campaign debt, which means basically that he’s helping her retire her debt to herself and helping her pay off her mortgage.

FINNSTROM: So while everyone’s questions about Richardson’s financial mess may continue --

HOYER: We’re in a tough business. People are making attacks, allegations all the time. Again, the Ethics Committee is specifically designed to look at allegations regarding members’ conduct. If this rises to that level, then I think the Ethics Committee should and will look into this matter.

FINNSTROM: At least for tonight, in Washington, it’s politics as usual.

(END VIDEOTAPE)
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, 1,900-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 served 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 2005, 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 Oropesa, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her

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http://www.capitolweekly.net/article.nlm? articleId=47159877&_codec=855&Fmt=1&Sec=...
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 himself $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 $570,000 -- $45,000 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 Helmer, 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."

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 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 $13,000 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.

http://www.capitolweekly.net/article.php?adcid=v%7Cie2a41wvea855e%7Cr6o4ah41#d

http://www.capitolweekly.net/article.php?adcid=v%7Cie2a41wvea855e%7Cr6o4ah41#d
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 Gropeza 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 $15,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

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Richardson fundraiser on Hill a go

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 11:17:00 PM PDT

of Representatives is co-hosting a fundraiser for South Bay Democratic Rep. Laura Richardson despite recent reports about Richardson’s history of defaulting on home loans and failing to pay off debts.

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

In an interview, Hoyer expressed no concerns about helping Richardson, who has about $330,000 in campaign debt. That includes some of the $77,600 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold in foreclosure.

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

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

“She defaulted on a mortgage and it 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

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the House Ethics Committee, alleging that the
rescinded sale may have amounted to an
improper gift to Richardson from Washington
Mutual. The group also says she may not have
properly disclosed her circumstances on her
House financial disclosure forms.

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

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

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

The buyer of the Sacramento home, James York,
has said Richardson received special treatment
from Washington Mutual because she's a
congresswoman. Richardson has denied that,
saying the 1,600-square-foot home she bought
for $335,000 in January 2007 was sold into
foreclosure without her knowledge and contrary
to an agreement with Washington Mutual.

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

Richardson also had two other homes - one in
Long Beach, the other in San Pedro - that have
fallen into default seven times.

Richardson also has left car repair bills unpaid
and failed to disclose certain financial data -
including a loan from a strip club owner - when

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

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

Meanwhile Tuesday, Sen. 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.
Richardson fundraiser to go on

By Erica Werner, The Associated Press

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

The event this evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md. Political action committees are being asked to contribute up to $5,000 apiece.

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

Richardson has paid herself back about $18,000.

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

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said. "We have an awful lot of people who have defaulted on mortgages around the country, unfortunately."

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

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

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

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

"Not only are Democrats in Congress defaulting on their credibility when it comes to addressing
the mortgage crisis, but it appears that they are 
in favor of political bailouts as well," said Ken 
Spain, spokesman for the National Republican 
Congressional Committee.

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

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

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

The Press-Telegram previously reported that 
Richardson also had left car repair bills unpaid 
and failed to disclose certain financial details - 
including a loan from a strip club owner - when 
she served on the Long Beach City Council 
representing the city’s 6th District.

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

The Hoyer fundraiser was first reported Tuesday 
by The Washington Post.
Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors thingy - they paid for her hotel and transportation - has more than a tinge of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed $12,412.71. A little more than a month before her trip, Richardson received a notice saying she owed $15,191.87 on her Long Beach house.

Mary Trupu, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where a new president, Richard F. Gaylord has worked with Realtor groups.

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

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?
BLITZER: It's hard to believe, but more Americans are defaulting now on their mortgages than at any time since the Great Depression, 1.2 million last year. Last month alone, more than 70,000 homes in California were in foreclosure. But as Kara Finnstrom reports, one California homeowner caught up in this mess might surprise you.

(REPH LAURA RICHARDSON (D), CALIFORNIA: I've learned --)

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about $170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.
FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid ascent, she rose from local to state to national politics. Part of the cost? Loaning her campaign $177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.
FINNSTROM: Richardson's view? Her rocky experience means she's more in touch.
RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finstrom for CNN, Los Angeles.

(VIDEO TAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well networked, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic. They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

LR0712
BLITZER: So how does someone who makes close to $170,000 a year, that's her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It's still happening every day of the week. Everyone thinks there's been a clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -- allowing people to rewrite their mortgages with the lenders so that they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel.

BLITZER: Shall we hold our breath? Do you think they'll do it?

CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.
"LARRY KING LIVE" starts right now.
Would you pay $1,300/mo. to lease a car? You already do.

06/30/2008

Off topic but irresistible to those following the saga of U.S. Rep. Laura Richardson (permed), the triple-default and single-foreclosure Democrat of Long Beach: the car she leases for official use is the most expensive lease of any member of the House of Representatives, according to Gene Maddaus of the Daily Breeze.

Maddaus: "When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status. She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: at $1,300 a month, it was the most expensive car in the House of Representatives."

Please note the phrase "at taxpayers' expense."

Better known for defaulting on three mortgages and losing one house to foreclosure, Richardson is fast gaining a reputation for inventive auto financing. The backstory from Maddaus: "When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars."

I know, I know, it's not a housing story. But I also know some of you are following the saga of Rep. Richardson's personal and public finances. For my money it's one of the better political stories to come out of the foreclosure crisis.
Richardson the Realtor? It's not so far-fetched

By John Canalis, Staff Writer
07/01/2008

U.S. Rep. Laura Richardson's housing woes - defaults in Long Beach and San Pedro, a foreclosure and unpaid property taxes in Sacramento - are well-documented.

What is less known is that the Long Beach Democrat once held a real estate license.

The congresswoman was permitted to sell property in California from Dec. 16, 1998, to Dec. 15, 2002, state Department of Real Estate records show.

In the late 1990s, Richardson worked for short periods of time at Action Century 21, 3626 E. Pacific Coast Highway, and Prudential California Realty (now Coldwell Banker), 1650 Ximeno Ave., agents at both offices say.

A spokesman for Richardson says she never took part in any real estate transactions.

"Congresswoman Richardson has never utilized the license in any state," says aide William Marshall. "She has never listed or sold any property in any capacity for herself or anyone else."

A technician with the Multiple Listing Service, or MLS, says she could not find any transactions with Richardson's name on them; neither could a licensed Long Beach Realtor.

Marshall says Richardson did not take steps to renew the license when it expired.

Real estate was not Richardson's primary employment. Richardson, who was elected to the Long Beach City Council in 2000, was employed first at Xerox Corp. and by then by J.t. Gov. Gray Davis during the years she was on the council.

Campaign debt

As of last week, Richardson had $330,000 in campaign debt.

Likely reducing some of the burden, House Majority Leader Steny Hoyer staged a fundraiser June 25 to help pay down her debts.

How much was raised?

A spokeswoman for Hoyer says her boss doesn't know.

Richardson's spokesman would not comment.

The donations should eventually become public record.
The Los Angeles Times

Possible challenger

Richardson is running for re-election unopposed in November.

That could change if Long Beach resident Nick Dibs, 50, gets his name on the Nov. 4 ballot as an independent.

Dibs, a substitute teacher with the Norwalk-La Mirada and Garden Grove School districts, on Monday announced his run for the 37th District.

He has until Aug. 8 to gather 7,759 voter signatures.

A former Republican, Dibs calls himself a "progressive moderate." His petition is at dibстойcongress.com.

Peter Mathews

Cypress College Professor Peter Mathews says he will decide by next week whether to mount a write-in campaign against Richardson.

"I am very strongly considering it," the Long Beach resident says.

As a registered Democrat, he lost to Richardson by a wide margin in the primary - Mathews cannot earn a ballot position.

Los Al bond proposal

Los Alamitos Unified takes plenty of pride in its public schools, but the 10 campuses, which were built 40 to 50 years ago, need updating, the superintendent says.

The district found $125 million in necessary infrastructure improvements to pipes, plumbing, wiring, heating and cooling systems, paint and other areas, says Superintendent Gregory Franklin.

The school board will discuss placing the bond issue on the ballot at its July 8 meeting.

To fund the bond, property owners in Los Alamitos, Rossmoor and Seal Beach would be asked to pay $30 to $35 for every $100,000 of their homes' assessed value - at least until the bonds are paid back.

"There's a sense that schools help protect property values throughout the district," Franklin says.

If voters agree to tax themselves, the district can qualify for up to $19 million in state matching funds.

Rossmoor cityhood

LR0717
Add in the school bond, and Rossmoor voters will find an unusually busy election ticket.

Orange County supervisors voted last week to place Rossmoor cityhood - and two utility tax proposals to fund it - on the ballot. Residents will also choose a City Council that would serve only if taxes pass.

Those opposed offer this argument: There is nothing wrong with Rossmoor, so why change it?

Norm Ryan arraignment

Former Long Beach mayoral candidate Norm Ryan will be arraigned July 25 on allegations that he falsified travel vouchers while working for his last employer, an animal control in Redding, the city's newspaper, the Record Searchlight, reports.

At issue is whether Ryan traveled to San Francisco on behalf of the animal control or his private consulting business, and whether he flew to a Chicago conference for which he filed a reimbursement form.

Ryan denies the charges.
The Los Angeles Times

Buyer of Rep. Laura Richardson's house: She "walked away"

May 22, 2008

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it — for the same price she paid for it in 2007.

Richardson (pictured) has denied a published report that her house went into foreclosure, saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: 'She's walked away from the property,' he said. 'I would be happy to resell her the home for the $535,000.'

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for $388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Read the entire Richardson statement by clicking below.

CONGRESSWOMAN LAURA RICHARDSON

For Immediate Release
May 21, 2008

The story published in the Capitol Weekly regarding residential property that I own in Sacramento requires clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. While the transitioning has impacted me personally, the residential property in Sacramento California is not in foreclosure and has NOT been seized by the bank.

I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement — with no special provisions. I fully intend to fulfill all financial obligations of this property.

On two housing bills that were cited by the Capitol Weekly, the allegation is that I recused myself from these votes. I did not. I was absent from Washington, D.C., and my duties in the House of Representatives due to the untimely death of my father and his subsequent funeral in California.

LR0719
The Los Angeles Times

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.
Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig - they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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

Manlio Truppo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed $11,033.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane face back?
The Los Angeles Times

Lawmaker in a financial rut

By Jeff Gottlieb
May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from $5,742 to almost $20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly $74,000. 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."

LR0722
The Los Angeles Times

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 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 $388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.
Richardson, who bought the house in early 2007 for $535,000, owed about $9,000 in property taxes. She owes Sacramento $154.03 after the city utilities department put a lien on the house for an unpaid bill.

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

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

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

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

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

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

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

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

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign $77,500.
"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

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

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

Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting.
The Los Angeles Times

Rep. Laura Richardson says foreclosure sale of her home was improper
The Long Beach congresswoman says she had a written agreement with the lender.

From the Associated Press
May 24, 2008

Rep. Laura Richardson (D-Long Beach) says the foreclosure auction of her Sacramento house was improper and contrary to a written agreement she had with her lender.

In a long interview Friday with the Associated Press, she struck back against reports that she had defaulted on her mortgage.

Her house was sold at auction earlier this month.

Richardson said the sale never should have happened and that she had renegotiated her loan to pay it off.

She said she is not getting special terms because she is a congresswoman.

In fact, Richardson said the experience has allowed her to relate to the thousands of other Americans -- including many in her district -- confronted with foreclosures. She said she wants to testify before Congress about it.

Last year, Richardson was elected to serve the 37th Congressional District, which includes portions of Carson, Compton, Long Beach and Signal Hill.

She previously served on the Long Beach City Council and in the state Assembly.
Rep. Richardson living large
Long Beach Rep. Richardson, who mismanaged three mortgages, needs to keep her house in order.

June 4, 2008

Now that Rep. Laura Richardson (D-Los Angeles) has won her party’s nomination to her first full term in the House, she can spend some time getting her own financial house -- houses, actually -- in order. As reported by the Capitol Weekly and the Daily Breeze, she skipped mortgage payments on her residence in Long Beach, another house in San Pedro and, for good measure, a third one she bought in Sacramento during her abbreviated stint as a state lawmaker.

Richardson shorted the Sacramento County tax collector by about $9,000 in property taxes on her home south of the state Capitol. Capitol Weekly reported that she bought that house with no money down, then walked away from the loan and left the bank holding the bag. The house was sold at auction, but the congresswoman said the sale was improper and that she and her lender have renegotiated her loan. Let’s hope that she hasn’t yet bought herself a new place in Washington.

Richardson explained to the Associated Press that, after all, she has had four job changes in four months. And besides, her new jobs required her to move to new cities. There is a mortgage crisis nationwide, and many people are having trouble making payments now that their adjustable rates have shot up just as their properties’ values have plummeted. So it’s tempting to cut her some slack.

But the congresswoman is not just one more person tempted by a sub-prime loan or two. She skipped payments to her lenders and her government in order to fund her political races. She refinanced her Long Beach house and lent the proceeds to her Assembly campaign. She was still a freshman member of that body when Rep. Juanita Millender-McDonald died, and Richardson transferred part of the proceeds to her successful campaign to fill out the late congresswoman’s last term. Meanwhile, the Daily Breeze reported, she failed to pay bills to other creditors, such as the Signal Hill printer that filled her order for announcements of her election to Congress.

Richardson is not the typical American with a housing problem. She is a politician who overextended herself to meet her campaign goals and believed there would be no political consequences. And she’s right. If her financial sloppiness had become public a year ago, she might never have been elected to Congress. She had little difficulty raising money to campaign against a couple of challengers in Tuesday’s primary, and she faces no Republican opponent in November. Now that she has a safe district and a virtual sinecure in office, we...
are hoping that her experience teaches her something about responsibility. But we're worried it might instead teach her that a member of Congress can get away with pretty much anything.
The Ethics watchdog wants probe of Long Beach congresswoman’s foreclosure woes

The group asks a House committee to investigate Rep. Laura's Richardson's actions involving three homes. Congressional leaders say they won't seek an investigation.

By Jeff Gottlieb, Los Angeles Times Staff Writer
June 19, 2008

A legal ethics watchdog group Wednesday called on the House Ethics Committee to investigate Rep. Laura Richardson (D-Long Beach) for actions surrounding the foreclosure of her Sacramento home and defaults on her homes in San Pedro and Long Beach.

William Marshall, a spokesman for Richardson, called the complaint "pretty mean-spirited. It rehashes old news." He said the House ethics counsel last week met with the congresswoman and said her ethics statement met House rules.

Melanie Sloan, executive director of Citizens for Responsibility and Ethics in Washington, acknowledged that the chances for an investigation were slim because members of Congress must ask for the probe, and the committee has shown little interest lately in investigating representatives.

House leaders said they would not seek an investigation. Stacey Bernard, communications director for Majority Leader Steny Hoyer (D-Maryland), said it was up to the committee members to decide what course to take. "They have the power to do it themselves and should look at any allegations in the public sphere," Bernard said.

Mike Steele, press secretary for Minority Leader John Boehner (R-Ohio) said, "It seems clear from news accounts that her conduct was reckless. Whether that conduct passed over the line from reckless to unethical is matter for the Ethics Committee."

Should the committee investigate?

"That is a decision for the Ethics Committee," he said.

Sloan’s group asked the committee to determine if House rules were violated when Washington Mutual rescinded the foreclosure of her Sacramento house after it had been sold, asking whether she had received a better deal than others in the same situation. The group also asked the committee to investigate if Richardson failed to properly report a loan on her financial disclosure statements and "engaged in conduct that does not reflect..."
creditably on the House by loaning her campaign money at a time when she was in default on her mortgage."

Richardson's homes have fallen into default a total of seven times, with five of them coming in the last 13 months. During much of that time she was lending $177,500 to her campaigns for Assembly and Congress.
Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press
06/12/2008

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

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

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

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

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

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

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

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

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

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.
"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she’d hoped while in Washington to talk to Richardson about the situation but hadn’t had the opportunity.
The Daily Breeze

Watchdog seeks Richardson inquiry

By Gene Maddaus, Staff Writer

06/18/2008

A congressional watchdog organization filed an ethics complaint Wednesday against South Bay Rep. Laura Richardson, asking for a House investigation into her financial troubles.

The complaint, filed by Citizens for Responsibility and Ethics in Washington, accuses Richardson of failing to disclose her mortgage debt and suggests she may have received preferential treatment from her lenders.

Richardson, a first year Democrat who represents Carson, lost her Sacramento house in a foreclosure sale last month, leaving behind $9,000 in unpaid taxes, and has defaulted seven times on her two homes in Long Beach and San Pedro. She has also failed to pay smaller debts to local businesses until reporters inquired about them.

"This is pretty bad," said Melanie Sloan, executive director of CREW. "This just doesn't make Congress look very good. There seems to be building pressure on Richardson, and she's not exactly explaining herself."

Richardson did several interviews after the story first broke last month. But she refused to answer specific questions about her finances and has not been available since.

In a financial disclosure document filed Friday, Richardson listed her liabilities as "N/A." Members of Congress are not required to disclose mortgages on their personal residences, unless the outstanding debt exceeds the purchase price of the property, according to the CREW complaint.

That exception would appear to include at least the Sacramento property, which sold for $388,000 at auction on May 7. Richardson bought the house for $353,000 in January 2007, and had a loan balance of $574,000 at the time of the sale. Richardson says the auction was held in error, and her lender, Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house.

The ethics complaint cites Richardson's "deplorable credit history" and calls for an investigation into whether she used her position to obtain loans.

It also questions whether Richardson should have been lending $77,500 to her congressional campaign last year at the same time she was failing to make mortgage payments.

"Richardson not only has shown exceedingly poor judgment, she has violated House ethics rules," Sloan said. "She is unfit to be an elected official, at any level."
Richardson's spokesman, William Marshall Jr., said the complaint is "mean-spirited."

"It's just old news, and it doesn't serve any purpose other than kicking a person while they're down," Marshall said.

Marshall said that Richardson met with House Ethics Committee attorneys, and was advised that her disclosure form complies with the law.

The House Ethics Committee is not required to investigate or even respond to outside complaints.

A spokeswoman for House Majority Leader Steny Hoyer said that the Ethics Committee has the power to address such issues.

"Mr. Hoyer has always said that any allegations raised in the public sphere should be looked at by the Ethics Committee," said the spokeswoman, Stacey Bernards.
Richardson wins big despite financial woes

By Paul Ekins Staff Writer
06/04/2008

South Bay Rep. Laura Richardson walked to an easy victory Tuesday in her 37th Congressional District race despite revelations in recent weeks of the congresswoman’s financial struggles.

With all 333 precincts reporting, Richardson, D-Long Beach, had an overwhelming 75 percent of the vote. Her two opponents, Cypress College professor Peter Mathews and community newspaper publisher Lee Davis, had 17 percent and 8 percent, respectively.

No other party is fielding a candidate to challenge Richardson in the November general election for the 37th District, which includes most of Long Beach, Carson, Compton and Signal Hill.

Both challengers had run against Richardson last year in a special election, and while they were losing by huge margins again this time, the results were a step up.

A perennial candidate, Mathews received just 5.5 percent of the vote last year in a field of 17 candidates. Davis received less than 1 percent in that election.

Mathews also ran for the Democratic nomination in 2002, 2004 and 2006 against Richardson’s predecessor, Rep. Juanita Millender-McDonald, who died of cancer last year. In each election, he received less than a quarter of the votes.

In the nearby 46th Congressional District, with half of the 520 precincts reporting, Republican incumbent Dana Rohrabacher was leading his opponent, attorney and first-time candidate Ronald St. John, by a tally of 86.6 percent to 13.4 percent.

Rohrabacher, who has served in Congress since 1988, will face Democrat Debbie Cook in the fall. Cook was leading her challenger for the Democratic nomination, Dan Kalmack, by 80.6 percent to 19.4 percent.

Cook is an environmental activist and the mayor of Huntington Beach. She will face an uphill battle as she tries to unseat Rohrabacher in a strongly Republican district, which stretches from the Palos Verdes Peninsula along a sliver of coastal Long Beach and into Orange County.

A Libertarian candidate, Ernst Gasteiger, and a Green, Thomas Lash, will also be on the ballot in November.

Reps. Jane Harman and Maxine Waters did not face opposition in their Democratic primaries.
In the fall, Harman will face Brian Gibson, who ran unopposed for the Republican nomination in the 36th District.

Waters will face Ted Hayes, who was the sole Republican on the ballot, and Herb Peters, a Libertarian in the 35th District.

In the 37th District, it was unclear what effect recent reports on Richardson’s personal finances would have on voter sentiment going into the primary.

One of Richardson’s three homes, a Sacramento house that she had bought last year during her brief stint in the state Assembly, was foreclosed and sold at auction earlier this year. Further media investigations revealed the congresswoman, 46, has defaulted eight times on her three properties since 2004.

Richardson had an unprecedented rise to power in 2006 and 2007, moving from Long Beach City Council to the state Assembly, only to win a seat in Congress a few months later after Millender-McDonald’s death. Richardson took office in September.

Mathews has capitalized on Richardson’s financial troubles, questioning Richardson’s ability to make responsible fiscal decisions in Congress.

While Tuesday’s primary may have been the only hurdle for Richardson to hold onto her seat for another two years, a write-in candidate from any party, including the Democratic Party, could still challenge her in November.
Richardson faces fight for house

By Gene Maddaus Staff Writer
05/27/2008

South Bay Rep. Laura Richardson will face an uphill fight as she tries to reclaim her Sacramento house, which was sold in a foreclosure auction three weeks ago.

Richardson, a first-year Democrat, said last week that she is working with her lender to try to rescind the auction on the grounds that it was held in error.

A real estate broker, James York, bought the house May 7 for $388,000. Richardson argues that she had previously made an agreement with her lender, Washington Mutual, to reinstate her loan, which should make the auction invalid.

But several attorneys said Tuesday that the law in such cases is stacked in favor of the buyer at a foreclosure auction. Only in rare cases can an auction be overturned.

"It's gonna be very, very hard - even if the sale itself was improper - to get the sale reversed," said Richard Taman, an attorney who has handled similar cases. "People who don't make payments are not beloved by judges."

York said Tuesday that he plans on hanging on to the house and would be surprised if Washington Mutual sues to get it back.

"I'm not too worried about it," he said. "Once you get the deed, it's pretty much a done deal."

In California, two appellate decisions from 2008 deal with such cases.

In Melendez v. D&I Investment Inc., the court held that a foreclosure sale was valid, even though the Melendez family, of Watsonville, believed it had agreed to a repayment plan and had begun making payments.

"The Melendez family had the same claim as the congresswoman does," said Taman, the plaintiff's attorney on the case, "which is that they had actually worked out a deal with the bank, and the bank hadn't documented it properly."

But all that mattered to the appellate court in that case was that D&I Investment was a "bona fide purchaser" - meaning, essentially, that the company bought the house in a fair auction, without committing fraud. The auction was upheld.

The other case, Bank of America v. La Jolla Group II, offers a ray of hope for Richardson. In that case, the Selesia family of Fresno fell behind on a loan with Bank of America. Before an auction was held, the family paid the entire arrearage on the loan. But the auction was erroneously held anyway, and the La Jolla Group II purchased the property.

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CSOC.RICH.007057
The Daily Breeze

The court voided the auction.

"Now it opens up the door for almost any sale to be challenged," said Susan Moore, who argued the case for the La Jolla Group II. "The trend seems to be moving more towards favoring the homeowner."

Richardson — who has also defaulted on her two other homes in Long Beach and San Pedro — described her agreement with Washington Mutual as a loan modification, and she said she had begun making payments on it.

Glenn Wechsler, who argued for Bank of America, noted that his case was limited to a reinstatement in which the entire arrearage was paid. He said he was unaware of a precedent that dealt directly with Richardson’s circumstances.

But he said that often borrowers think they have an agreement to stop a foreclosure, when they don’t. Assuming York is a bona fide purchaser, a judge will start from the "conclusive presumption" that the foreclosure sale was valid, Wechsler said.

York said the Bank of America case does not apply because Richardson did not pay off the entire arrearage.

"I know that for a fact," he said. "If I knew that she sent the money in on time, I would probably be thinking something different. But I know she didn’t send it."

Additionally, he said he did not see why Washington Mutual would want to sue him to get the loan back.

"When the market was sky high, we would end up in lawsuits because there was equity in all the homes, and there’s actually something to gain," he said. "In this case, there isn’t anything to gain on the backside, except for a congresswoman’s good will."

Without a reinstatement, Richardson will be unable to repay the $9,000 in back taxes on the property.

As it stands, York has assumed responsibility for Richardson’s tax bill.
The Daily Breeze

U.S. Rep. Laura Richardson late on car bills

By Paul Eakins, Staff Writer
06/06/2008

Car trouble takes on a new meaning when it comes to financially distressed Rep. Laura Richardson.

In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week.

The next day, Richardson began using a city-owned vehicle - putting almost 31,000 miles on it in about a year - and continued driving the car five days after she had left the council to serve in the state Assembly, city records show.

Richardson, 46, didn't return phone calls seeking comment this week.

These are just the newest revelations of Richardson's ongoing financial problems and instances of her unpaid debts.

Last month, it was reported that Richardson's Sacramento home, where she had lived during her brief Assembly stint before moving on to Congress, had fallen into foreclosure and been sold at auction. Further investigation revealed she had defaulted on that house and two others in Long Beach and San Pedro a total of eight times since 2004.

Meanwhile, Richardson was lending money to her campaigns as she embarked on an unprecedented rise to power from council to Assembly to Congress in one year. On Tuesday, she won the Democratic nomination to serve her first full, two-year term in the House of Representatives, and she is unchallenged in the November general election.

Unpaid and abandoned

Richardson's car problems all started with a shimmy.

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Sigal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the $735 bill, Labreche said.

Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

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CSOC.RICH.007059
Labrecque said he spent months leaving messages on Richardson’s cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn’t get through to her, and then when the collection agency couldn’t do anything, I thought, ‘There’s nothing I’m going to be able to do,’” Labrecque said.

But on Tuesday, after an interview was requested of Richardson to discuss the 2-year-old unpaid bill, she went to the auto shop and paid Labrecque, he said.

Similarly, Richardson last week paid off a $150 printing bill owed to a local company following published reports about the debt.

Richardson also settled a bill Tuesday with another mechanic, Alvin’s Auto Body in Signal Hill, only this time she came out ahead, in a sense.

About one month after Richardson had taken her BMW to Labrecque for work, she got into a car accident that tore up the front left corner of her car, leaving it undrivable.

She initially had it towed back to Labrecque for repairs, even though she still owed him money. But Labrecque doesn’t do auto body work.

So the car was sent to Alvin’s Auto Body, which received the BMW on Nov. 17, 2005, according to owner Bob Lillegard.

But Lillegard never heard from Richardson or her insurance company, he said.

"I’d call her office, and they’d say she was too busy,” Lillegard said. "I couldn’t get through to her.”

The BMW’s extensive damage, Lillegard said, would have cost about $9,000 to repair, which he suggested might have been more than the car was worth. The Kelley Blue Book Web site says a 1999 740iL BMW with standard options and 100,000 miles has a retail value of about $15,000 today.

In December 2005, Lillegard filed for a mechanic’s lien on Richardson’s car to pay the towing, storage and administrative costs, he said. Lillegard said the lien was finalized in February 2006 and he sold the car to a junkyard, though a few days later, too late, Richardson sent him money to pay toward the bill.

The junkyard bought the BMW for $3,500, so Lillegard took the $2,100 he said was owed him, and when Richardson went to the body shop on Tuesday, he paid her the difference, he said.

After Richardson abandoned the car involved in the accident, she apparently was without transportation.

City car use
The Daily Breeze

So, on Nov. 18, one day after her BMW was towed to Lillegard's shop, she checked out a city-owned Toyota Prius to use for her council business, according to city Fleet Services Bureau records cited by city spokeswoman Meredith Reynolds.

Reynolds said the Prius was issued to Richardson that day, and that it was returned more than a year later, a few days after Richardson had ended her council tenure.

In a letter from then City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles in roughly that same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Long Beach policy does not allow city vehicles to be used for personal use.
The Daily Breeze

Rep's got expensive wheels

By Gene Maddaus, Staff Writer
06/29/2003

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

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

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

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

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

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

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

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

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

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

LR0742
Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only $696 per month for it.

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

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

"No comment," he said.

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

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

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

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

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

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

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

Records also indicate that Richardson owes $83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of $40, but has since doubled because it was not paid on time.
Richardson also owes $9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said A. Scott of the Taxpayers for Common Sense.
Richardson's congressional disclosure report lists no defaults

By Erica Werner, The Associated Press
06/16/2008

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

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

In earlier disclosure forms filed in May, the first-term Democrat listed no liabilities, although reports emerged late last month she had lost her Sacramento home to foreclosure and had homes in San Pedro and Long Beach that have fallen into default six times.

Richardson, a former Long Beach city councilwoman and state assemblywoman who now represents Carson in Congress, also had left a car repair and other bills unpaid until recently.

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

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

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


Pelosi and her investor husband, Paul, own properties in Northern California estimated to be valued as much as $30 million.

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

Just one of the numerous multimillion-dollar assets owned by Harman and her husband, Sidney, is more than $30 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

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

By Gene Maddaus, Staff Writer
06/13/2008

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

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

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

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

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

Richardson previously declined to disclose her loan terms.

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

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

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

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

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

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

Richardson has said the Sacramento property was improperly foreclosed because she had previously worked out an agreement with her bank to delay the sale.

LR0747
Washington Mutual has taken her side, and on June 2 filed paperwork to rescind the sale. York has accused Washington Mutual of extending preferential treatment to Richardson because she is a member of Congress and sued to keep the house.

"Our position is this was a validly conducted foreclosure sale," said Tom Sheridan, York's attorney. "My client was the high bidder, and that's it."

Richardson began missing payments on her Long Beach home as soon as she bought the one in Sacramento. She started missing payments in Sacramento around the time that she won a primary election to replace the late Rep. Juanita Millender-McDonald in Washington, D.C.

Under the deed, Richardson agreed to occupy the Sacramento house as her primary residence for at least a year. Her primary residence was and is in her district in Long Beach.

Had she held on to the Sacramento home, her payments would be set to adjust in February 2009. Her rate could float as high as 14.8 percent, depending on prevailing market conditions.

Homeowners who got such loans usually expected to refinance them before the rate adjustment.

Richardson's staffers were unavailable for comment on Friday.
The Daily Breeze

WaMu giving Congresswoman a break?

By Gene Maddaus Staff Writer
06/09/2008

The real estate broker who bought Rep. Laura Richardson’s house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for $388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richmond, D.J. Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly $9,000 in unpaid property taxes on the home, which she bought in January 2007 for $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 Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

LR0746

CSOC.RICH.007069
Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said. "Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said. "Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments. But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the initial loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said. "We're talking about dollars and cents at this point."

In Richardson's case, Washington Mutual lost nearly $200,000. If the foreclosure were overturned, the bank would have an opportunity to recoup some of that loss - assuming Richardson is able to make payments on three homes and rent an apartment in Washington, D.C., or her $169,300 congressional salary.
The Daily Breeze

From mess to mess

Laura Richardson's pledge is small reassurance to a voter looking for a cleanup.

05/27/2008

Who is going to fix the Mess in Washington? From the 37th Congressional District, it almost certainly will be Rep. Laura Richardson, D-Long Beach, whose own financial mess has become very public.

Richardson owned not one but three homes that had fallen into default, and one of them already has been sold at auction, leaving the lender, Washington Mutual Bank, holding the bag for $200,000. She says, however, that the sale was a mistake she is trying to turn around, and she intends to "fulfill her financial obligations."

She has a long way to go to do that, even if she doesn't make good on the $200,000, or the almost $9,000 in unpaid property taxes on the foreclosed house in Sacramento. She has fallen more than $12,000 behind in payments on her house in San Pedro, and, although the loan now is current, at one point was $19,921.71 behind in the mortgage on her Long Beach house. She also is said to owe a campaign consultant $200,000.

That last debt clearly reflected her priorities, which was to put everything she could get her hands on into winning election to Congress, just three months after a successful campaign for the state Assembly.

In a 90-minute interview last week, Richardson declined to go into what she described as personal financial details, but she did say she plans to turn her experience to advantage by testifying in the Senate and writing to the president on behalf of legislation to help other Americans who find themselves in a similar fix.

She already is eligible for some of that help herself. If she doesn't make good on the $200,000 writedown of her Sacramento mortgage, legislation enacted last November (which Richardson voted for) would assure that she at least doesn't have to pay income tax on the forgiven debt. That's a start.

But we don't share her view that her problems are much like those of a typical American, who doesn't buy three houses and doesn't make anywhere near the $169,300 salary of a congresswoman (nothing extra, she pointed out, for a housing allowance).

Why do we assume Richardson will be re-elected to Congress? Look at the alternatives. In the primary election Tuesday, it's Lee Davis, who has no discernible qualifications, and Peter Mathews, a college teacher who maybe could win if you gave him the grand total of all the votes he has collected running unsuccessfully for one office or another for the past umpteen years.
That’s the primary. In the November election, nobody even bothered to seek the Republican nomination.

What’s a voter to do? Might as well hope that Richardson is a lot better at fixing our mess than another.
The Daily Breeze

Congresswoman defaults on home

By Gene Maddaus, Staff Writer
05/21/2008

Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago and left behind nearly $9,000 in unpaid property taxes.

Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for $335,000.

After buying the home, Richardson hardly had time to live in it. Three months later, Rep. Juanita Millender-McDonald died and Richardson - then a freshman member of the state Assembly - launched a campaign to replace her in Congress.

Richardson won the election, pouring in $77,500 in personal loans to her own campaign. Around the same time, she stopped making payments on the Sacramento house. The bank issued a default notice in December, and the home was sold at a public auction on May 7 for $388,000.

Richardson declined to be interviewed Wednesday about the foreclosure, which was first revealed in Capitol Weekly, a Sacramento-based publication. But in a statement, Richardson denied that the home was in foreclosure and said it had not been seized by the bank.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement - with no special provisions," Richardson said in the statement. "I fully intend to fulfill all financial obligations on the property."

That would come as a surprise to James York, the Sacramento real estate broker who bought Richardson's house at auction. York specializes in buying and selling foreclosed homes, and said he eventually intends to resell Richardson's home, which overlooks a park in an upscale neighborhood.

York produced a trustee's deed confirming that his company, Red Rock Mortgage Inc., owns the house.

York said the house was relatively clean when he found it, at least compared to other foreclosed homes, though the garage was "full of trash to the ceiling." Workers have been cleaning it out and tending to the yard, which had been left unmowed for months.

When he bought the house at 3622 W. Curtis Drive, York assumed responsibility for Richardson's unpaid property tax bill of $8,950.79.

"Tell Laura I'd be happy to have her pay my property tax," York said.

The real loser in the deal was Washington Mutual Bank, which issued Richardson a $335,000 loan with no money down in January 2007. By the time the default notice was issued.
Richardson was underwater on the loan. She owed about $575,000, including $18,000 in missed payments.

Washington Mutual ended up writing off nearly $200,000 of that debt to get rid of the property. "They took a beating," York said.

The previous owner of the home, Sharon Helmar, said the neighbors were "appalled" that Richardson was not maintaining the lawn. Another neighbor said that until recently the grass was about a foot high.

"It's kind of heartbreaking to see something you've worked on for 30 years be left and not taken care of," Helmar said. "You would have thought someone like that would have been a little more responsible."

The home is only a few minutes' drive from the Capitol. It is about 1,600 square feet, and has three bedrooms and 1 1/2 baths. It sits on a corner facing Curtis Park.

"It's your typical 1920s house," she said. "Hardwood floors, wallpaper. It's not huge, but it served us for a lot of years."

The neighborhood is known as affluent and politically liberal. A mayoral candidate lives nearby, and a former state senator lives three doors down.

"It is a very stable neighborhood," said Charlene Singley, the Realtor who sold the home to Richardson. "It has been affected by the downturn, however, because it is in the older, more established area of Sacramento, and it is close to the downtown urban core. It is one of the few neighborhoods that has not been hit as hard."

Singley was surprised to hear that the home had gone into foreclosure. Helmar said Richardson had delayed the purchase so long that that she started changing a daily penalty. Ultimately, Helmar paid a large portion of Richardson's closing costs.

"She was not a polite lady," Helmar said. "She had our Realtor in tears."

Singley declined to comment on the specifics of the transaction, calling it a private matter.

Though Richardson did not pay her property taxes or the balance of her loan, she has begun repaying the loans that she issued to her own political campaign. To date, she has returned $18,000 of the $77,500 in personal loans, according to federal campaign finance records.

Richardson, a former Long Beach city councilwoman, still owns a home in Long Beach.

One of Richardson's first votes upon arriving in Congress last fall was on the Mortgage Forgiveness Debt Relief Act of 2007. The bill helped homeowners by preventing the federal government from changing income tax on debt forgiven in a foreclosure, such as the $200,000 forgiven in Richardson's foreclosure.
Joining 385 of her colleagues, Richardson voted aye.
Rep. Richardson didn't pay her car bills, either

June 9, 2008

The saga of Rep. Laura Richardson’s mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to pay her car bills to one mechanic and abandoned her damaged car with another.

After wrecking her own car, she grabbed a city-owned vehicle and proceeded to put more than 30,000 miles on the car in just over a year. City policy states that city-owned cars are not for personal use in member's part-time role on the council in the 50 square mile city.

The car troubles come on the heels of news that Richardson lost her Sacramento home to a foreclosure after failing to pay her mortgage payments and defaulted on her two other homes in Long Beach and San Pedro.

All this while Richardson was loaning money to her own campaigns as she rose from the Long Beach City Council to the state Assembly and on to Congress in less than a year.

From the Press-Telegram:

In October 2008, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the $735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, "There's nothing I'm going to be able to do," Labreche said.

A month later, she apparently wrecked the front of the car, rendering it undrivable. She then abandoned the car at another auto-body shop.

The Press-Telegram then reports that one day after Richardson abandoned her wrecked BMW, she checked out a city-owned Toyota Prius "for her council business."

She returned the car 30,000 miles later - after she had left the council.

We'll let the Press-Telegram take it from here:
In a letter acquired by the Press-Telegram from then-City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles during part or all of the same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Council members can either use their own vehicles for council business and receive a monthly car allowance from the city, or they may use city vehicles. However, city policy doesn't allow city vehicles to be used for personal use.

Richardson has never been shy about using city cars.

In 2001 and 2002, she had the highest vehicle expenses of any council member, in part by putting nearly 7,000 personal miles on her car in 2002. At the time, she and other council members told the Press-Telegram that they hadn't been aware of the no-personal-use rule.

In 2003, Richardson had been using a gas-guzzling Ford Expedition owned by the city, but switched to a Toyota Solara to save money. She told the Press-Telegram then that she soon would stop using a city vehicle altogether and would switch to a monthly car allowance.

She scrapped that effort in 2005 when she left her BMW at the auto body shop and again got behind the wheel of a city car.

Richardson, by the way, never returned the paper's calls for comment. She did, however, go to the auto shops to pay off her debts.

Last Tuesday - as she was paying off the car bills - she overwhelmingly won her Democratic primary for reelection with nearly 75 percent of the vote.
Richardson foreclosure story grows

May 27, 2008

The story of the Sacramento home foreclosure of Rep. Laura Richardson continues to grow.

Over the weekend, the Long Beach-area congresswoman gave her first interviews since Capitol Weekly reported her home had been foreclosed.

"I should have moved forward in an earlier fashion," she told the Daily Breeze. "I acknowledge that. I intend never to conduct business in that fashion again."

But the paper also reports the Sacramento home wasn't Richardson's only defaulted payments:

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on properties in Long Beach and San Pedro, records show.

Richardson, of Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She offered no apologies for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In an interview with the Associated Press, Richardson claimed her home was sold into foreclosure contrary to an agreement with her lender:

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugi, 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."
Richardson can get her house back. Daily Breeze. - Search Results - Yahoo! Mail

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

From: "HUT Television" <huttv@huttv.com>
To: "John Steinmetz" <john.steinmetz@smsa.com>, "Kimberly" <kimberly@smsa.com>
Subject: Richardson can get her house back

By Gene Maddaus, Staff Writer
Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

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

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

York had sued in June 12 after Washington Mutual rescinded the foreclosure. At the time, York was stuck at the house, 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 unable to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15.

At the time of the foreclosure sale, Richardson owed $578,354.52 on the home, which she had purchased in January 2007 for $530,000. York bought the house on the courthouse steps for $388,000 - sticking Washington Mutual with a loss of $190,000. York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

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Richardson can get her house back. Daily Breeze. - Search Results - Yahoo! Mail  Page 2 of 3

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 San Fernando 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.

An asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Dini 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 $9,189.08 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 home 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. Loretta M. Millett-McDonald died, prompting Richardson to put $77,000 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. After a write-in candidate, she is unopposed in the November general election.

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CSOC.RICH.007083
REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned ...

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about $170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_5495_1_2370932_0_AJ... 11/19/2009
FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a comment to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid ascent, she rose from local to state to national politics. Part of the cost? Loaning her campaign $177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kare Finnstrom for CNN, Los Angeles.

(END VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic.

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They expect that they're going to be able to pay more than what they could pay, and they don’t expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

BLITZER: So how does someone who makes close to $170,000 a year, that’s her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It’s still happening every day of the week. Everyone thinks there’s been a clampdown on what people can borrow, but there’s none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or visible comes out of it to date, so it’s a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it’s like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You’re an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -- allowing people to rewrite their mortgages with the lenders so they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that’s how I feel.

BLITZER: Shall we hold our breath? Do you think they’ll do it?

CORCORAN: If they don’t -- if it’s coming out of Washington, we better be holding our breath.

BLITZER: All right, Barbara, thanks very much. Good advice from you.

That’s it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_5495_1_2370932_0_AJIT... 11/19/2009
Another teensy twist in the Laura Richardson real estate drama

4:15 PM, June 20, 2008

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig -- they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson cut down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed $11,093.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

--Veronique de Turenne

Richardson points out Mathews has debt, too

By John Canetti, Staff Writer
Article Launched: 05/31/2008 10:48:13 PM PDT

LONG BEACH - U.S. Rep. Laura Richardson, D-Long Beach, fired back Saturday at challenger Peter Mathews, criticizing his many runs for Congress and practice of lending his own campaigns money.
A day before, Mathews had staged a press conference near his rival's central-area home to call attention to Richardson's failure at times to make payments on her houses in Long Beach, San Pedro and Sacramento.
An aide to Richardson in Washington, D.C., sent an e-mail to to the Press-Telegram pointing out Mathews' outstanding debts, most of it money he lent his campaign.
"My opponent, on the other hand, pretends innocence when he has run over eight times, losing consistently, while continuing to amass large amounts of debt to himself and others," Richardson said. "Public records indicate my opponent has made 67 personal loans from 1996 to the present."
Richardson highlighted debts of $132,895 from 2000-02 and $251,504 from 2006 campaign and others.
Reached on the campaign trail Saturday afternoon, Mathews, a Cypress College professor, said that the numbers sounded accurate, but that they were mostly personal loans he made to his campaign, some of it from the equity in his home.
"I do have campaign debt," he said. "It's to myself. I lent myself money and the campaign pays it back as I need it."
He criticized Richardson for likening her situation to his since he said he took on extra classes and has never missed a payment.

Advertisement

on any of his loans.
Richardson is just seeking a "moral equivalency," he said, adding, "She should focus on her own debt, the $200,000 she owes Washington Mutual."
The two Democratic and community newspaper publisher Lee Davis are seeking their party's nomination Tuesday. Unless a strong write-in candidate materializes, the primary is essentially a winner-take-all contest; the Republicans did not field a candidate in the Democratic stronghold that represents most of Long Beach.
In addition to problems with the Long Beach house that date back to her days on the City Council, Richardson recently lost a home she owns in Sacramento to foreclosure, but said she is working with the lender to get it back. Legal experts have said the odds are against her since someone else bought the home at auction. She also left behind outstanding property taxes in Sacramento.
Richardson also fell behind in her payments for the home she owns in San Pedro.
During a recent visit to the Press-Telegram, the congresswoman blamed her marital status, her humble beginnings, campaign costs and frequent job changes - she went from City Council to the Assembly to the House in a year's time - for the debt.
She also likened herself to other average Americans caught up in the mortgage crisis.
"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote. "I do not fit any of these descriptions."
Her annual salary in Congress is $169,000.
In the campaign file, she apologized to supporters.


LR0768
"I’ve made some mistakes," she wrote. "I am not perfect."  

john.canalis@presstelegram.com, 562-439-1273

--- Original Message ---

From: dayshah74
To: MIT Television
Sent: Saturday, May 31, 2008 6:31 PM
Subject: RE: PT -- Online for Saturday, May 31.

Thanks for the article...can you email the article in the ta times?

From: MIT Television <mittelevisio...@mit.edu>
Sent: Saturday, May 31, 2008 12:30 PM
To: Daysha McArthur <dayshah74@mit.edu>; rosa.e.hernandez@mit.edu; laurie.richardson@mit.edu
Cc: Parker, Kimberly <kimberly.parker@mit.edu>; laurie.richardson@mit.edu
Subject: PT -- Online for Saturday, May 31.

Mathews takes aim at Congresswoman 
Richardson's reputation

LOCAL: Richardson assails 37th District opponent Peter Mathews after he details housing troubles at a news conference near her home.  
By John Canalis, Staff Writer
Article Launched: 05/30/2008 11:31:34 PM PDT

LONG BEACH - Congressional candidate Peter Mathews cashed in on U.S. Rep. Laura Richardson's financial woes Friday by staging a news conference within plain view of her home.  
The Cypress College professor, who is challenging the 37th District congresswoman in Tuesday's Democratic primary, stood with a former fire chief and other supporters a half block from Richardson's fading Craftsman in the central area's 6th District.

"What we're seeing here is a pattern of fiscal irresponsibility," Mathews, 56, said.
Mathews' midday comments referred to Richardson's failure at times to make payments on homes in Long Beach, San Pedro and Sacramento. She has lost the Sacramento home - purchased when she served in the Assembly earlier this year - in foreclosure.  
She did not come out of her home while Mathews was there.

Asked why he chose Richardson's neighborhood for his news conference, Mathews said he wanted to call attention to her housing troubles.  
He drew the line at standing directly in front of the representative's home or knocking on her door.

"I respect her privacy," he said.

The congresswoman did not appreciate the visit.
"It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis (two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale)," Richardson.

Advertisement

[The entire original message is not included]

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LR0759

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11/19/2009
Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT ...

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

From: lauradrichardson@att.net
To: Davsha McArthur

Don't forward to michael see if he picks it up himself first.
Sant via BlackBerry by AT&T

From: Davsha McArthur
Date: Wed, 12 Aug 2009 20:55:31 -0700 (PDT)
To: lauradrichardson@att.net
Subject: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY

Breaking News

Batts Leaving LBPD

by Jay Beeler

The Oakland Tribune this afternoon said that LBPD Police Chief Anthony W. Batts will take over the Oakland Police Department in September. He replaces Wayne Tucker, who resigned from the position in February.

Meanwhile the Beachcomber, in its Friday edition, is publishing a story about how Batts was being blackmailed by a police officer with release of a domestic violence report naming Batts and Congresswoman Laura Richardson, to whom he was once married.

Friday's Beachcomber story, part two of two parts about "Lobstergate," follows ...

Well before Lobstergate went to trial two of the plaintiffs worked very hard at getting city officials to "do the right thing" and clean up the organizational corruption they saw within the Long Beach Police Department.

"This isn't about Lobstergate, this is far more serious," Sgt. David Gage told a Press-Telegram reporter in October 2006. "This has shown me that the leadership within the LBPD failed to fulfill its duty when it was presented with a problem, that there is no honesty, integrity or respect in this administration."

Former officer and plaintiff Woman Harris echoed those words in saying "There is so much more going on here than some unauthorized dives."

Harris told supervisors that the pending lawsuits that he, Sgt. Gage and Officer Craig Patterson eventually won for $4.1 million in February 2008 "wouldn't have cost the city a dime" if they apologized, created a whistleblower policy that protected all city employees against retaliatory activity, and publicly broadcast that policy. It never happened.

Gage wrote a four-page letter in September 2006 to Mayor Foster, with copies to the city manager, city auditor, district attorney, city attorney, city prosecutor and others, attempting to exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife. Laurad Richardson-Batts, 8th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009
Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT ...

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tona Hayes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LAPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief’s office and one source has stated the crime report number has been changed and the original file changed to “bicycle report,” apparently in reference to a stolen bicycle.

It is a felony to change those documents and one of the officers who participated in the case failed to make a copy — and was a principal among three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of license and retaliation against the officers who reported their behavior.

Apparently the threats to “blow the whistle” on Batts to local news media using a copy of the crime report worked.

Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Brette, who oversaw the post security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts’ domestic violence reports and the subsequent blackmail attempts.

Batts’ domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. “The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts’ prior domestic violence crimes and he got the job,” our source said.

Words used by former officers to describe Batts often ranged from “sick, charismatic, golden-tongued, outgoing and intelligent” to “vindictive, arrogant, ego-typical, womanizer and mean.” A former detective relayed the story about how one officer said “Hi Tony” to Batts in the public service building elevator with the response “You will address me a chief” and was, shortly thereafter, given a transfer.

During the Lobatagate trials in Los Angeles early last year Batts seemed himself on the witness stand by telling jurors that the LAPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gago was cited at about the same time as the LAPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and quietly related Batts testimony, thereby diminishing Batts’ truthfulness as a witness in the eyes of the jurists.

Batts also falsely testified on the witness stand that the words “malicious” would never come from his lips in describing certain officers. Sources within the LAPD said Batts often used the words at various meetings throughout the department. “It was very common for him to say that,” one source said.

Plaintiffs Harris, Patterson and Gago claim that – in addition to the chief – they “witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney.”

When all of the facts about Lobatagate – including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports – were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. “Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions,” one knowledgeable legal source told the Beachcomber.

LR0772

http://us.mc523.mall.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009
Summing It Up

A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department’s management, in addition to stating that it was “very top heavy.”

“The city council and our new mayor are so full of praise for him. He’s the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?”

“The chief doesn’t work the streets, he doesn’t answer calls for service, he doesn’t work gangs, he doesn’t solve homicides, he doesn’t make arrests, he doesn’t deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

“If the chief is such a valuable asset and sought after by other agencies then why didn’t the City of Inglewood snap him up when he applied for the chief’s job there? Why didn’t the City of Santa Monica grab him but choose a subordinate instead?”

“Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

“But don’t overlook the fact that there may be other reasons for the exodus. They won’t tell you for fear of retaliation. They won’t tell you what it’s like to work for a man who will praise you one minute and blame you the next.”

“Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment: he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way.”

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009
Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha
It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Mary Dynally 323-563____ at Charles Drew University
The braids her would like to have a meeting with you, they would like you to come on campus but it's not the primary interest. They would like to meet with you when they are prepared in your office and I would like to visit with you this week. Thank you.

Albert Robles with WRD 562-234____
Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 3rd - 5th and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don’t remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU - 866-926____
Congresswoman it's William trying to reach you. Please call me at 202-64____

LR0774
Angela with Lamps Plus - 310-542-7374 or 310-763-5585 (Thurs & Fri)

This message is for Madam Richardson, calling to let you know all of your merchandise is here and wanted to set up delivery or in store pick up. If you have questions please call us.

Wednesday, February 18

Merv Dymally - Charles Drew University 323-563-7777
Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.
Memorandum

To: Congresswoman Laura Richardson
Cc: Kimberly Parker
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages June 19

June 28th

Maria (No Last name given) Sure Management Solutions (no number given)

"Laura, this is Maria again. This is about my 20th call. I know you are receiving my calls. Give ma a call so we can finish the work we started. Call me please. Bye."

June 25th

Brandon from Washington Mutual Phone 866-926- Fax 469-948

"Hi Ms. Richardson, I am calling you about the documents we sent you regarding your Sacramento property. All we need you to do is sign, notarize, and fax the documents back to us. Once we have the papers, we can bring the house out of foreclosure. Please call me before you fax and mail them. Please send them by the end of the month."

June 25th

Greg Washington 202-423-

"Hey Congresswoman, I am returning a call you placed to Lisa Berry in our DC office. This is Greg Washington with Chevron."

June 25th

Bob McFargo 310-722-

"Hey Laura, I was calling to catch-up and see how you were doing. Give me a call when you have a chance."

June 25th

Terry Barton 310-660-

"Hey Congresswoman, I talked to Lucky. I just need the information, so I can go through Mike Layton to get the letter."
October 2nd

Ronald O' Connor with the City of Sacramento Code Enforcement Department
(916) 869-

I finally decided to get up of my tail and go out to your property on West Curtis myself and yes there were a few apples on the ground but not a big deal. There was also a piece of sheet rock on the ground and your garage was unlocked. I placed the sheet rock in the garage and put a lock on it; the key is in the mailbox. The case is closed and I sent a letter to get rid of the fees. I also called Gene Maddis and let him know that there was not enough violations to report a case. Please call if you have questions.

Mack Dillan with Microsoft (202) 263-

I left a message with Kim this morning... sorry we couldn't make your event but things have been crazy in the office. We cut a check for $1,000 for you and I believe it was done before the reporting deadline.

Rosa Hernandez (562) 276-

I hope you're feeling better; I'm calling to give you an update on a few things:

1. The Boeing event went well this morning; there were about 500 people. Tim gave greetings from you and as he spoke your picture was on the screen; we were the only office that had a representative.
2. Check your yahoo email as I sent you an update for Saturday's training and Tim emailed you draft verbage for the slate.

October 3rd

Mr. Giles (562) 505-

I'm calling you about tomorrow, Saturday to let you know that we need the dogs put away so we can get the fence done.

Darcy with Christine Sakone's Office at Honeywell (202) 662-

Please call me when you get a chance.

October 4th

Mr. Giles (560) 505-

I'm calling about the fence to let you know there's been a little delay. We can not do it this morning but will be out tomorrow, Sunday between 8 am – 9 am.
October 2nd

Ronald O'Connor with the City of Sacramento Code Enforcement Department  
(916) 869-

I finally decided to get up of my tail and go out to your property on West Curtis  
myself and yes there were a few apples on the ground but not a big deal. There  
was also a piece of sheet rock on the ground and your garage was unlocked. I  
placed the sheet rock in the garage and put a lock on it; the key is in the mail  
box. The case is closed and I sent a letter to get rid of the fees. I also called  
Gene Maddis and let him know that there was not enough violations to report a  
case. Please call if you have questions.

October 10th

Fiona Ma (415) 845-

Hi Laura. I got a message that you called, please call me back or text me. My  
email address is fionamack@ my emails come straight to my blackberry.  

Angela Gipson (213) 743- office 9213) 447-

Returned your call.

Pyrith (562) 499-

It's important that I talk to you.

Dennis Lord (310) 612-

My people are hammering me for the name and contact information for your  
consultant. I also need the FPPC number.

Willie Brown

I'm calling you from the hospital because I just had surgery and will be down for  
the next 3-4 weeks. I'm sorry I can't respond to your request until after Nov 4th.

October 15th

Kamala Harris (309) 624-

I received your message and my Laura got it touch with your person. I hope  
you're doing well and am glad to hear you're pulling out of everything. You have  
all my support! It's a difficult time for me to do an event because we are pulling  
into a new season and I have to raise money for myself. Sorry we couldn't do  
something earlier this year.
Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha
It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Merv Dynally 323-563x741 at Charles Drew University
The brass her would like to have a meeting with you; they would like you to come on campus but it's not the primary interest. They would like to meet with you when they are prepared in your office and I would like to visit with you this week. Thank you.

Albert Robles with WRD 562-234x741
Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 2nd - 5th and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don't remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU - 866-926x741

William Marshall
Congresswoman it's William trying to reach you. Please call me at 202-641x741

LR0779
Angela with Lamps Plus – 310-542-7171 or 310-764-7171 (Thurs & Fri)

This message is for Madam Richardson; calling to let you know all of your merchandise is here and wanted to set up delivery or in store pick up. If you have questions please call us.

Wednesday, February 18

Merv Dymally - Charles Drew University 323-563-7171

Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.
Memorandum

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

Thursday, March 5th

Rickie Ivie 213-489-7474 Office or 213-206-9774 Cell
Hey Laura...how are you? When you get a chance you can call. I certainly do not answer the cell phone until the evening generally it stays in my car but I am in the office most of the time. I hope everything is going well for you and I look forward to speaking with you.

Tom Moxley 323-816-5719
I lost the call for your scheduler I think her name is Denise, I don’t think I talked to Desirée...I talked to Denise about you speaking at the Maritime Trade Luncheon Next Month. Can you give me a call or have her give me a call. Hope everything is going good and I know you are out there fighting for working for men and women. Keep it going.

Daysha
It’s 5:20 pm on Thursday...just wanted to follow up with you regarding seating for the funeral on Monday. I spoke with Jamie Smith who is the assistant for Deputy Chief Gamer and she informed me that the arrangements for seating and parking are still being worked out and she will call me tomorrow with the final details. I have given her name and contact

Chief Bratton 213-494-5719
Congresswoman it’s Chief Bill Bratton out in Los Angeles. It’s about 5:40pm my time and 8:40pm your time if you are back east. My office indicated that you had called and asked that I give you a call so let me give you my veil phone number if I may; I am on my way to a dinner function this evening but I will have my blackberry with me. I look forward to talking with you.

Eric Boyd
I’m at the district office...2 quick things: 1) I have been asked to come to the Carson Democratic Club to discuss our advisory council and what it will look like. I am going this evening but I am not going to take any literature with me because I was thinking about modifying the concept paper I sent to you and I don’t know what information you want to keep or discard so rather than put out wrong information I’d rather just speak on it and let them take my contact information. 2) Daysha is leaving tonight as you know and need the final green light from you on my training so she can make the hotel and flight arrangements. If she does not get that from you this evening we will have Matt

LR0781
Mason do it tomorrow but in any case that is a fairly urgent case I emailed you about earlier as well. I you would call back about that I would greatly appreciate it.

Ted
It’s about 10:15pm and we got a message that there will be votes tomorrow so ummm we have votes so we’ll be there. I’ll see you tomorrow alright. Bye

Friday, March 6th

Ted
It’s Friday morning March 6th … calling to let you know that we called the Clerk Room and they expect votes as early as 10:00 am but when we have a better idea of what’s going on I’ll let you know. There could be votes at 10:00 am but when we get closer to 10am I’ll let you know

Leslie
It’s Leslie… I texted you and emailed you now I’m leaving you a message! I very much need to talk to you today about what I did for me and mommy’s birthday. Today is the day I have to put a 50% deposit down on the cabana rental and I wanted to share with you some other details. If you could please call me I’d appreciate it. I do have a meeting today between 9am and 10am and that should be it for my whole day that I know of. So, please I need to make this deposit by 3:30 or I can find out what happens if I don’t. I think the lady who makes the arrangements doesn’t work on the weekend so potentially it would be in place for me to call her Monday but I need to make sure the day is okay with you March 28th.

Ross
Good morning it’s 9:30am I wanted to follow up on a couple of things with you. The high priority one is the work Daysha was doing with Ann Thorn and getting a check from AJ. I need you to let me know what you want me to do to help just based on the email Daysha had sent you so again let me know what you need because if I’m going to overnight the check to Ann plus the pictures in one package I need to get the check from AJ. I’ll send you an email too so have a good trip.

Mason
I just faxed you to contact information for the hotel room. The entire staff has it in case they need to fax something to you. Your flight is at 5:28pm Sunday; there are a number of you on that flight so they are providing transportation for you. They are aware you need transportation from the bridge; that you are not going on the bus and they are prepared for that. They could not provide me with the name and number as of yet of the person that’s going to be doing it but they guaranteed me there is a whole group of you on the Delta 5:28pm flight and they will get you on that flight. I will follow up later today to see if I can get a name and phone number. I will also fax over the Eric Boyd travel information and if it is approved by you I can make the reservations this weekend
if not I can pass the message on to Eric. Give me a call in the office if you need anything.

Karolyn
I’m down at Union Station waiting for Jessica’s train she’s coming down for Spring Break and wanted to find out if you were in DC or California feel free to give me a call on my cell maybe we can all get together. Talk with you later…hope you have a nice trip. Toodles.

Saturday, March 7th

Nelson Watkins 202-744[phone number] cell
Hi Congresswoman, I am program coordinator with Faith and Politics Institute. I was trying to catch up with you before you left the dinner and I will try and catch you in the morning as you will be on the bus with us. I do understand from your staff that you have your individual flight to leave Montgomery tomorrow at 5:28pm. We have additional participants who have 5:28pm flights out of Montgomery as well and we have additional cars to make sure we get those people that are flying individually out of Montgomery and make sure they catch their flight. Touch in with me so I can hook you up with Christian Costco who is handling getting those participants that have the 5:28 flights to not return with us on the bus to Montgomery airport but the cars will literally bring you back so you can make sure you will catch your flight on time. If we don’t touch base tonight I’ll check in with you in the morning.

Nelson Watkins 202-744[phone number] cell
Hi Congresswoman…I’m here with Christian Costco and I have logistics for you. If you will have your luggage in the lobby by 7:15am; Christian Costco can take your luggage. Down in Selma he will take you from the bridge at 2:30 pm and take you to the car along with the others so I really need to connect you with him or you can connect with him in the morning at 7:15am when you bring the luggage down. He will be in the lobby and will reconfirm that he will grab you from the bridge and take you to the airport. Christian’s cell phone number is 202-368[phone number]

Sunday, March 8th

Mason
This is Mason…give me a call when you get this by.

Mason
It’s me again just checking to see if you are on the flight. My phone was in the other room; I talked to Daysha…please give me a call back. Talk to you later bye.
Monday, March 9th

Derrick Simpson 562-216
Office 562-787
Cell

Would like you or someone on staff to be apart of his board. Please let me know who the representative will be.
Memorandum

To: Congresswoman Laura Richardson  
Cc: Matt Mason  
From: Daysha Austin, Scheduler  
Subject: New Voicemail and Phone Messages May 7, 2009

May 5

Shirley Cooks

Hi it’s Shirley and it’s Tuesday at 8:12pm. Letting you know I checked William Marshall’s phone for messages and there are none from any of the newspapers. Thank you.

May 5

Mom

Laura your phone was to my San Pedro number and you were talking to someone and I could hear the conversation. Bye.

May 5

Lauren Hammen 916-765

Hi Lauren Hammen (sp) in Sacramento; I just got a call from Jeff Gottlieb the LA Times Reporter and he was about the house you own in Curtiss Park. I have not talked to Code Enforcement but I wanted to give you a heads up because he’s coming to Sacramento tomorrow that’s Wednesday, May 6th. I have no idea what I can do but I will call code enforcement to find out what this last violation was. I just wanted to make sure that you at least had a heads up.

May 6

Mikael Moors 202-821

Congresswoman…it’s Mikael returning your call.
May 6
Can't understand the name 209-495-

Hi Laura...it was great seeing you this weekend at the Speaker's Cup. I wish I would've had a little more time to visit with you. Anyway I did want to get back to you and let you know that I am not running for higher office in 2010. I was looking at the Senate race but decided not to because I want to be fully engaged in the Assembly. I took a lot of time to think about that and that's really where my heart is and I wanted to focus on taking care of my district and being engaged in the Assembly. Thanks for thinking of me and no rush to get back to me and we'll catch up soon.

Anthony
I'm in front of your Sacramento residence and there is no notice on your door or porch. Front porch can use a little watering but it's not bad and is in sink with the other residences. The gate is off the hinges and your backyard is overgrown.

Juan Arambula 916-420-

Hi Congress...returning your call. I too am sorry we keep missing each other but we'll keep trying. I am available tomorrow morning if that's convenient for you. I'm hitting the road right now and I don't have my darn ear bud but thanks to the Assembly and Senate which imposed this additional...anyway. Give me a call when you get a chance.

Robbie Mook 202-368-

Hi Congresswoman, I just got your email...I'm happy to talk tonight.
Memorandum

To: Congresswoman Laura Richardson
Cc: Matt Mason
From: Daysha Austin, Scheduler
Subject: New Voicemail and Phone Messages May 8, 2009

May 8

Wells Fargo Home Mortgage 800-678-7878

Please call Wells Fargo Mortgage.

May 8

Dante Pasquini with Washington Loss Mitigation Department 818-775-7878

Please return my call or you can email me if you wish at dante.pasquini@washingtonloans.com

My office hours are 7a.m. - 4p.m. PST Monday through Friday.
Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages May 13, 2009

May 11

Donate Pasquini 818-775-

I am calling from WAMU's loss litigation team on behalf of Ann Thorn. I am available weekdays 7am-4 pm. Please give me a call when you have a chance.

Eloy Oakley 562 810-

Hi Congresswoman, I am calling because the Long Beach City College will be in DC next week and I wanted to know if you wanted to get together for dinner on May 20th. It would be myself, Mark Taylor, and Luann.

May 12

Daysha

Congresswoman I am calling because there is a flier here in the district with your picture on it and we have been receiving a number of calls. Mary Derby is having a loan modification workshop, and while the workshop is free, her services are not. I was wondering if you gave permission for her to use your name. Please give me a call when you have a chance.

Tom Moxley 327-816-

Hey Laura, I still have that check for you. I will be in DC next week and wanted to know if you wanted to get together so that I can finally give it you. Please give me a call when you have a chance.
Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Stephanie Albanese, Scheduler
Subject: New Voicemail and Phone Messages June 5th, 2009

Thursday June 4th

Daphna Ziman Office, 310 271[55]
"Hello Congresswoman Richardson, I am calling on behalf of Daphna Ziman. If you could please return her call at 310 271[55] she would greatly appreciate it. This is regarding her event next week on June 9th, Tuesday, titled "Keeping the Promise to Our Children National Conference." If you could please return her call she would greatly appreciate it." Thursday 8:19pm

Friday June 5th

Daphna Ziman 310 271[55]
"Hey Laura, this is Daphna Ziman. I really want to talk to you. We sent you an invitation to our conference on Tuesday and we need you to be at the press conference at 7:30am at HC-5. And I also want to make sure you are either at the Lunch or Dinner at the Gala at the State Department. The office has not confirmed and it's getting to the point that it's really late so I really need you to get on top of it right now. Could you please have someone call my number and make sure that they are confirming for so that we can have a seat with your name on it and VIP at the State Department. Please jump on it. Laura, much love." 310 271[55]

WAMU 877 926[55]
"WAMU with an important matter to discuss. Please call us at 877 926[55] This is an attempt to collect a debt and any information obtained will be used for that purpose."
Memorandum

To: Congresswoman Laura Richardson  
Cc: Daysha Austin  
From: Stephanie Albanese, Scheduler  
Subject: New Voicemail and Phone Messages July 6, 2009

July 2nd

Brandon Neal 202 366 5955

"Hi its Brandon Neal from USDOT Office of Small Business following up on a conversation at a dinner I had with CLR set up through Kerman Maddox. Wanted to share I will be in her district on the 14th-16th of August and wanted to follow up with her in terms of some of the things we are doing in her area. Hope all is well. I can be reached at 202 366 5955.

Todd Hoppley, 703 578 7000

"Congresswoman Richardson- It is Todd Hoppley from the Airport Executives. You had called into my boss, Chip Barkley, who is out of the country, we are unfortunately not able to help with the event next week. We have a very small PAC. We are typically able to give to a chairman or ranking member and that's it. Until we can grow with the size of our PAC we won't be able to help out however deserving you are. We wanted to get back to you and apologize on behalf of my boss Chip. If you have any questions you can call me, Todd, at 703 578 7000.

July 3rd

Dirk, Mason Garage Doors 714 600 5050

"Hi this is Dirk with Mason Garage Doors. I have an appointment with you between one and three. I am just calling to let you know I am heading your way. My GPS says I will be there at about 1:12 or so. Hopefully I won't hit any traffic. Thank you and have a wonderful day."

Renee 562 716 5331

"Hey Laura, it's Renee. I forgot I have to be someplace at 7:30. I can do it early in the morning or have someone else in the salon do it. Call me back with what is best for you."

Lanen 562 438 2500

"Laura this is Lanen. I was trying to get a hold of Daysha to try and meet with you before I went to France. I am leaving in about 10 days. I don't think it's possible we may meet to talk and catch up before I leave. My mom has been gravely sick and in the hospital and I just got back from Arizona, she is still in the ICU so I will be busy with that. I wanted to wish you a happy 4th and I hope we can catch up with each other like we usually do every summer. Hopefully this can happen sometime after I get back from France which is at the end of the month. Hopefully we can get together then."

LR0790
July 4th

Leslie 310 487-

“Hey its me. Trey will be here any minute. He is very hungry too. He was washing his car. As soon as he gets here we will leave. Okay, bye.”

July 5th

WAMU 866 926-

“Hello this message is for the WAMU customer that resides at this location. This is an important matter to discuss. Please call us at 877 926- This is an attempt to collect a debt and any information obtained will be used for that purpose.”
Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla King, Scheduler
Subject: New Voicemail and Phone Messages August 21, 2009

Avetlo(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 Avetlo(sp). Thanks you.

Congresswoman this is Lalla. I found a deposit ticket for $1790.000. Called Stephanie and she thinks that is for your July rent.
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, PVP
Washington Mutual
National Asset Recovery Manager

For Internal Use Only
April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number

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
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, 2006 letter to Red Rock Mortgage, Inc.

Executed this ______ day of _________, 2006, at _____________, [State]

______________________________
(Signature)
RichardsonMC, Laura

From: Gaugl, Sara C. [sara.gaugl@wamu.net]
Sent: Thursday, May 22, 2008 9:18 PM
To: RichardsonMC, Laura
Subject: WaMu Consent Form Attached
Attachments: Consent Form.doc

Congresswoman Richardson:
We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers’ personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377-2392.

Thank you,
Sara Gaugl
<<Consent Form.doc>>
Sara Gaugl
Home Loans Public Relations

Wamu
1201 Second Avenue | 40TH FLOOR | Seattle WA 98101
sara.gaugl@wamu.net
AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name ____________________________
Loan Number ____________________________
Address _________________________________

I, ____________________________, give Washington Mutual Bank, FA, ("Washington Mutual") authorization to discuss with the media the facts and circumstances surrounding my loan with Washington Mutual.

I understand that by doing so, I am authorizing Washington Mutual to disclose personal, non-public information concerning me and my loan, including any requests by me to refinance or modify my loan.

I nevertheless hereby give consent to Washington Mutual not only to disclose the facts and circumstances surrounding my loan, including any requests by me to refinance or modify my loan with Washington Mutual, but also to disclose and release my personal, non-public information.

Executed this _____ day of ________, 2008, at _____________ [State]

__________
(Signature)

LR0797

CSOC.RICH.007912
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 other steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-784-

Thank you,
Laura Richardson

-----Original Message-----
From: Thorn, Ann [mailto:ann.thorn@amu.net]
Sent: Thursday, May 22, 2008 5:02 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, EVP
Washington Mutual
National Asset Recovery Manager
984-886-

For Internal Use Only
AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name  LAURA RICHARDSON

Loan Number

MAILING Address  717 E. VERNON

PROPERTY ADDRESS  3622 WEST COSTA DRIVE

LONG BEACH, CA 90801

SACRAMENTO, CA 95818

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this 23rd day of MAY, 2008, at CALIFORNIA. [State]

(Signature)
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
904-888-[
For internal use only

<<Document.pdf>>
NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/02/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/11/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:


A.P.N.: 0206-070-001-001-001

Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

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

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

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

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

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE, AND HEREBY ADVISES ALL PERSONS, WHOMSOEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.
IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY

[Signature]

Karina Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY

[Signature]

Deborah Brignac, Vice President

BY

[Signature]

Huay-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5-29-08 before me, SIERRE HERRADURA, “Notary Public” personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY and KARIMA ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she they executed the same in his/her their authorized capacity (ies), and that by his/her their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

[Signature] (Seal)

LR0802

CSOC.RICH.007917
Loss Mit - Yahoo! Mail

Thursday, June 6, 2008 9:10 AM

Loss Mit
From: "Mathis, Josh" <josh.mathis@wamu.net>
To: laurarichardson@wamu.net
Cc: "Thorn, Ann" <Ann.thorn@wamu.net>, "Woodcock, Wendy A." <wending.woodcock@wamu.net>

1 file (238k)

PDF

Borrower...

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

June Mathis, LP
Department Manager
Homeownership Preservation
Washington Mutual
904 838
904 486-1306 fax

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_14508_1_2434239_0_A...
11/20/2009

LR0803

CSOC.RICH.007918
WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership assistance options, not for any other purpose.

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 secure your loan, please provide your name(s).

   Borrower Name:
   
   Co-borrower Name:

2. What are your current phone numbers?
   
   Borrower Home Phone: (   )
   
   Co-borrower Home Phone: (   )
   
   Borrower Work Phone: (   )
   
   Co-borrower Work Phone: (   )
   
   Borrower Mobile Phone: (   )
   
   Co-borrower Mobile Phone: (   )

3. Do you have your WaMu loan number?
   
   ☐ Yes, it is
   
   ☐ No

4. What is the address of your property?
   
   Street Address:
   
   Apartment Number:
   
   City:
   
   State:
   
   Zip:

5. Do you (or your co-borrower) have a different mailing address?
   
   ☐ Yes
   
   ☐ No

6. Please enter any additional mailing addresses.
   
   Borrower Street Address:
   
   City:
   
   State:
   
   Zip:
   
   Co-borrower Street Address:
   
   City:
   
   State:
   
   Zip:

7. How many people live at your address?
   
   ☐ 1
   
   ☐ 2
   
   ☐ 3
   
   ☐ 4
   
   ☐ 5
   
   ☐ 6 or more

8. How many of the people living at this address are dependents?
   
   ☐ 1
   
   ☐ 2
   
   ☐ 3
   
   ☐ 4
   
   ☐ 5
   
   ☐ 6 or more

9. What is the reason you are having trouble with your home loan payments?

10. Would you prefer to keep your home or sell it?

    ☐ Keep my home
    
    ☐ Sell it

11. If you want to sell, is it listed for sale?

    ☐ Currently listed
    
    ☐ Was listed previously
    
    ☐ Was never listed

12. Do you have any other loans on the home?

    ☐ Yes
    
    ☐ No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?
14. Have you already spoken to a debt counseling service?  
☐ Yes  ☐ No

15. How many cars do you own?  
☐ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter from each 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; Leas</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Auto Loan(s)</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Credit Cards &amp; Installment Loan</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$3</td>
<td>$3</td>
</tr>
<tr>
<td>Child Care, Child Support &amp; Alimony</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Spending Money</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Utilities</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Other</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Other</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$20</td>
<td></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>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Other Income</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>(Unemployment, child support)</td>
<td>$5</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$25</td>
<td></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>L/C BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Savings &amp; Money Market Account(s)</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Stocks, Bonds &amp; CDs</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Other Real Estate Equity</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Cars (with no loan payments)</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Other</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$30</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 to 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 or 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 workout.

X  Borrower  Date
X  Co-Borrower  Date

WaMu Cares
Borrower Assistance
Checklist

Thank you for taking steps to resolve your home loan issues.  
We'll contact you soon!

DON'T FORGET! DID YOU...

☐ Fully complete all questions?  
Remember: If you have a co-borrower, we need his or her information, too.

☐ Sign and date this form?

☐ Include copies of your:
  ☐ Checking account statement(s)
  ☐ Savings account statement(s)
  ☐ Income history.
    • If you are self-employed—your past six months' profit-and-loss statements  
      and most recent Federal tax return
    • If you receive regular pay stubs—your two most recent pay stubs

☐ Copy the completed form for yourself?

GREAT!
Now, either fax or mail your information to WaMu.

° Fax: 904-888-1038 or 904-888-1039
° Mail: WaMu Home Ownership Program,  
  7235 Baymeadows Way, JAX, Jacksonville, FL 32256

Page 2 of 2
LR0805

CSOC.RICH.007920
Ann,
FYI---
NO REFERENCE TO TIME DEADLINES.
Laura Richardson

------ Forwarded Message ------
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardsone1@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,
Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual

094-888503
504-888-1325 fax

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_10427_2_869928_0_Aj... 11/20/2009

CSOC.RICH.007921
You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

Borrower Name
Co-Borrower Name

2. What are your current phone numbers?

( )   ( )
Borrower Home Phone   Co-Borrower Home Phone
( )   ( )
Borrower Work Phone   Co-Borrower Work Phone
( )   ( )
Borrower Mobile Phone   Co-Borrower Mobile Phone

3. Do you have your WaMu loan number?
☐ Yes, it is:
☐ No

4. What is the address of your property?

Street Address
City  State  Zip
Apartment Number

5. Do you (or your co-borrower) have a different mailing address?
☐ Yes
☐ No

6. Please enter any additional mailing addresses:

Borrower Street Address
City
State  Zip
Apartment Number

Co-Borrower Street Address
City
State  Zip
Apartment Number

7. How many people live at this 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?

Page 1 of 2
LR0507
CSOC.RICH.007922
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 or Leases</td>
<td>$ 950</td>
<td>$ 950</td>
</tr>
<tr>
<td>Auto Loan(s)</td>
<td>$ 500</td>
<td>$ 500</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$ 400</td>
<td>$ 400</td>
</tr>
<tr>
<td>Credit Card or Installment Loans</td>
<td>$ 300</td>
<td>$ 300</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$ 200</td>
<td>$ 200</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$ 100</td>
<td>$ 100</td>
</tr>
<tr>
<td>Child Care, Child Support &amp; Alimony</td>
<td>$ 50</td>
<td>$ 50</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Spending Money</td>
<td>$ 100</td>
<td>$ 100</td>
</tr>
<tr>
<td>Utilities</td>
<td>$ 50</td>
<td>$ 50</td>
</tr>
<tr>
<td>Other</td>
<td>$ 100</td>
<td>$ 100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL: $ 2,800</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>$ 1,000</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>Other Income</td>
<td>$ 500</td>
<td>$ 500</td>
</tr>
<tr>
<td>(unemployment, child support, etc.)</td>
<td>$ 300</td>
<td>$ 300</td>
</tr>
<tr>
<td>Other</td>
<td>$ 200</td>
<td>$ 200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL: $ 2,000</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>
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</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$ 500</td>
<td>$ 500</td>
</tr>
<tr>
<td>Savings &amp; Money Market Account(s)</td>
<td>$ 300</td>
<td>$ 300</td>
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<tr>
<td>Stocks, Bonds &amp; CDs</td>
<td>$ 200</td>
<td>$ 200</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
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<td>$ 100</td>
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<tr>
<td>Home Equity</td>
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<td>$ 500</td>
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<tr>
<td>Other Real Estate Equity</td>
<td>$ 200</td>
<td>$ 200</td>
</tr>
<tr>
<td>Cars (with loan payments)</td>
<td>$ 500</td>
<td>$ 500</td>
</tr>
<tr>
<td>Other</td>
<td>$ 100</td>
<td>$ 100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL: $ 2,800</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 an credit counseling representative (if applicable). By signing below, I (we) agree that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reimburse my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X  X

Borrower Co-borrower

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:
   ☐ 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!
Next, either fax or mail your information to WaMu.

Fax: 944-888-1220 or 944-888-1230
Mail: WaMu Homeownership Preservation,
7255 Baymeadows Way, Jacksonville, FL 32256

Page 2 of 2
LR0808
CSOC.RICH.007923
Hey Barbara,

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

- We've begun a legal search to discover any claims against Laura. The name itself is common enough to produce a large number of claims, most if not all of which don't even apply to the congresswoman. There are a couple of questions that can be answered that will narrow the field down to a manageable number: 1) Was the congresswoman involved in any litigation outside of California? 2) Was the congresswoman involved in any bankruptcies? Many of the claims can be discarded depending on the answer to those questions.
- We've decided to pursue the assistance of a private investigator. He/She may find something that we may not have considered. Also, they have access to many resources that will streamline this process.
- The 2007 tax return has been filed. We are also discussing with a specialist as to the most appropriate number exemptions to claim so that the net amount per paycheck increases but the amount that is due at the end of the year is as close to zero as possible.
- The following bills have been paid:
  - Sears Gold MasterCard
  - Comcast Cable
  - Pepsi
  - Charter Communications
  - Capital One Services
  - Southern California Edison
  - Select Portfolio Servicing, Inc.
  - City of Long Beach
  - San Pedro Property Mortgage
  - Long Beach Property Mortgage
  - Sacramento Property Mortgage Washington DC Property Mortgage
- Adjusted monthly budget to reflect current information (attached)
- Current Balance: 8667.16

-A.J. Grier
1212 S. Victory Blvd.
Burbank, CA 91502
ph. 818.260.0660

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_13601_1_2092655_0_A... 11/20/2009

LR0809

CSOC.RICH.007924
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<th>Payee</th>
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<th>Location Total</th>
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</thead>
<tbody>
<tr>
<td>Comcast</td>
<td>cable</td>
<td>DC</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td>Peco</td>
<td>utilities</td>
<td>DC</td>
<td>$90.00</td>
<td></td>
</tr>
<tr>
<td>Arie and J</td>
<td>rent</td>
<td>DC</td>
<td>$1,790.00</td>
<td>$1,080.00</td>
</tr>
<tr>
<td>Select Port</td>
<td>mortgage</td>
<td>Long Beach</td>
<td>$2,594.15</td>
<td></td>
</tr>
<tr>
<td>City of Long</td>
<td>gas, water</td>
<td>Long Beach</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td>SoCal Edison</td>
<td>electricity</td>
<td>Long Beach</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td>Verizon</td>
<td>phone</td>
<td>Long Beach</td>
<td>$90.00</td>
<td></td>
</tr>
<tr>
<td>SMUD</td>
<td>Sc electrical</td>
<td>Sacramento</td>
<td>$220.00</td>
<td>$2,704.15</td>
</tr>
<tr>
<td>Comcast C</td>
<td>cable</td>
<td>Sacramento</td>
<td>$125.00</td>
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</tr>
<tr>
<td>Pacific Gas</td>
<td>gas</td>
<td>Sacramento</td>
<td>$25.00</td>
<td></td>
</tr>
<tr>
<td>City of Gas</td>
<td>water, gert</td>
<td>Sacramento</td>
<td>$110.00</td>
<td></td>
</tr>
<tr>
<td>Washington</td>
<td>Mortgage</td>
<td>Sacramento</td>
<td>$4,000.00</td>
<td></td>
</tr>
<tr>
<td>Wells Farg</td>
<td>mortgage</td>
<td>San Pedro</td>
<td>$2,979.64</td>
<td>$4,480.00</td>
</tr>
</tbody>
</table>

**Total**
- Total Bills: $12,233.79
- Paycheck: $7,946.33
- Net: $(4,287.46)
FW: Richardson estimate

From: "Payshe McArthur" To: Halrichardson
Cc: "Shirley Cooks", stephanie.albanese

FW: Richardson estimate

From: Touyer Lee
To: daysha7
Cc: ravenjohn

On Wed. 7/29/09, Touyer Lee wrote:

To whom it may concern,

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

Thank You,

Touyer Lee
B-Line Construction Inc.
430 Lea Way Sacramento, Ca 95815
516-8465

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

Touyer,

http://us.mc523.mail.yahoo.com/mc/showMessage?eMid=712&filterBy=&rand=...  11/20/2009
FW: Richardson estimate - Yahoo! Mail

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

Thanks, George
B Line Construction, Inc.

430 Lea Way
Sacramento, CA, 95815
(916) 646-6391
(916) 329-4611 Fax

Client: Laura Richardson

Property: 3622 W. Curto Drive
Sacramento, CA

Operator Info:
Operator: GEORGE
Estimator: George John

Business: 430 Lea Way
Sacramento, CA 95815

Business: (916) 646-6391

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

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

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

This estimate is based on the rough draft of proposed changes and is subject to corrections from the City building department.
B Line Construction, Inc.
430 Lza Way
Sacramento, CA. 95815
(916) 646-6391
(916) 929-6193 Fax
CO#: 760320

RICHARDSON

<table>
<thead>
<tr>
<th>Loft</th>
<th>LxWxH 19’4” x 10’6” x 8’3”</th>
</tr>
</thead>
<tbody>
<tr>
<td>492.25 SF Walls</td>
<td>203.00 SF Ceiling</td>
</tr>
<tr>
<td>695.25 SF Walls &amp; Ceiling</td>
<td>203.00 SF Floor</td>
</tr>
<tr>
<td>22.56 SY Flooring</td>
<td>59.67 LF Floor Perimeter</td>
</tr>
<tr>
<td>159.50 SF Long Wall</td>
<td>86.63 LF Short Wall</td>
</tr>
<tr>
<td>59.67 LF Coll. Perimeter</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Subroom 1: Offset</th>
<th>LxWxH 7’4” x 2’6” x 3’8”</th>
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</thead>
<tbody>
<tr>
<td>72.11 SF Walls</td>
<td>18.33 SF Ceiling</td>
</tr>
<tr>
<td>90.44 SF Walls &amp; Ceiling</td>
<td>18.33 SF Floor</td>
</tr>
<tr>
<td>2.04 SY Flooring</td>
<td>19.67 LF Floor Perimeter</td>
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<tr>
<td>26.89 SF Long Wall</td>
<td>9.11 LF Short Wall</td>
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<tr>
<td>10.67 LF Coll. Perimeter</td>
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</table>

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QNTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TOTAL</th>
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</thead>
<tbody>
<tr>
<td>Interior partition walls</td>
<td>32.00 LF</td>
<td>0.00</td>
<td>22.40</td>
<td>716.80</td>
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<tr>
<td>Water heater closet w/vented door (exterior wall)</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>1,225.00</td>
<td>1,225.00</td>
</tr>
<tr>
<td>Plumber - install 30 gal gas water heater, fiberglass shower units, toilet, sink, and faucet (bathroom), sink &amp; faucet (kitchen), provide rough in plumbing</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>6,850.00</td>
<td>6,850.00</td>
</tr>
<tr>
<td>Vanity &amp; kitchen cabinetry &amp; countertop</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>2,808.88</td>
<td>2,808.88</td>
</tr>
<tr>
<td>1/2” drywall - hang, taped, flosted, ready for paint</td>
<td>440.00 SF</td>
<td>0.00</td>
<td>1.78</td>
<td>783.20</td>
</tr>
<tr>
<td>Electrical - install 3 GFI circuits, switches, lighting, Arc fault interrupter breaker</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>1,020.00</td>
<td>1,020.00</td>
</tr>
<tr>
<td>Carpet &amp; pad (includes stairs)</td>
<td>254.53 SF</td>
<td>0.00</td>
<td>4.54</td>
<td>1,155.57</td>
</tr>
<tr>
<td>15% waste added for Carpet &amp; pad (includes stairs)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vinyl floor covering (bathroom)</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>155.00</td>
<td>155.00</td>
</tr>
<tr>
<td>Bathroom door &amp; baseboard</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>354.25</td>
<td>354.25</td>
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<tr>
<td>Range &amp; hood (small apartment size)</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>510.00</td>
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<td>Seal then paint the loft</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>840.00</td>
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<tr>
<td>Permits &amp; fees</td>
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<td>0.00</td>
<td>890.00</td>
<td>890.00</td>
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<tr>
<td>General clean - up &amp; debris removal</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>450.00</td>
<td>450.00</td>
</tr>
</tbody>
</table>

Totals: Loft | 17,758.70 |

RICHARDSON 7/29/2009 Page: 2

LR0815

CSOC.RICH.007930
**B Line Construction, Inc.**

410 Len Way  
Sacramento, CA 95815  
(916) 446-6391  
(916) 229-6193 Fax  
CSL:

---

**Line Item Totals: RICHARDSON**  
17.758.70

### Grand Total Areas:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>%</th>
<th>Grand Total</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>SF Walls</td>
<td>564.36</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>SF Floor</td>
<td>221.33</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>SF Long Wall</td>
<td>186.39</td>
<td></td>
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</tr>
<tr>
<td>SF Ceiling</td>
<td>221.33</td>
<td></td>
<td>785.69</td>
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</tr>
<tr>
<td>SY Flooring</td>
<td>24.59</td>
<td></td>
<td>79.33</td>
<td></td>
</tr>
<tr>
<td>SF Short Wall</td>
<td>95.79</td>
<td></td>
<td>79.33</td>
<td></td>
</tr>
<tr>
<td>Total Area</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Exterior Wall Area</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Exterior Perimeter of Walls</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Total Area</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Number of Squares</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Total Hip Length</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Total Perimeter Length</td>
<td>0.00</td>
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</table>

### Coverage:

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<th>%</th>
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</thead>
<tbody>
<tr>
<td>Dwelling</td>
<td>17.758.70</td>
<td>100.00%</td>
<td>18,127.94</td>
<td>100.00%</td>
</tr>
<tr>
<td>Other Structures</td>
<td>0.00</td>
<td>0.00%</td>
<td>0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>Contents</td>
<td>0.00</td>
<td>0.00%</td>
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<td>0.00%</td>
</tr>
<tr>
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<td>17.758.70</td>
<td>100.00%</td>
<td>18,127.94</td>
<td>100.00%</td>
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RICHARDSON  
7/29/2009  
Page: 3

LR0818

CSOC.RICH.007931
B Line Construction, Inc.
430 Lea Way
Sachemho, CA. 95815
(916) 646-6391
(916) 929-6193 Fax

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line Item Total</td>
<td>17,758.70</td>
</tr>
<tr>
<td>Material Sales Tax</td>
<td>@ 10.250%</td>
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<tr>
<td>Replacement Cost Value</td>
<td>$18,127.94</td>
</tr>
<tr>
<td>Net Claim</td>
<td>$18,127.94</td>
</tr>
</tbody>
</table>

George John

7/29/2009
RE: 3622 W. Curtis Drive, Sacramento

Yahoo! Mail

RE: 3622 W. Curtis Drive, Sacramento

From: "Covill, Doug"
To: laurarichardson1

File (2806KB)

It is attached. It hit me in the middle of the night, Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS
COLDWELL BANKER REAL ESTATE
730 Allardia Blvd., Suite 150
Sacramento, CA 95816
(916) 345-2345 / Fax Number
dcovill

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

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx

Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson1>
Subject: FW: 3622 W. Curtis Drive, Sacramento

House information from Doug Covil.

From: Covill, Doug
Date: Tuesday, August 25, 2009 7:35 PM
To: daysha74
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

LR0818

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_19886_1_498107_0_AJ... 11/20/2009

CSOC.RICH.007933
Attached are the comparables for Congresswomen’s home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can’t get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around $1,500 to $1,800 a month. I don’t have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around $450,000. I don’t know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, than we will need have more discussions to see if she would even qualifies for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covill, CRS
S.A.R. 2008 Realtor of the Year
COLDWELL BANKER REAL ESTATE
720 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916)341-4711

[The entire original message is not included]
SUBJECT PROPERTY

3622 W. Curtis Way
Sacramento, CA 95816

Square Feet: 1639
Beds: 3
Baths: 2
Year Built: 1926
Lot Size: .11
Stories: 2
california real estate company report

rank company                  sales volume
1. Caldwell Builders Residential Real Estate $47,916,926.747
3. First Sinai Real Estate $42,307,090.000
4. Coldwell Banker $45,512,521.000
5. Prudential California Real Estate $4,340,000.000
6. Century 21 Suncoast Estates, Inc. $3,428,750.000
7. REMAX Premier Group $3,707,450.000
8. RE/MAX Gold $3,707,450.000
9. Long Realty $2,216,464.149
10. American Dream $2,109,130.140
11. United Properties $2,062,000.035
12. Frank Howard & Associates $1,197,001.342
13. REMAX Elite Western Group $1,484,963.000
14. RE/MAX Elite Western Group $1,577,905.000
15. Prudential California Realty $1,431,912.000
16. Keller Williams Realty Beverly Hills $1,381,951.616
17. Prudential California Realty Malibu Group $1,179,266.942
18. Coldwell Banker Real Estate $1,597,000.000
19. Compass Real Estate $1,500,000.000
20. Wind River Ranch Estates $1,123,570.014
21. McGuire Real Estate $1,055,000.000
22. Century 21 Sonoma Real Estate Inc. $1,030,212.741
23. RE/MAX Gold $1,009,000.000
24. Tracy Executive Sales Group $1,007,700.000
25. PRIMAX Services $992,450.000

The information is based on 2012 California Real Estate Company Report. CRPCF, 5775 Lake Boulevard, Sacramento, CA 95834.
# Property Analysis Summary

<table>
<thead>
<tr>
<th>Address</th>
<th>Status</th>
<th>City</th>
<th>Beds</th>
<th>Baths</th>
<th>SqFt</th>
<th>Lot Size</th>
<th>Year Built/ Age</th>
<th>List Price</th>
<th>List Date</th>
<th>DOM</th>
<th>Beds</th>
<th>Baths</th>
<th>SqFt</th>
<th>Lot Size</th>
<th>Stories</th>
<th>Price/SqFt</th>
<th>District</th>
<th>Year Built/ Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>2821 3rd Ave</td>
<td>Active</td>
<td>Sacramento</td>
<td>4</td>
<td>1/0</td>
<td>1457</td>
<td>0.130 ac</td>
<td>1926</td>
<td>$425,000</td>
<td>7/13/2009</td>
<td>43</td>
<td>1</td>
<td>0.130 ac, 5663 sf</td>
<td>1457</td>
<td>2</td>
<td>$291.70</td>
<td>2</td>
<td>Heilbron Oaks</td>
<td>1926</td>
</tr>
<tr>
<td>2830 Castro Way</td>
<td>Active</td>
<td>Sacramento</td>
<td>3</td>
<td>2/0</td>
<td>1600</td>
<td>0.130 ac</td>
<td>1927</td>
<td>$429,000</td>
<td>8/13/2009</td>
<td>12</td>
<td>2</td>
<td>0.130 ac, 5663 sf</td>
<td>1600</td>
<td>2</td>
<td>$268.13</td>
<td>1</td>
<td>Heilbron Oaks</td>
<td>1927</td>
</tr>
<tr>
<td>2741 10th Ave</td>
<td>Active</td>
<td>Sacramento</td>
<td>2</td>
<td>1/1</td>
<td>1584</td>
<td>0.110 ac</td>
<td>1950</td>
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<td>60</td>
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<td>4</td>
<td>2/0</td>
<td>1753</td>
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<td>1922</td>
<td>$449,000</td>
<td>8/7/2009</td>
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<td>4</td>
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<td>Curtis Oaks</td>
<td>1922</td>
</tr>
</tbody>
</table>

*Information deemed reliable but not guaranteed.*

---

**CUSTOMIZED REPORT PREPARED BY**

Doug Covill
255 Alhambra Road, PMB 4290, Sacramento, CA 95816

**COLDWELL BANKER**

LR0922

CSOC.RICH.007937
# Property Analysis Summary

<table>
<thead>
<tr>
<th>Address</th>
<th>Status</th>
<th>City</th>
<th>Bed/Bath</th>
<th>SqFt</th>
<th>DOM</th>
<th>List Price</th>
<th>Sale Price</th>
<th>Sale Date</th>
<th>DOM</th>
<th>List Price</th>
<th>Sale Price</th>
<th>Sale Date</th>
<th>DOM</th>
<th>List Price</th>
<th>Sale Price</th>
<th>Sale Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2157 3rd Ave</td>
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<td>Sacramento</td>
<td>3/1/0</td>
<td>1421</td>
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<tr>
<td>2762 25th St</td>
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Statue: Pending  
List Price: $440,000  
List Date: 6/6/2009  
DOM: 74  
Baths: 1/0  
SqFt: 1421  
Lot Size: 0.130 ac, 5663 sf  
Stories: 1  
Price/SqFt: $309.64  
Year Built/Age: 1912

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

Statue: Sold  
List Price: $440,000  
List Date: 4/22/2009  
Sale Price: $425,000  
Sale Date: 6/18/2009  
DOM: 19  
Baths: 1/0  
SqFt: 1335  
Lot Size: 0.120 ac, 5227 sf  
Stories: 1  
Price/SqFt: $318.35  
Year Built/Age: 1930

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

---

**Certified Report Prepared By:**

**Doug Covill**

730 Alameda Blvd, #150, Sacramento, CA 95816

*Information provided relative but not guaranteed*

LR0823

CSOC.RICH.007938
**PROPERTY ANALYSIS SUMMARY**

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<tr>
<th>Address</th>
<th>Status</th>
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<th>SqFt</th>
<th>DOM</th>
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<th>Sale Date</th>
<th>Sale Price</th>
<th>List Price</th>
<th>Sale Price</th>
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<td>Sacramento</td>
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<td>$470,000</td>
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<td>$480,000</td>
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**2417 6th Ave**
Sacramento 95818

**Status:** Sold  
List Price: $465,000  
List Date: 5/21/2000  
Sale Price: $450,000  
Sale Date: 8/6/2009  
DOM: 32  
Beds: 2  
Baths: 1/0  
SqFt: 1600  
Lot Size: 0.110 ac, 4792 sf  
Stories: 2  
Price/SqFt: $281.25  
Year Built/Age: 1926

---

**2151 3rd Ave**
Sacramento 95818

**Status:** Sold  
List Price: $479,000  
List Date: 1/31/2000  
Sale Price: $480,000  
Sale Date: 3/24/2009  
DOM: 21  
Beds: 3  
Baths: 1/0  
SqFt: 1540  
Lot Size: 0.140 ac, 6098 sf  
Stories: 2  
Price/SqFt: $311.69  
District: West Curtis  
Park  
Year Built/Age: 1912

---

*CUSTOMER REPORT PREPARED BY*

**Doug Covill**  
735 Alhambra Blvd. #158, Sacramento, CA 95816  
Information deemed reliable but not guaranteed.
PROPERTY DETAILS

2821 3rd Ave, Sacramento, CA 95818

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

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

Customized Report Prepared By

Doug Covill
139 Antelope Blvd, #270, Sacramento, CA 95810

Information deemed reliable but not guaranteed.

LR0825

CSOC.RICH.007940
PROPERTY DETAILS

2830 Castro Way, Sacramento, CA 95818

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

Lovely Curtis Park Classic. The home has hardwood floors, fireplace, inside laundry room, 1/2 basement & an adorable kitchen. The master bedroom suite is upstairs w/ bonus area-perfect for sitting area, nursery, or office space. It has a walk-in closet & a full bath w/ a shower. This home has an extra bonus of a guest cottage w/ a full bath & kitchenette. The yards have beautiful flower gardens and shade trees. Conveniently located to downtown, restaurants, coffee shop and Curtis Park!

Doug Covill

COLDWELL BANKER

Customized Report Prepared by
Doug Covill

730 Alhambra Blvd., #558, Sacramento, CA 95816

Information deemed reliable but not guaranteed

LR0828

CSOC.RICH.007941
PROPERTY DETAILS
2741 10th Ave, Sacramento, CA 95818

Status: Active
List Price: $430,000
Beds: 2
Baths: 1/1
Year Built or Age: 1950
Lot Size: 0.110 ac, 4792 sf
List Date: 6/24/2009
Sq.Ft.: 1,584
DOH: 60

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

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

COLDWELL BANKER
REAL ESTATE BROKERAGE

DISTRICT: SOUTHERN CURTIS PARK
County: Sacramento
Construction: Frame
Equipment: Window Furnishings
Foundation: Raised
Heat Central
Kitchen Description: Counter Laminate
Feature: Map: Patio Uncovered
Room Description: Basement
Partial, Great Room Concept
Size: Description: Shape: Regular
Trees: Many
Utilities: All Public

.lr0827

CSOC.RICH.007942
PROPERTY DETAILS
2665 Portola Way, Sacramento, CA 95818

<table>
<thead>
<tr>
<th>Status: Active</th>
<th>Lot Size: 0.140 ac, 6098 sf</th>
</tr>
</thead>
<tbody>
<tr>
<td>List Price: $449,900</td>
<td>List Date: 8/7/2009</td>
</tr>
<tr>
<td>Beds: 4</td>
<td>Sq.Ft.: 1,753</td>
</tr>
<tr>
<td>Baths: 2</td>
<td>DOM: 18</td>
</tr>
<tr>
<td>Year Built or Age: 1922</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Status: Active</th>
<th>Orig. List Price: $449,900</th>
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<td>Status Date: 8/7/2009</td>
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<tr>
<td>Parcel Number: 013-0121-041</td>
<td>Directions: Take 50 to 12th Ave, Ri on Franklin, 1st on Portola, or take Franklin off Broadway rt on Portola</td>
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<tr>
<td>Max Code:</td>
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</tr>
<tr>
<td>Stories: 2</td>
<td>Beds: Other: Remodeled/Updated, Shower Stalls, Tub, Window</td>
</tr>
<tr>
<td>Zoning: R1</td>
<td>Diving Description: Formal Area, Floor Covering(s): Carpet, Wood</td>
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<tr>
<td>Air: MultiUnits, Refrig Wall Units, Window</td>
<td>Fireplace Desct: Insert, Living</td>
</tr>
<tr>
<td>Energy Features: Attic Fan(s), Ceiling Fan(s), Dual Pane/Full</td>
<td>Living</td>
</tr>
<tr>
<td>Exterior: Brick, Siding Vinyl</td>
<td>Room</td>
</tr>
<tr>
<td>Garage: No Garage, Uncou Prkng</td>
<td>Kitchen Appliances: Cook Top, Gas, Dishwasher, Disposal, Gas</td>
</tr>
<tr>
<td>Enclosed, Spa/Hot Tub Personal</td>
<td>Oven/Range, Refrigerator, RA, Range, Gas, Gas</td>
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<tr>
<td>Pool Type: Above Ground, Fiberglass</td>
<td>Bath, Fenced Bath, Fenced Front, Low Maintenance, Sprinkler Auto &amp; Hand</td>
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<tr>
<td>Room Description: Basement Full, Bonus Room, Home Office Room</td>
<td>Master Bedroom: Balcony, Closet, Closet Walk-In, Closet Walk-In 2</td>
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<tr>
<td>Cottage/Bungalow</td>
<td>Pool Location: On Lot</td>
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<tr>
<td>Utilities: 220 Volts, Natural Gas</td>
<td>Roof Description: Shake</td>
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<tr>
<td>District: Curtis Oaks</td>
<td>Site Description: Shape Regular, Trees Many</td>
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<tr>
<td>County: Sacramento</td>
<td>Water: Public District</td>
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<tr>
<td>Construction: Frame</td>
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</tr>
<tr>
<td>Equipment: Cable TV Available, Window Furnishings</td>
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</tr>
<tr>
<td>Foundation: Raised</td>
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</tr>
<tr>
<td>Heat: Fireplace Insert</td>
<td></td>
</tr>
<tr>
<td>Kitchen Description: Counter, Ceramic, Island, Pantry Cabinet, Remodeled/Updated</td>
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<tr>
<td>Other Structure: Tool Shed, Garden</td>
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<tr>
<td>Maintained</td>
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</tr>
<tr>
<td>Renter In-Quiet, Connected, Subtype Description: Attached</td>
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</tbody>
</table>

CUSTOMIZED REPORT PREPARED BY
Doug Covill
720 Alhambra Blvd, J-109, Sacramento, CA 95816

Information deemed reliable, but not guaranteed

LR0826

CSOC.RICH.007943
PROPERTY DETAILS
2157 3rd Ave, Sacramento, CA 95818

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

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

Doug Covill
729 Alhambra Blvd, #150, Sacramento, CA 95816
information to be released at close. Not guaranteed.
Beautiful Tudor in Curtis Park with all the charm intact. Leaded windows, original faux woodwork & doors! This 2 bed, 2 bath with family room is 1,661 Square Feet. Big wonderful living room & formal dining too.
PROPERTY DETAILS
2661 Castro Way, Sacramento, CA 95818

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

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

Status: Sold
MLS ID: 90032674
Parcel Number: 813-5043-912
Also Code:
Stories: 1
Zoning: R1
Air: Central
Energy Sources: Dual Pane Partial
Floor Coverings: Tile, Wood
Heat: Central
Kitchen Appliances: Dishwasher, Disposal, Oven Gas P15, Range Gas P15
Features: Misc: Patio Covered
Road Description: Paved, Public Maintained
Drain: In &amp; Connected
Site Location: Corner
Water: Public District

Org. List Price: $440,000
Status Date: 6/19/2009
Directions: From Broadway - go south on 28th - Left on Castro to address. Located at corner of 27th & Castro.
Baths: Other: Tile, Tub w/Shower Over
Dining Description: Breakfast Nook, Formal Room
Foundation: Raised
Garage: 1 Car Detached, Garage Door Opener
Kitchen Description: Counter Tile, Pantry Cabinet
Laundry Description: 220 Volt
Hook-Up, Inside Area, Stacked Only
Room Description: Basement, Partial, Media Room, Wine Storage Area
Security Features: Security Sys Owned, Smoke Detector
Style Description: Tudor
Utilities: 220 Volts, Natural Gas

County: Sacramento
Construction: Frame
Exterior: Stucco
Fireplace Desc: Living Room
Improvements:
Sidewalk/Curb/Gutter, Street Lights
Landscaping: Sprinkler Auto
F&amp;R
Master Bedroom: Closet
Roof Description: Comp Shingle
Site Description: Slope Regular
Subtype Description: Detached
PROPERTY DETAILS
2210 Markham Way, Sacramento, CA 95818

Status: Sold
List Price: $482,500
Sale Price: $445,000
Beds: 3
Baths: 2.0
Year Built or Age: 1928
Lot Size: 0.110 ac, 4792 sf
List Date: 11/7/2008
Sale Date: 7/1/2009
Sq. Ft.: 1,600
DOM: 200

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

Status: Sold
MLS ID: 06010769
Parcel Number: 013-0422-019
Map Code: 4
Street: 41
Air: Central
Energy Features: Cooking Fan(s), Whole House Fan
Garage: 1 Car Detached
Laundry Description: 220 Volt
Hood-Up, In Garage: Masters Bedroom - Ground Floor
Outside Access: Security Features - Security Sys
Leased: Yes
Site Location: Lot Sloped, Trees Many
Utilities: 220 Volts

District: ST. FRANCIS OAKS
County: Sacramento
Construction: Frame
Equipment: Cable TV Available
Foundation: Raised
Heat: Central
Kitchen Description: Counter
Kitchen Appliances: Dishwasher, Disposal, Microwave incl
Landscape: Back, Fenced Back
Sprinkler Auto &amp; R
Roof Description: Public Maintained
Roof Description: Shake
Site Location: Public Trans Nearby
Subtype: Description: Custom

CUSTOMER REPORT PREPARED BY
Doug Covill
728 Allium Blvd, #250, Sacramento, CA 95816
Information deemed reliable, but not guaranteed

COLDWELL BANKER
5997
PROPERTY DETAILS
2417 6th Ave, Sacramento, CA 95816

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

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

Status: Sold
MLS ID: 98059946
Parcel Number: 613-0223-024
Map Code: 
Stories: 2
Zoning: R1
Air: Central
Energy Source: Natural Gas
Energy Feature: Dual Pane Partial Floor Covering: Wood
Heat: Central
Kitchen Appliances: Dishwasher, Disposal, Microwave, Dryer, Range
Gas F/V
Features: Mtg, Patio, Uncovered, Recreational Parking: RV, Possible
Site Description: Level
Subtype Description: Detached

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

County: Sacramento
Construction: Frame
Exterior: Stucco
Fireplace: Desl, Living Room
Improvements: Sidewalk/Curb/Gutter, Street
Lights
Landscape: Sprinkler, Auto
F&amp;R
Floor Description: Public
Maintained
Floor Description: Garage, Shingle
Style Description: Tudor
Visitor: Public District

COLDWELL BANKER

CUSTOMER LIST PREPARED BY
Doug Covill
720 Alhambra Blvd. #100, Sacramento, CA 95816
Information deemed reliable but not guaranteed

LR0833

CSOC.RICH.007948
PROPERTY DETAILS
2151 3rd Ave, Sacramento, LA 95818

Status: Sold
Lot Size: 0.140 ac, 6088 sf
List Price: $479,000
Sale Price: $480,000
Beds: 3
Baths: 1/0
Year Built or Age: 1912
DOM: 21

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

Status: Sold
MLS ID: 90009137
Packed Number: 015-0002-840
Map Code: 1
Zone: R1
Area: Central
Ener依次: Features: Attic, Family, Dual Pane Partial
Exterior: Shingle, Stucco, Log, Wood
Garage: Alley Access, No Garage
Improvements:
Sidewalk/Curb/Gutter
Laundry Description: Gas Hook-Up
Inside Area
Master Bedroom: Mining Area
Security Features: Smoke Detector
Site Description: Level, Shape
Regular, Trees Few
Water: Public District

Org. List Price: $479,000
Status Date: 9/24/2009
Directions: On 2nd Avenue between 24th and 21st Streets. Down the street from Sierra 2 Center.
Baths Other: Remodeled/Updated, Tile, Tub w/Shower Over, Window
Dining Description: Formal Room
Fixt. Covering(s): Tile, Wood
Fireplace Desc.: Living Room
Kitchen Appliances: Dishwasher, Disposal, Range Gas F/S
Landscape: Fenced Back, Low Maintenance, Sprinkler Auto
R&R: Road Description: Paved, Public
Roof Description: Comp Shingle
Style Description: Cottage/Frame
Utilities: 220 Volts, Natural Gas

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

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alameda Blvd, P.O.B. Sacramento, CA 95816
Information deemed reliable, but not guaranteed.

LR0834

CSOC.RICH.007949
# PRICING SUMMARY

## SOLD COMPARABLES AVERAGES

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</tr>
<tr>
<td>Price Change</td>
<td>-4.53%</td>
</tr>
<tr>
<td>Price Per Square Foot</td>
<td>$285.61</td>
</tr>
<tr>
<td>Average Sale Price</td>
<td>$441,900</td>
</tr>
</tbody>
</table>

## SUGGESTED PRICE

<table>
<thead>
<tr>
<th>Level</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>$430,853</td>
</tr>
<tr>
<td>High</td>
<td>$452,948</td>
</tr>
</tbody>
</table>

CUSTOMER REPORT PREPARED BY

Doug Covill
720 Alhambra Blvd., #250, Sacramento, CA 95810
Information provided is accurate to the best of our knowledge.
# MARKET ANALYSIS SUMMARY

## Active Properties

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CITY</th>
<th>LIST DATE</th>
<th>BEDS/BATH</th>
<th>SQFT</th>
<th>LST SIZE</th>
<th>PRICE</th>
<th>MAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2511 3rd Ave</td>
<td>Sacramento</td>
<td>7/13/2009</td>
<td>4/1.5</td>
<td>1457</td>
<td>6,130 sq ft, 5563 sf</td>
<td>$425,000</td>
<td>1</td>
</tr>
<tr>
<td>2830 Castro Way</td>
<td>Sacramento</td>
<td>8/13/2009</td>
<td>3/2.5</td>
<td>1100</td>
<td>6,120 sq ft, 2602 sf</td>
<td>$450,000</td>
<td>2</td>
</tr>
<tr>
<td>1741 10th Ave</td>
<td>Sacramento</td>
<td>6/24/2012</td>
<td>2/1</td>
<td>1584</td>
<td>6,110 sq ft, 4792 sf</td>
<td>$430,000</td>
<td>3</td>
</tr>
<tr>
<td>2565 Pershing Way</td>
<td>Sacramento</td>
<td>8/7/2009</td>
<td>4/3.5</td>
<td>1104</td>
<td>6,140 sq ft, 6068 sf</td>
<td>$545,000</td>
<td>4</td>
</tr>
</tbody>
</table>

*Custom Report Prepared by*

**Doug Covill**

730 Alkaliway Blvd, Ste 100, Sacramento, CA 95816

Information deemed reliable but not guaranteed.

LR0836

CSOC.RICH.007951
MARKET ANALYSIS SUMMARY

Pending Properties

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CITY</th>
<th>LIST DATE</th>
<th>BEDS/BATH</th>
<th>SQFT</th>
<th>LOT SIZE</th>
<th>PRICE</th>
<th>MAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2157 3rd Ave</td>
<td>Sacramento</td>
<td>6/6/2009</td>
<td>3/1/0</td>
<td>1121</td>
<td>0.130 ac, 5563 sf</td>
<td>$449,000</td>
<td>1</td>
</tr>
</tbody>
</table>

CUSTOMIZED REPORT PREPARED BY
Doug Covill
720 Altamont Rd, Pismo, San Luis Obispo, CA 93450
Information deemed reliable, but not guaranteed.
MARKET ANALYSIS SUMMARY

Sold Properties

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CITY</th>
<th>LIST DATE</th>
<th>SALE DATE</th>
<th>BED/BATH</th>
<th>SQFT</th>
<th>LOT SIZE</th>
<th>PRICE</th>
<th>SALE PRICE</th>
<th>MAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2763 25th St</td>
<td>Sacramento</td>
<td>6/26/2009</td>
<td>7/30/2009</td>
<td>2/2</td>
<td>1661</td>
<td>0.120 ac</td>
<td>5227 sf</td>
<td>$434,000</td>
<td>$409,998</td>
</tr>
<tr>
<td>2661 Castro Way</td>
<td>Sacramento</td>
<td>4/11/2009</td>
<td>5/18/2009</td>
<td>3/1/0</td>
<td>1225</td>
<td>0.120 ac</td>
<td>5227 sf</td>
<td>$445,000</td>
<td>$415,000</td>
</tr>
<tr>
<td>2516 Markham Way</td>
<td>Sacramento</td>
<td>1/17/2008</td>
<td>7/1/2008</td>
<td>3/2/6</td>
<td>1489</td>
<td>0.140 ac</td>
<td>6722 sf</td>
<td>$492,000</td>
<td>$443,000</td>
</tr>
<tr>
<td>2417 5th Ave</td>
<td>Sacramento</td>
<td>5/21/2009</td>
<td>8/6/2009</td>
<td>2/1/0</td>
<td>1969</td>
<td>0.116 ac</td>
<td>4792 sf</td>
<td>$469,000</td>
<td>$450,000</td>
</tr>
<tr>
<td>2151 3rd Ave</td>
<td>Sacramento</td>
<td>1/31/2009</td>
<td>2/25/2009</td>
<td>3/1/0</td>
<td>1540</td>
<td>0.140 ac</td>
<td>6998 sf</td>
<td>$475,000</td>
<td>$480,000</td>
</tr>
</tbody>
</table>

CUSTOMIZED REPORT PREPARED BY
Doug Covill
720 All-American Blvd, #200, Sacramento, CA 95810
Information deemed reliable, but not guaranteed.

LR0838

CSOC.RICH.007953
### PRICE CHANGE GRAPH

#### Active Properties

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CITY</th>
<th>LIST DATE</th>
<th>BDP/SPORT</th>
<th>SELL</th>
<th>SELL PRICE</th>
<th>LIST PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2821 3rd Ave</td>
<td>Sacramento</td>
<td>7/13/2009</td>
<td>4 / 1/0</td>
<td>1457</td>
<td>$425,000</td>
<td>$425,000</td>
</tr>
<tr>
<td>2830 Castro Way</td>
<td>Sacramento</td>
<td>8/13/2009</td>
<td>3 / 2/0</td>
<td>1660</td>
<td>$429,000</td>
<td>$429,000</td>
</tr>
<tr>
<td>2741 19th Ave</td>
<td>Sacramento</td>
<td>6/24/2009</td>
<td>2 / 1/1</td>
<td>1004</td>
<td>$430,000</td>
<td>$430,000</td>
</tr>
<tr>
<td>2600 Portola Way</td>
<td>Sacramento</td>
<td>8/7/2009</td>
<td>4 / 2/0</td>
<td>1753</td>
<td>$449,900</td>
<td>$449,900</td>
</tr>
</tbody>
</table>

---

**CLASSIFIED REPORT FOR PRIVACY**

**Doug Covill**

750 Alhambra Blvd, #158, Sacramento, CA 95816

(916)544-3970 (office), but not guaranteed

---

LR0639

CSOC.RICH.007954
PRICE CHANGE GRAPH

Pending Properties

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>CITY</th>
<th>LIST DATE</th>
<th>SFT</th>
<th>ORIG PRICE</th>
<th>LIST PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2157 370 Ave</td>
<td>Sacramento</td>
<td>0/0/2009</td>
<td>3/10</td>
<td>$440,000</td>
<td>$640,000</td>
</tr>
</tbody>
</table>

CUSTOMIZED REPORT PREPARED BY

Doug Covill
720 Alkabana Blvd, #150, Sacramento, CA 95816

LR0840

CSOC.RICH.007955
### PRICE CHANGE GRAPH

#### Sold Properties

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>List Date</th>
<th>Beds/Bath</th>
<th>Sq Ft</th>
<th>Orig Price</th>
<th>List Price</th>
<th>Sale Date</th>
<th>Sale Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>2663 25th St</td>
<td>Sacramento</td>
<td>6/29/2009</td>
<td>2 / 2/0</td>
<td>1051</td>
<td>$434,000</td>
<td>$434,000</td>
<td>7/30/2009</td>
<td>$409,000</td>
</tr>
<tr>
<td>2661 Castro Way</td>
<td>Sacramento</td>
<td>4/22/2009</td>
<td>3 / 1/0</td>
<td>1335</td>
<td>$449,000</td>
<td>$449,000</td>
<td>6/18/2009</td>
<td>$425,000</td>
</tr>
<tr>
<td>7210 Maidlin Way</td>
<td>Sacramento</td>
<td>11/7/2008</td>
<td>3 / 2/0</td>
<td>1600</td>
<td>$482,560</td>
<td>$482,560</td>
<td>7/15/2008</td>
<td>$445,000</td>
</tr>
<tr>
<td>2417 8th Ave</td>
<td>Sacramento</td>
<td>5/21/2009</td>
<td>2 / 1/0</td>
<td>1600</td>
<td>$469,000</td>
<td>$469,000</td>
<td>8/6/2009</td>
<td>$450,000</td>
</tr>
<tr>
<td>2151 3rd Ave</td>
<td>Sacramento</td>
<td>1/31/2009</td>
<td>3 / 1/0</td>
<td>1540</td>
<td>$479,000</td>
<td>$479,000</td>
<td>3/24/2009</td>
<td>$460,000</td>
</tr>
</tbody>
</table>

---

(C) 2009 COLDWELL BANKER. All rights reserved.

D.Ougg Covill
790 Alhambra Blvd, #151, Sacramento, CA 95821
Information deemed reliable, but not guaranteed.

LR0841

CSOC.RICH.007956
Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.
Dorothy below is payment schedule for miscellaneous repairs made by Marty. Please pay the following invoices on November 12, 2009:

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Service Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marty Heckeroth</td>
<td>9/1/2009</td>
<td>$152.56</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>9/16/2009</td>
<td>$55.75</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>11/6/2009</td>
<td>$143.14</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>Invoice #1102</td>
<td>$33.75</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>10/16/2009</td>
<td>$161.90</td>
</tr>
</tbody>
</table>

**Total** $525.10

Already paid by Dorothy ($186.31)

**Amount to be paid 11/12/09** $338.79

Balance Carry Over $1,028.16

Please pay the following invoices on December 3, 2009:

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Service Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marty Heckeroth</td>
<td>Invoice #1141</td>
<td>$444.66</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>10/30/2009</td>
<td>$71.09</td>
</tr>
</tbody>
</table>

**Total** $515.75

Balance Carry Over $510.41

Please pay the following invoices on January 3, 2009:

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Service Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marty Heckeroth</td>
<td>10/21/2009</td>
<td>$215.05</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>10/30/2009</td>
<td>$61.91</td>
</tr>
<tr>
<td>Marty Heckeroth</td>
<td>11/3/2009</td>
<td>$233.45</td>
</tr>
</tbody>
</table>

**Total** $510.41

Balance $0.00
Dorothy below is payment history and schedule for services provided by Mielcisz & Assoc.
Please pay the following invoices on November 12, 2009:

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Service Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mielcisz &amp; Associates</td>
<td>11/5/2009</td>
<td>$2,350.00</td>
</tr>
<tr>
<td>Mielcisz &amp; Associates</td>
<td>11/5/2009</td>
<td>$1,245.72</td>
</tr>
</tbody>
</table>

Total $3,595.72

Paid by Laura Richardson 11/04/2009 ($1,000.00)

**Carry Over Balance**

($1,350.00 furnace; $1,245.72 venting) $2,595.72

Please make the following payment on Nov 12, 2009:

| Mielcisz & Associates (50% of venting charges) | $415.24 |

Total November Payment ($1,000.00 paid by Laura) $1,415.24

Carry Over Balance $2,180.48

Please make the following payment on Dec 3, 2009:

| Mielcisz & Associates (30% of furnace installation) | $675.00 |
| Mielcisz & Associates (30% payment for venting charges) | $415.24 |

Total December Payment $1,090.24

Carry Over Balance $1,090.24

Please make the following payment on Jan 3, 2009:

| Mielcisz & Associates (balance & final payment for furnace installation) | $675.00 |
| Mielcisz & Associates (balance & final payment for venting charges) | $415.24 |

Total $1,090.24

Balance Carry Over $0.00

LR0844

CSOC.RICH.007959
Dorothy below is payment history and schedule for your management services.

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Service Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dorothy Smith - Rental Fee</td>
<td>11/1/2009</td>
<td>$925.00</td>
</tr>
<tr>
<td>Dorothy Smith - Mgmt Fee-Oct</td>
<td>10/1/2009</td>
<td>$100.00</td>
</tr>
<tr>
<td>Dorothy Smith - Mgmt Fee-Nov</td>
<td>11/1/2009</td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>Total Owed</strong></td>
<td></td>
<td><strong>$1,125.00</strong></td>
</tr>
</tbody>
</table>

Please pay the following invoices on November 12, 2009:

| Dorothy Smith (1st installment), Carry over balance for rental fee $616.66 |          | $308.33 |
| Dorothy Smith - Mgmt Fee-Oct                                           |          | $33.33  |
| Dorothy Smith - Mgmt Fee-Nov                                           |          | $33.33  |
| **Total Paid for November**                                            |          | **$374.99** |
| Carry over balance                                                      |          | $50.01  |

Please make the following payment on Dec 3, 2009:

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

Please make the following payment on Jan 3, 2009:

| Dorothy Smith - Rental Fee - 3rd and final installment                 |          | $308.35 |
| Dorothy Smith - Mgmt Fee-Oct                                           |          | $33.34  |
| Dorothy Smith - Mgmt Fee Nov                                           |          | $33.34  |
| **Total January Payment**                                              |          | **$375.03** |
| Balance Carry Over                                                     |          | $0.00   |
Dorothy below is a payment schedule for Laura Richardson.

Please pay the following invoices on November 12, 2009:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>$700.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Richardson</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Paid for November</td>
<td></td>
<td>$700.00</td>
</tr>
</tbody>
</table>

Please make the following payment on Dec 3, 2009:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>$700.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Richardson</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total December Payment</td>
<td></td>
<td>$700.00</td>
</tr>
</tbody>
</table>

Please make the following payment on Jan 3, 2009:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>$700.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Richardson</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total January Payment</td>
<td></td>
<td>$700.00</td>
</tr>
</tbody>
</table>
Dorothy below is a payment schedule for Chim Chimney.

Please pay the following invoices on November 12, 2009:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Chim Chimney</td>
<td>$134.50</td>
</tr>
<tr>
<td><strong>Total Paid for November</strong></td>
<td><strong>$134.50</strong></td>
</tr>
<tr>
<td>Balance</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Dorothy below is a payment schedule for Martinez & Sons:

Please pay the following invoices on November 12, 2009:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Martinez &amp; Sons Glass</td>
<td>$388.04</td>
</tr>
<tr>
<td><strong>Total Paid for November</strong></td>
<td><strong>$388.04</strong></td>
</tr>
<tr>
<td>Balance</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
# SACRAMENTO PROPERTY

3622 W. Curtis Park Drive  
Sacramento, Ca. 95818

## INCOMING REVENUE

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit</td>
<td>$1,800.00</td>
</tr>
<tr>
<td>Capital Repair Acct</td>
<td>$60.00</td>
</tr>
<tr>
<td>November '06' Rent</td>
<td>$1,850.00</td>
</tr>
</tbody>
</table>

* (CLR Paid Mieczak Deposit Directly)  
($1,030.00)

| Current Total To Date 11/10/06 | $4,250.00 |

## VENDOR

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>AMOUNT</th>
<th>PYMT 11/12/06</th>
<th>PYMT 12/03/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dorothy Smith Inc. Rental Fee</td>
<td>$925.00</td>
<td>$308.33</td>
<td>$308.33</td>
</tr>
<tr>
<td>Dorothy Smith Inc. Mgmt. Fee - Oct</td>
<td>$130.00</td>
<td>$33.33</td>
<td>$33.33</td>
</tr>
<tr>
<td>Dorothy Smith Inc. Mgmt. Fee - Nov</td>
<td>$130.00</td>
<td>$33.33</td>
<td>$33.33</td>
</tr>
<tr>
<td>Jose Mendoza Gardner - Sept.</td>
<td>$50.00</td>
<td>$50.00</td>
<td></td>
</tr>
<tr>
<td>Jose Mendoza Gardner - Oct</td>
<td>$50.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jose Mendoza Gardner - Nov</td>
<td>$50.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Plumbing/Patio Door)</td>
<td>$152.96</td>
<td>$152.96</td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Reset Sprinkler/Door Bell)</td>
<td>$33.75</td>
<td>$33.75</td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Blinds/Door Chimes)</td>
<td></td>
<td></td>
<td>$444.66</td>
</tr>
<tr>
<td>Marty's Home Repair (Stair Rail/Smoke Alarms/Attic)</td>
<td>$131.90</td>
<td>$161.90</td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Ovens/Dryer Plug/Sprinkler/Keys)</td>
<td>$143.4</td>
<td>$143.14</td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Cleaning ?)</td>
<td>$135.00</td>
<td></td>
<td>$13.09</td>
</tr>
<tr>
<td>Marty's Home Repair (Door Chimes)</td>
<td>$33.75</td>
<td>$33.75</td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Keys/Install Range/Repair Walls)</td>
<td>$215.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marty's Home Repair (Keys/Doors/AC Vents)</td>
<td>$233.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Due Marty, 1/553.20 pay 50% 11/11 &amp; 50% 12/1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VENDOR</td>
<td>AMOUNT</td>
<td>PYMT 11/12/09</td>
<td>PYMT 12/03/09</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Mielczasz &amp; Associates (Furnace)</td>
<td>$2,350.00</td>
<td>clerk paid $1,000</td>
<td>$675.60</td>
</tr>
<tr>
<td>Mielczasz &amp; Associates (Water Heater)</td>
<td>$1,245.72</td>
<td>$415.24</td>
<td>$415.24</td>
</tr>
<tr>
<td>Martinez &amp; Sons Glass (Screen)</td>
<td>$388.04</td>
<td>$388.04</td>
<td>$388.04</td>
</tr>
<tr>
<td>Chim Chimney Inspection</td>
<td>$134.50</td>
<td>$134.50</td>
<td>$134.50</td>
</tr>
</tbody>
</table>

**Suggested Payment Schedule**

<table>
<thead>
<tr>
<th></th>
<th>PYMT 11/12/09</th>
<th>PYMT 12/03/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Due 11/11/06</td>
<td>$1,987.87</td>
<td></td>
</tr>
<tr>
<td>Payment Due 12/02/06</td>
<td>$1,982.58</td>
<td></td>
</tr>
<tr>
<td>Payment Due 1/03/10</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Payment to L. Richardson**

<table>
<thead>
<tr>
<th></th>
<th>PYMT 11/12/09</th>
<th>PYMT 12/03/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Due 11/11/06</td>
<td>$760.00</td>
<td></td>
</tr>
<tr>
<td>Payment Due 12/02/09</td>
<td>$790.00</td>
<td></td>
</tr>
<tr>
<td>Payment Due 1/03/10</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Balance in the Account**

<table>
<thead>
<tr>
<th></th>
<th>PYMT 11/12/09</th>
<th>PYMT 12/03/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/11/09 ($4,250 - $1,987.87 - $700.00)</td>
<td>$1,562.13</td>
<td></td>
</tr>
<tr>
<td>12/02/09 ($1,562.12 + $1,350.00 - $1,982.58 - $700.00)</td>
<td>$729.15</td>
<td></td>
</tr>
<tr>
<td>1/3/2010 ($729.15 + $1,830.00 - $1,975.67 - $603.48)</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>
Here is the new agreement. It starts 12/1 at $3,510.49 (was $3,469.93). Let me know if you can't print this.

If you can sign it and fax it back to me (fax # 801 270-7784) or attach to an email, and then we can make the system changes, ready for the payment on 12/1.

This amount is based on you sending proof of your own insurance ($500.00 a month).

At the moment we have you on a lender placed insurance policy that is more expensive than a private policy, and doesn't cover your contents ($315.43 a month).

As soon as we receive proof of your own insurance we will stop that lender coverage and obtain any refunds due.

Regards

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

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

I am very grateful for your assistance. Please advise when you have that payment amount and as I committed I will send the check ready to deposit for December 1st. Again, much thanks for your help. Laura

Sent via BlackBerry by AT&T

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22_1_20198_0_A/jwvs4AAXcx... 11/18/2009

CSOC.RICH.007968
From: "Alison Linares"
Date: Mon, 16 Nov 2009 11:35:44 -0700
To: Laura Richards
Cc: Daysha Austin
Subject: RE: Invoices

OK, my underwriter says it shouldn't be a problem, but it will of course change the new principal balance and monthly payment a little. She will keep it as close to the current modified payment as possible. We will send another agreement out shortly.

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 694-
Fax (801) 270-7784

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

---

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

Trying again

--- On Fri, 11/13/09, Laura Richardson wrote:

From: Laura Richardson
Subject: Fw: Invoices
To: Alison Linares, "Daysha Austin"

Hello Alison,
Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a

LR0854

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22_1_20198_0_AJcwws4AAXex...

11/18/2009
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 got paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurichardson or 562-706- 

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

From: Daysha McArthur
Subject: Invoices
To: Laurichardson
Date: Friday, November 13, 2009, 2:53 PM
REvised - Loan Modification Agreement (Note)

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

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

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

2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the unpaid principal balance has been paid. Interest will be charged on the Unpaid Principal Balance at the fixed annual rate of 7.500% until the Unpaid Principal Balance has been paid. The Borrower promises to make monthly payments of principal and interest of $3,216.13 beginning on the 1st day of December 2009, and continuing thereafter on the same day of each succeeding month. In addition to the monthly payment of principal and interest, Borrower will, if requested, establish an escrow account and pay a monthly escrow payment in the initial amount of $294.38. The Borrower’s total monthly payment of principal, interest and escrow is equal to $3,510.49, with Modification Maturity Date of June 1, 2016.

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

4. Except as modified above, Borrower acknowledges that all other terms of the Note and Security Instrument, including without limitation, the Borrower’s covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument shall remain in full force and effect.

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

BORRowER(S)

________________________________________

DATE: _________________, 2009

LR1D6 v1.5

LR0856

CSOC.RICH.007971
Trying again:

--- On Fri, 11/13/09, Laura Richardson wrote:

```
From: Laura Richardson
To: Allison Finer
CC: laurarichardson, Daysha Austin
Subject: FW: Invoices
Date: Friday, November 13, 2009, 3:32 PM

Hello Allison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is $1,360 on the furnace and $1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-706-1761. Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

```
From: Daysha McArthur

http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=5&fId=%2540S%2... 11/18/2009

LR0667
# Invoice

**Mielczew & Associates, Inc.**  
1907 Emerald Vista Dr.  
Elk Grove, CA 95624  
(916) 421-8002

**Charge to**  
Dorothy Smith  
4319 21st St. Suite 204  
Sacramento, CA 95814

**Invoice #**  
**Date**  
11/5/2009

**P.O. No.**  
**Make**  
**Model#**  
**Serial #**

**Location**  
3322 W. Curtis Dr.

**Reason for Call**  
Installation

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Installation of new Coleman 95% gas furnace w/ PVC venting through outside wall</td>
<td>1</td>
<td>2,350.00</td>
<td>2,350.00</td>
</tr>
</tbody>
</table>

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

**Subtotal**  
$2,350.00

**Sales Tax (8.75%)**  
$80.00

**Balance Due**  
$2,430.00

---

Signed:

Dorothy Smith  
Mielczew & Associates, Inc.
<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terminal power vent kit to vent water heater horizontally, 115v</td>
<td>1</td>
<td>428.23</td>
<td>428.23T</td>
<td></td>
</tr>
<tr>
<td>Vented b-vent 3&quot;</td>
<td>1</td>
<td>200.48</td>
<td>200.48T</td>
<td></td>
</tr>
<tr>
<td>Labor</td>
<td>5</td>
<td>95.00</td>
<td>475.00</td>
<td></td>
</tr>
</tbody>
</table>

Subtotal: $1,183.71
Sales Tax (8.75%): $62.01
Balance Due: $1,245.72

Terms: 2% will be added to all accounts over 30 days. This means all charges listed on this statement for two months will have 2% added. This is 24% per year.
Laura’s Messages
Wednesday, August 8, 2007
Checked at 4:00 pm (PST) - Rosa

WEDNESDAY 8/8
Bill Leti with the Carpenters 213/300-1
Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599-1
This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie
Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605-1 or 310/605-2
Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833-1
I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-1
Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....I guess you aren’t resting as much as you’d like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we’ll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now
Returning your call.

Rosa
Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384-1 cell or 323/299-1 home
Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get copies of pictures and researching more. I didn’t know Karen Bass was a good friend of
yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

Governor Magden 802/656
Calling for interview regarding my book. Don’t know if I should call your office.

Traci
Hi yesterday was a crazy day. Sorry I didn’t get in touch with you. Mom will call you today. Also spoke with Robin’s sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

Washington Mutual 888/852
Please contact us it is important. This is an intent to collect a debt.

Brenda called returning your call.
Laura’s Messages
Thursday, August 9, 2007
Checked at 3:30 pm (PST) -Rosa

THURSDAY 8/9
John Shalman 818/728-3811
Give me a call I’m in the office.

Mike Gipson
Warren spoke with Duffy – UTLA President. Duffy told me that Warren told him that I didn’t have the support of the entire black caucus. I don’t know if you heard why Karen is publicly supporting him. And Mike is useless- I don’t trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that’s the case. Give me a call.

Supervisor Burke’s secretary called the do. She would like to speak with you.
Office: 213/6264-1 or cell 1-714-765-1291

Patrick Horn - Kutney’s son 562/843-7112
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez - Baker’s Union 323/595-7112
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altra
I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861- 1113 cell or 760/861-1111 work-cell
Hello good morning. I got your message. Call me back.

Jordan
I did most of your call logs for May. I’m almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Gromes
Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.
WEDNESDAY 8/8

Karen Bass
Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760\-\-\-
Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova 562/301\-\-\-

Debra Freeman Traci's mother 619/562\-\-\- or 619/277\-\-
Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes cell: 310/384\-\-\- work: 562/356\-\-\- house: 310/532\-\-\-
Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300\-\-\-
Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599\-\-\-
This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie
Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders 310/605\-\-\- or 310/604\-\-\-
Compton City Treasurer Sanders I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833\-\-\-
I left you a message last week. I am doing research with Harvard University titled: Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.
Frank Delano with the Irvine Company 949/720
Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election... I guess you aren’t resting as much as you’d like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we’ll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

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Terry Carter 310/384 cell or 323/299 home
Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get copies of pictures and researching more. I didn’t know Karen Bass was a good friend of yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

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Hi yesterday was a crazy day. Sorry I didn’t get in touch with you. Mom will call you today. Also spoke with Robin’s sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

Washington Mutual 888/852
Please contact us it is important. This is an intent to collect a debt.

Brenda called returning your call.
Laura's Messages  
Friday, August 10, 2007  
Checked at 2:15 pm (PST) - Rosa

FRIDAY 8/10  
Supervisor Burkes- direct office 213/626 (called twice)  
Her secretary said she wanted to speak with you.

Jourdan called  
Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524  
Jose Mejia with Labor 916/447 or on cell 916/806  
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777  
I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 16th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kindi 818/260  
Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250 or personal cell 916/479  
Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we’ll talk.

Virginia Webber 562/432 (called twice)  
Hi Congresswoman I met you at McDonald’s office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

Kritney Horn 562/254  
We committed to do funding for you for next week. Bye.

Bruce  
Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9
Traci
Hi Laura, I’m just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728 [redacted]
Give me a call I’m in the office.

Mike Gipson
Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn’t have the support of the entire black caucus. I don’t know if you heard why Karen is publicly supporting him. And Mike is useless- I don’t trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that’s the case. Give me a call.

Supervisor Burke’s secretary called the dp. She would like to speak with you. Office: 213/626 [redacted] or cell 213/241 [redacted].

Patrick Horn- Kritney’s son 562/843 [redacted]
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker’s Union 323/595 [redacted]
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria
I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 [redacted] cell or 760/861 [redacted] work-cell
Hello goodmorning. I got your message. Call me back.

Jordan
I did most of your call logs for May. I’m almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes
Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8
Karen Bass  
Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760-1242  
Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301-7374  
Debra Freeman- Traci’s mother 619/562-7843 or 619/277-8249  
Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It’s really a turn-around trip, so please call me if Saturday morning does not work.

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven’t heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300-6775  
Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599-9999  
This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie  
Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605-3535 or 310/605-3538  
Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/835-9261  
I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.
Frank Delano with the Irvine Company 949/720-

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election...i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

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Terry Carter 310/384-

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Brenda called returning your call.
Laura's Messages
Moday, August 13, 2007
Checked at 10:00 am (PST) -Rosa

MONDAY 8/13
Al Austin
A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a $5000 check for you and would like some face time to see you. His number is 213/924-4271. Please call me if you have any questions.

Derek
Hi Assemblywoman I am returning your call. Please call me when you have a chance.

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George Economides address is 2599 E. 28th St., Ste. 212 in Signal Hill. Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks

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Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

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Jose Mejia with Labor 916/447-9827 or on cell 916/806-5737
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I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.
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LRG874

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Tuesday, August 14, 2007  
Checked at 7:40 pm (PST) -Rosa

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Friday, August 17, 2007
Checked at 11:20 am (PST) - Rosa

FRIDAY
Erin with Senator Perata-916/651
Please give me a call at your earliest convenience. I am sorry for the delayed response but I was waiting to get marching orders. We are holding off on taking up any bills until the budget is passed. Please see us after the budget is passed, we are not prepared to make any commitments at this time. Thank you.

Eddie Kisinger cell 562/769
Hello Ms. Richardson my name is Eddie and I am with the South Bay Association of Realtors. I met you in Washington I the office of Congresswoman Waters. I regret that I was not able to join you at the luncheon that we hosted for you. You are clearly going to be successful in this race and in congress. Wishing you the best. Please call me if you have any questions or thoughts. Thank you very much.

THURSDAY 8/14
Ben Kalish office 202/347
Assemblywoman I am returning your call. About to call American Dental in a minute. Wanted to touch base with you- I am going on vacation starting tomorrow throughout next week. There will be someone here that you will be able to contact as well as others that will be working. Thank you Laura.

Ilana Goldman 202/39
Hi Laura. I’m with the Women’s Campaign Forum. I had a question about your endorsement.

Jazmine 323/839
Hi Laura. I have NPR confirmed for Wednesday after the election. Either from about 9:30-10am. Its in-studio and national. This is a wonderful opportunity for you to have them as your first radio interview as a Congresswoman. I will talk to Rosa to make sure its on your schedule.

WEDNESDAY 8/15
Bob Foster 562/505
Sorry for not getting back to you sooner. I was playing golf all day, just got the message you called. I am happy to talk to you. Don’t call me on this phone call me at this one.

Jenny Olver 323/286
Ms. Richardson we spoke at the memorial service for Congresswoman Millender-McDonald. I have files that will be useful for your congressional efforts. MLK, housing issues you may find interesting. I plan to send these to you, but not all are electronic. Please let me know how I can help. Congratulations.
Susan Anderson b 310/645 or c 310/941
Yes, I am doing an opinion in the LA Times on history of civic influence and African Americans and population numbers. I know the election is coming up. I look forward to interviewing you.

Alvin c 760/250 personal c 760/396
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Danny Vogt 562/760
Want to follow up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman - Traci’s mother 619/562 or 619/277
Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It’s really a turn-around trip, so please call me if Saturday morning does not work.
Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven’t heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/894

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders 210/605 or 210/606

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren’t resting as much as you’d like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we’ll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new digs. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384 cell or 323/299 home

Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get
copies of pictures and researching more. I didn’t know Karen Bass was a good friend of yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

**Governor Magden 802/656**
Calling for interview regarding my book. Don’t know if I should call your office.

**Traci**
Hi yesterday was a crazy day. Sorry I didn’t get in touch with you. Mom will call you today. Also spoke with Robin’s sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

**Washington Mutual 888/852**
Please contact us if it is important. This is an intent to collect a debt.

**Brenda** called returning your call.
Congresswoman Laura Richardson
California’s 37th Congressional District

For Immediate Release: October 29, 2008

Contact:
Jeff Billington
jeffrey.billington
202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

Washington, D.C. — Statement from Congresswoman Laura Richardson:

"Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

Congresswoman Richardson is a Democrat from California’s 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrook and Signal Hill."
Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crises of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecedented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (jurisdictional matters relating to alcohol, tobacco and gaming) and Human Services Committee.

Currently, I serve on the Transportation and Infrastructure and Science and Technology Committees where I recently sponsored legislation (H.R. 7002 and H.R. 7126) to protect the flow of goods through our nation’s ports, develop a new revenue stream to fund our goods movement highways and strengthening consumer rights and properties when faced with foreclosure.

With the untimely passing of our colleague, Stephanie Tubbs Jones, the Ways and Means Committee has lost the only female member of the Congressional Black Caucus. I am sure that you believe, as I do, that the unique perspective that she represented to the national debate should be continued on the Committee. I know that I can serve to meet that endeavor, which is why I am seeking your support for a seat on the Ways and Means Committee. I would be honored to have your support.

Respectfully Submitted,

By Your Lieutenant,
## Laura's Personal Financial Recovery

<table>
<thead>
<tr>
<th>Property</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Beach Home</td>
<td>Laura's Homeowner Residence</td>
</tr>
<tr>
<td></td>
<td>Loan Modification in February 08'</td>
</tr>
<tr>
<td></td>
<td>No reduced principal</td>
</tr>
<tr>
<td></td>
<td>No reduced interest</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
<tr>
<td>Washington Apartment</td>
<td>Laura's Rental Residence</td>
</tr>
<tr>
<td></td>
<td>Rental Agreement for one full year</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
<tr>
<td>San Pedro Home</td>
<td>Laura's Mother Residence</td>
</tr>
<tr>
<td></td>
<td>Loan Modification in February 08'</td>
</tr>
<tr>
<td></td>
<td>No reduced principal</td>
</tr>
<tr>
<td></td>
<td>No reduced interest rates</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
<tr>
<td>Sacramento Home</td>
<td>Listing as Available Rental or Sale</td>
</tr>
<tr>
<td></td>
<td>Loan Modification in February 08'</td>
</tr>
<tr>
<td></td>
<td>Re-issued Loan Modification Sept. 08</td>
</tr>
<tr>
<td></td>
<td>No reduced principal</td>
</tr>
<tr>
<td></td>
<td>No reduced interest rates</td>
</tr>
<tr>
<td></td>
<td>Current Status</td>
</tr>
</tbody>
</table>
ABOUT
CONGRESSWOMAN LAURA RICHARDSON

III LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting personal financial audit by accountants

- Direct Deposit Payroll Checks to Accountant

- All Bills Paid Directly by Accountant

- Contracting with Property Managers at all residential properties
HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

I BACKGROUND

14 Years of Fortune 40 Business Experience
Served Local, State and Federal
Masters in Business Administration
Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
Region 2 (2) Northern Ca., HI, AS, GU & AK
Region 3 (3) MI, MN, WI, IA, ND, SD & NE
Region 4 (1) IL, IN, MO, KS & OK
Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
Region 6 (1) TX
Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
Region 9 (2) NJ, MD, VA, WV, DC & DE
Region 10 (1) PA, OH & KY
Region 11 (3) NY
Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

*100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE OR FEDERAL LEVEL
*100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES
* 99% VOTED IN SUPPORT WITH CHAIRMAN
HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

V IN PROGRESS
IV RELEVANT STATE LEGISLATIVE EXPERTISE

- Health and Human Services Committee
  Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, CalWORKs, Food Stamps, SSI/ SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

- Budget Committee
- Budget Sub Committee on Transportation

- Utilities and Commerce Committee

- Transportation Committee
INITIAL COMMITTED SUPPORT

CONGRESSIONAL BLACK CAUCUS (In Progress)
-G. K. Butterfield
-Elijah Cummings
-Danny Davis
-Andre Carson
-Emanuel Cleaver
-Artur Davis
-Al Green
-Jesse Jackson, Jr.
-Barbara Lee
-John Lewis
-Gregory Meeks

-David Scott
-Bennie Thompson
-Edolphus Towns
-Maxine Waters
-Diane Watson

After only one short week, over 40% support!
My goal is to achieve over 65% prior to our return!
### I  SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY MAJOR VOTE (Effective Start Date Sept. 4, 2007)

- **H.R. 895**  The Independent Ethics Office  
- **H.R. 3693**  SCHIP  
- **H.R. 3773**  FISA  
- **H.R. 6**  The Energy Bill  
- **H.R. 3685**  The Employment Non-Discrimination Act  
- **H.R. 4156**  Iraq Redeployment  
- **H.R. 799**  Table Motions to Impeach Cheney  
- **H.R. 3997**  Emergency Economic Stabilization

### II  ATTENDANCE

- 94% Voting Record  
- 99% Committee Mark-up’s  
- 93% Committee Attendance  
- 95% Democratic Caucus Meetings  
- 95% Democratic Whip Meetings

### III  DCCC DUES

- 75% Dues Paid  
- 100% Projected by November 1, 2008
LAURA RICHARDSON'S LEGISLATIVE RECORD

I  LOCAL LEGISLATIVE EXPERTISE
-Served in the second largest city in the largest County in the United States

-Unique Local Jurisdiction
  -Health Department
  -Port (Largest trade region in the United States)
  -Airport
  -Water Department

-Fiscal Responsibility
After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

-Adopted Fiscal Policies
-Founded and Chaired the Budget Oversight Committee
-Initiated a 1,000+ Fee Study Analysis where fee's were reduced or increased to reflect the true operating cost
-Drove decision making to support a four year plan eliminating the 20 year structural deficit
-Research and Implemented the utilization of borrowing projected CDBG revenue to fund $50 million dollars of major redevelopment in underserved communities

-Additional Major Accomplishments
-Opening the first bank since the 1990 riots
-Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate
II STATE LEGISLATIVE EXPERTISE

-Assistant Speaker Pro Tem Leadership Position
-Contributed over 100% of dues to the Caucus and the Democratic Party
-In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
-Examples of Specific authored and Signed Legislation

AB1199 Medical / Tax Fraud

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing "seize and freeze" provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

AB 1575 Vehicle Liens

This bill updates statutory lien amounts set in the 1980's for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.
III FEDERAL LEGISLATIVE EXPERTISE

-Introduced 12 pieces of Legislation
Making Opportunities Via Efficient and More Effective National Transportation Act
Housing Opportunities Made Effective (HOME) Act
Authorize Federal Grants for Infrastructure Improvements to Fire First Responders
Legislation to prohibit discrimination in Federal assisted health care services and research
Amend the U.S. Fire Administration Reauthorization Act to include training courses
   incorporating seaports
Amend the Beach Protection Act
Amend the 21st Century Green High Performing Public School Facilities Act to allow funding
   for Green Roofs
Designate a portion of State Highway 91 after the late Congresswoman Juanita
   M. McDonald
Recognizing the 100th Anniversary of the Port of Los Angeles
Congratulating the University of California, Los Angeles Men’s Basketball Team
Honoring the 110th Anniversary of the Declaration of Independence of the Philippines
Honoring the 110th Anniversary of the Incorporation of the City of Carson

-Conducted National Field Hearing Evaluating the proposal of a
   “National Container Fee”

-Appropriations
2007  6.8 million (More than predecessor for the last 2 yrs)
2006  8.0 million (Plus 6 Pending spending bills)
As noted in The Hill newspaper, “Rep. Laura Richardson (D-CA.), who won the
election to replace former Democratic Rep. Juanita Millender-McDonald’s seat
after she died in April, won more earmarks in the three conference reports than
any other lawmaker, according to The Hill’s survey. She scored four earmarks
worth a total of $640,000 in the Labor-HHHS spending bill last week. “I
assumed the assignment and took immediate efforts to participate in the
appropriations process,” Richardson said.”
Congresswoman Laura Richardson’s
ACCOMPLISHMENTS - 13 Months
September 4, 2007 – Present

I  Voting Record

94% Voting Attendance Record
99% Committee Attendance Record for Hearings
99% Committee Attendance Record for Markups
96% Attendance in Democratic Caucus Meetings
96% Attendance in Democratic Whip Meetings

*Absences have been for my father’s funeral and sister’s surgery; otherwise zero (0) absences

II  CONSTITUENT SERVICES

Casework (1 year)
-206 cases
-106 in progress / open
-100 closed!!!!!!!!!!!!!!!

*Casework usually is regarding veteran affairs, immigration / passport / visa, social security, disability, housing and urban development, financial aid, health resources, internal revenue service, postal service, prisons, employment, Indian affairs, labor and justice departments.

Correspondence (1 year)
-11,454 letters received
-4,135 specifically referencing legislation
-5,591 letters sent !!!!!!!!!!!!!!!!!!
III Quotes from Colleagues:
(House of Representatives - December 05, 2007)

Rep. LATOURETTE (R)
I want to congratulate one of our newest Members in the House, Congresswoman Richardson, on guiding this legislation to the floor in such a quick manner.

Rep. HARMAN
As I mentioned, Congresswoman Richardson deserves enormous appraise for her leadership on an issue that was very timely but which the rest of us had overlooked. I don’t think this resolution would have come to the floor without her initiative. And it really is a big deal to the San Pedro community.
I look forward to working with her as her partner when we celebrate the next 100 years. We may be feeble, but we will be here.

Rep. FILNER.
I thank the gentle lady, and I thank you for your leadership, which has come very early in your congressional career.

Rep. DANIEL E. LUNGREN (R)
I congratulate the gentlewoman for bringing this forth, and I would suggest to my colleagues not only that they support this, but if they ever have the opportunity to be in California and they want to see a magnificent engine of economic vitality, they ought to come by and see the Port of Los Angeles.

Rep. ROYBAL-ALLARD
I commend Congresswoman Laura Richardson for her leadership and introduction of this resolution.

Rep. LEE
So I want to commend my colleague from Los Angeles, California, our newest Member from California, for introducing this resolution. I could think of no Member who has come to Congress who has hit the ground running, who has done the hard work, and who has been able to bring forth a resolution such as this as Congresswoman Richardson. She
recognizes the economic opportunities, the job creation aspects, and the trade benefits of the Port of Los Angeles. So I salute you, Congresswoman Richardson. From the Port of Oakland to the Port of Los Angeles, Happy Anniversary.

Rep. DAVIS
I particularly want to commend my colleague for bringing it forward.

Rep. CAPPs
It's a pleasure to honor the Port of Los Angeles on your 100th anniversary and to commend our new colleague from California, Congresswoman Richardson, for calling attention to all of us the importance of our ports and for signaling this specific anniversary of the Port in Los Angeles, our Nation's largest container port.

Rep. CUMMINGS (CHAIRMAN)
I also want to take a moment to salute Ms. Richardson. She has, without a doubt, I think it was Ms. Lee that said that she came in and hit the ground running. I say she hit the ground flying, including her work just recently with me. When we visited San Francisco, she was the only other subcommittee member who attended the special field hearing convened by our subcommittee to examine the terrible oil spill in San Francisco Bay. Ms. Richardson ably represents California's 37th Congressional District, including the interests of the Port of Los Angeles as evidenced through her work on the resolution before us today. I shall never forget in her opening statement on the floor in the well of this House, one of the things that she mentioned, Madam Speaker, was that she wanted to make sure that the port and the port's interests in her district were well situated and that they were made better by her presence in this great House. And so I want to applaud her for her efforts.

I want to thank her for her insight, and I am so, so excited that she is part of the subcommittee which I chair.

Rep. TAUSCHER
I commend my colleague on the Transportation Committee for her diligent work.
III AUTHORED LEGISLATION BY CONGRESSWOMAN LAURA RICHARDSON

110TH CONGRESS

1. **H.R. 4846**
   **Purpose:** H.R. 4846 is legislation authorize federal grants for infrastructure improvements to fire first responders. Establishes a competitive grant program to improve first responder incident response and firefighter livability by making improvements to the infrastructure of fire stations. Allows repairing a station if the condition of the infrastructure prevents the service from performing incident response duties in a timely manner because the station is either decaying or contains structural impairments that impede egress of equipment or personnel or renovating a station if it does not properly accommodate all fire service personnel through the use of gender-equitable facilities.

2. **H.R. 4849**
   **Purpose:** H.R. 4849 is legislation to prohibit discrimination on the basis of sex, race, color, national origin, sexual orientation, or disability status against any person in the United States under any health care service or research program or activity receiving federal financial assistance.

3. **H.R. 7002**
   **Purpose:** Making Opportunities via Efficient and More Effective National Transportation Act of 2008 (MOVEMENT Act) creates a national container fee to promote efficient goods movement for trade corridors. 80% of the funds would be used for trade corridor transportation projects. 10% Homeland Security trade projects and 10% Environmental protection trade projects or programs.

4. **H.R. 7126**
   **Purpose:** Housing Opportunities Made Effective Act (HOME Act) Requires lenders to provide borrowers with diligent notice before a foreclosure proceeding can be initiated. Requires the lender to provide a work out loan modification options and includes protections to the renters of foreclosed properties.

5. **H.R. 4131**
   **Purpose:** H.R. 4131 is legislation to designate a portion of State Road 91 after the Late-Congresswoman Juanita Millender-McDonald.
6. **H. Res. 822**  
**Purpose:** H.Res. 822, Recognizing the 100th anniversary of the Port of Los Angeles and the economic contributions that the Port has had on California and our nation.

7. **H. Res. 1238**  
**Purpose:** Congratulating the University of California, Los Angeles, Men's Basketball team for its National Collegiate Athletic Association tournament performance.

8. **H. Res. 1260**  
**Purpose:** Recognizes the historic importance of the 110th anniversary of the establishment of the Philippine country of the Philippines on June 12, 1898.

9. **H. Res. 1508**  
**Purpose:** Honoring the 40th anniversary of the incorporation of the city of Carson, California, and recognizing the city for its rich contributions to California history.

10. **Committee Amendment to H.R. 4847**  
**Purpose:** Amend the U.S. Fire Administration Reauthorization Act of 2008 to ensure that training courses incorporated responding to emergencies at seaports. Incorporates "emergency port response" into the curriculum at the National Fire Academy in Maryland. The language was incorporated into the text of the bill passed by the House.

11. **Floor Amendment to H.R. 2537**  
**Purpose:** Amend the Beach Protection Act to Create a National list of Beaches to be updated and made public by the EPA Administrator.

12. **Floor Amendment to H.R. 3021 included in Manager's Amendment**  
**Purpose:** Amend the 21st Century Green High-Performing Public School Facilities Act to allow spending of green roofs on public schools.

*Congresswoman Richardson and staff reviewed at least 500 hundred pieces of legislation and co-sponsored 151 bills.*

**IV 2007-08 APPROPRIATIONS**  
**37th CONGRESSIONAL DISTRICT**

LR0908

CSOC.RICH.008023
As noted in "The Hill" newspaper, "Representative Laura Richardson (D-C.A.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to "The Hill" survey. She scored four earmarks worth a total of $640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process, Richardson said."

**Labor, Health and Human Services and Education**

Compton Career Link  
$195,000

Watts Labor Community Action Committee  
$195,000

Long Beach Center for Working Families  
$136,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams  
$ 97,000

**Housing Urban Development**

Wattstar Theatre and Education Center  
$200,000

**Energy and Water**

Port of Long Beach Channel Deepening  
$3,603,000

Long Beach Desalination  
$720,000

Long Beach Water Reuse Project  
$600,000

In addition, Congresswoman Richardson was able to insert language into the Omnibus bill that will stop Martin Luther King Hospital's critical residency program from disappearing when it is taken over by a new organization. This residency program, which represents a considerable amount of federal funding, is a key incentive in attracting new management to the MLK site.

**2008-09 APPROPRIATIONS**

L.R09009
37TH CONGRESSIONAL DISTRICT

37th Congressional District was awarded $8.4 million which reflects a significant increase from Congresswoman Richardson's predecessor with only 7 out of the 9 bills reporting.

**Commerce, Justice, Science**
City of Signal Hill Police Department Interoperable Technology Upgrade
$200,000

Boys Town, Los Angeles County Region
$245,000

YWCA's of Los Angeles County, for Sexual Assault Response Team
$100,000

**Energy and Water**
Long Beach Desalinization Project
$1,325,000

Harbor/South Bay Water Recycling Project
$1,750,000

Long Beach Water Reuse
$692,000

Port of LA Harbor Main Channel Deepening
$885,000

**Financial Services**
Cal State, Dominguez Hills Online Certificate Program for Veterans and Disabled Students
$200,000

**Interior and the Environment**
City of Compton Water Department, Water Resources Project
$500,000
2008-09 APPROPRIATIONS  Cont.

Labor, Health and Human Services and Education
Long Beach Memorial Medical Center, for equipment and medical facilities
$290,000

WLCAC Reading Program for their shelter
$100,000

St. Mary's Medical Center Foundation, for their Well Woman Outreach Program
$250,000

LA County Community Development Commission Computer Literacy / Job
Training Program for Public Housing Residents
$210,000

Para Los Ninos, for teacher instruction and curriculum development
$150,000

Defense
Quiet Drive Advanced Rotary Actuator
$2,000,000

Integrated Medical Systems, Life Support for Trauma and Transport (LSTAT)
Procurement
$2,400,000

California State University Long Beach, Strategic Language Initiative
$1,000,000

Integrated Medical Systems, Life Support for Trauma & Transport (LSTAT)
R&D
$2,400,000


2008-09 Pending Committee Review and Authorization

Agriculture

LR0911

CSOC.RICH.008026
1. Watts Labor Community Action Committee – Mudtown Farms Educational and Nutrition Center ($300,000)
2. City of Long Beach – Water Conservation Program ($1,000,000)

Transportation and Housing and Urban Development
1. Gateway Cities Council of Governments – I-710 Truck Inspection and Enforcement ($500,000)
2. City of Signal Hill – I-405 Cherry Avenue Ramp Improvements ($250,000)
3. City of Carson – Wilmington Avenue, I-405 Freeway Interchange Modification ($5,000,000)
4. City of Compton – demolition of the Rosecrans Bridge ($10,000,000)
5. City of Long Beach – Safety and Seismic Upgrades to the Shoemaker Bridge ($4,000,000)
Looking Forward to the 111th Congress

**PRIORITIES**

**Constituent Services**
- Availability of Casework Services
- Visibility (Satellite Offices and Office Hours)
- Federal Grant Assistance
- Letter Correspondence (IQ Utilization)

**Legislation and Appropriations**
- Transportation
  - Pacific Coast Highway
  - Gerald Desmond Bridge
  - 710 Freeway
- Homeland Security
- Unemployment
- Environmental Preservation
  - Compton Creek
  - Long Beach Breakwater
  - Wetlands
    - Los Cerritos Wetlands Complex / San Gabriel River
    - Los Angeles River

**Communication**
- Website
- Telephone Town Halls
- Constituent Visits
- Newsletters, 499's, etc.

**Personal Objectives**
- Continue Building Relationships
- SAFETEA-LU Reauthorization
  - House Transportation & Infrastructure Committee Conference Team
- Work to Reopen Quality Care and Well Managed Martin Luther King, Jr., Hospital
- Develop Leadership Opportunities
- Move closer to a position on the House Ways and Means Committee or the House Energy and Commerce Committee
- Develop a Positive Reputation with the New Administration
• Ensuring the New Administration Knows and Understands the 37th
• Develop the Next Generation of Leaders
• Considered a “Go To” Person
• Creation of “Lessons Learned From a Freshman” for Leadership
CONGRESSWOMAN LAURA RICHARDSON
PERSEVERANCE

BACKGROUND

- Lengthy four year divorce where Rep. Richardson was the sole payer for multiple joint commitments
- Four employment changes in less than one year
- At least five times where salary freezes were applied due to stalled budget negotiations
- Personal major surgery
- Death of a parent
- Finance seven races each costing at least $150,000 within a 3 ½ year period
- Move across the state and then cross country in less than one year
- Financially manage two residences as a single person with no per diem or Bonuses

CURRENT STATUS

- Long Beach Home
  Laura’s Homeowner Residence
  Loan Modification in February 08’
  No reduced principal
  No reduced interest
  Current Status

- Washington Apartment
  Laura’s Rental Residence
  Rental Agreement for one full year
  Current Status

- San Pedro Home
  Residence
  Loan Modification in February 08’
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  Current Status

- Sacramento Home
  Listing as Available Rental or Sale 12/08
  Loan Modification in February 08’
  Re-issued Loan Modification Sept. 08
  No reduced principal
  No reduced interest rates
  Current Status

- Vehicle
  Short term rental during transition $1,299.00
  Negotiated a full maintenance lease $940.33
  Re-negotiated short term lease $774.08
FINANCIAL PROCESS UTILIZED

- Conducting Personal Financial Audit by Certified Public Accountants
- Direct Deposit Payroll Checks to Accountant AND follow a budget
- All Bills Paid Directly by Accountant
- Contracting with Property Managers at all Residential Properties

SO WHY CONSIDER ENDORSING
LAURA RICHARDSON

Errors this year were personal NOT LEGISLATIVE

-New kind of leader who is solving problems
-Inspiring youth and citizens through service and examples in uncertain times that they can realize their dreams
-Experiencing solving financial crisis (City of LB)
-Leader on tough issues (LNG, Airport, Infrastructure, Fee Analysis, etc.)
-Supports “Pay as you go” vs. deficit spending
-Tone of reassurance, stability and bipartisanship
-Tenacious, persistence and intelligence
-Example of overcoming difficult obstacles (bi-racial/single parent, etc.)
-Focus on maintaining jobs in the U.S.
-Equalitarian values
-Diplomatic priorities

-Good record with the U.S. Chamber
-Balanced experience (business and government) and (local, state and federal)
-Good decisions (Iraq, FISA, Bailout/Rescue Plan, etc.)
-Wise caucus memberships (New Democrats, etc.)
-Team Player (San Francisco hearing, New Orleans visit, 2nd Economic Stimulus Hearing and Transportation hearings in Los Angeles (Boxer) and Long Beach
-Working on both sides of the aisle
-Major progress with relationships

I AM DOING A GOOD JOB 😊

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she has been working hard to meet her financial obligations and is committed to helping others with this experience.

Due to multiple job changes, divorce, illness, death of her father, and 9 campaigns over the last five years — including being a member of the Long Beach City Council, the Calif. State Assembly, and the U.S. Congress all in one year — these life-changing moments have come at great personal expense and at challenging financial strain.

The fact is that Congresswoman Richardson recently met with the staff of the House Ethics Committee and was given a preliminary advisement that her Congressional Financial Disclosure Statement is in accordance with what is required.

She has been transparent with these matters and shares with my constituents the anguish that the housing industry is in a severe crisis. In fact, during the Annual Legislative CBC Conference, Congresswoman Richardson will give a personal update.

California is #2 in the country in foreclosures and the L.A./Long Beach area witnessed over 38,000 dreams of homeownership destroyed.

She will continue to be a hard-working member of Congress, with a 100% Committee record and a 93% voting record and continue bring millions of dollars to my district for important projects.###
Washington Mutual
1301 2nd Ave.
Seattle, Washington 98101

Dear Sara Gauld:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive, Sacramento, CA, to my e-mail address: laurarichardson@... at your earliest convenience.

Further, I did sign a consent form to release the document from WaMU that acknowledged terms and that no further action would occur prior to June. I hereby consent again the release of that document and WaMU explanations as to why a reclassification is being sought and allowable in this case.

Sincerely,

Laura Richardson

Cc: Ann Thom
Statement by the Office of Congresswoman Laura Richardson through William Marshall, Jr on Letter from CREW to House Ethics Committee:

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she is confident that she will meet her financial obligations. This complaint is mean-spirited, re-hashes old news, and serves no purpose other than kicking a person while they are down.

The fact is Congresswoman Richardson met just last week with a House Ethics Counsel and was advised that her Congressional Financial Disclosure Statement is in full accordance with what is required. # # #
Congresswoman Laura Richardson Response to CREW's "Most Corrupt Members of Congress" (and being named to the 4 most dishonorable mention list) through Communications Director William Marshall, Jr. on Wednesday, September 10, 2008.

Washington, DC ---- Congresswoman Laura Richardson has done absolutely nothing illegal nor has she done anything unethical in reference to her loan modifications on her properties. She received absolutely no favorable treatment with her mortgages and she has been informally advised that her House Financial Disclosure Forms are in accordance with what is required. Further, these Forms are consistent with what is required under House Ethics.

The CREW allegations, and its online "report" are yet another example of false and malicious reporting.

At the appropriate time, Congresswoman Richardson intends to detail how these matters have been resolved.

#####
Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 8:26 PM
To: RichardsonMC, Laura
Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:58 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 6:54 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Pis got from william the contact of sea dept. I am unaware of this and have no doc's

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: FW: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

From: mjtelevision
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209
Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 7:28 PM
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

The only trouble in waiting is that he may want to file a story tonight. Not having the benefit of your statement might do more harm than good. Wouldn't it better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 7:13 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

Yes I just spoke to her we will know more tomorrow so I will not call back until then. Thx

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 6:54 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

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To: RichardsonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: FW: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

From: mttelevision
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209
Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 8:04 PM
To: RichardsonMC, Laura

I just got off the phone with William. The LA Times Gottlieb was the only call. I'll call Gottlieb now.

----------------------------------------------------------------------------------------------------------------------------------------
From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 7:59 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209-

Maybe this: unfortunately since your call congresswoman laura richardson has been at the white house, votes on the floor and now in caucus. The congresswoman has not received any information regarding this inquiry and will follow up after review with a comment tomorrow. What do you think. I hesitate to say more until we confirm with the supervisor and someone I know drive by so we can speak accurately. I do not expect anything major from la times critical is having an answer before the pt calls. Do you have williams password so we can verify no other calls or emails.

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From: Cooks, Shirley
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209-

The only trouble in waiting is that he may go to file a story tonight. Not having the benefit of your statement might do more harm than good. Wouldn't it be better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

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To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209-

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From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209-

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----------------------------------------------------------------------------------------------------------------------------------------
From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 6:54 PM
To: Finkle, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209-

LR0924
Pis get from william the contact of sac dept. I am unaware of this and have no doc's

From: Cooks, Shirley
To: RichardsdonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: FW: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209

From: mitttelevision
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/209
Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 9:47 PM
To: mjtlevision

Please return the House ID tomorrow. I don't wish to have the Member ask me about it. Thanks, Shirley

From: mjtlevision
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE: Sacramento House Declared Public Nuisance. 562/208
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:24 PM
To: RichardsonMC, Laura

May 5, 2009

To: Speaker Nancy Pelosi
    Majority Leader Steny Hoyer
    Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucus, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

"It is well known that California has borne the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious “supermarket journalism” coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said.”

To summarize, the article today rehashed old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:28 PM
To: Parker Rose, Cheryl
Subject: FW: LA Times article

http://www.latimes.com/news/local/la-me-richardson5-2009may05-0.2305339.story

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.

By Jeff Guttierrez
May 6, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2-bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical sins," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn is grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been moved, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $388,000 on May 7.
York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

jeff.gottlieb@latimes.com

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 FAX
Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramento story and asked their listeners to call our office Eric indicated the office received about 100 calls in a 15 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don’t return calls unless and until we have something definitive to say. Shirley

Sent using BlackBerry

----- Original Message ----- 
From: Eagle, Michael 
To: Cooks, Shirley 
Sent: Fri Jun 12 20:09:59 2009 
Subject: Fyi 

Shirley--Ivon and Henry emailed me to say that a conservative talk radio station is asking its listeners to call our offices to complain about the house. I told them to expect more because it’s probably going to be on tv tonight too. Daysha has not been able to get a hold of Carlos yet. Just thought I’d give you the heads up 

Sent using BlackBerry
Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, June 12, 2009 9:20 PM
To: Eagle, Michael
Subject: Re: Fyi

Never put your blackberry at rest. I don't know if there will be a statement from her re this issue. She just arrived in LA and I expect Eric will have a conversation with her.

Sent using BlackBerry

----- Original Message ----- 
From: Eagle, Michael
To: Cooks, Shirley
Subject: Re: Fyi

So can I put my blackberry down now? I've been on the phone with IT trying to figure out how to access my email incase you guys wanted to put something out

Sent using BlackBerry

----- Original Message ----- 
From: Cooks, Shirley
To: Eagle, Michael
Sent: Fri Jun 12 21:12:01 2009
Subject: Re: Fyi

Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramental story and asked their listeners to call our office. Eric indicated the office received about 100 calls in a 12 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don't return calls unless and until we have something definitive to say. Shirley

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Sent using BlackBerry
Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, July 17, 2009 6:17 PM
To: Eagle, Michael
Subject: Fw: CLR News

Mike, start asking chiller and alex to generate talking points to compliment those matters/items CLR wants to raise with the editorial board of the PT. What is her current list of items? Acknowledge. Thanks.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Fri Jul 17 17:47:21 2009
Subject: Re: CLR News

1) Let's put this in section to discuss with pt how we do something and get one quote and a city councilmember who did nothing and got elected 6 months ago gets 5 quotes. 2) draft letter to mayor, city mgr and tom ro there failure toacknowlege and minimize what received 2nd time.

From: Eagle, Michael
To: CA37 - All Staff; CA37dointern1; CA37Intern1; CA37Intern4; Romero, Mollie
Cc: RichardsonMC, Laura
Sent: Fri Jul 17 09:49:49 2009
Subject: CLR News

A few items today.

............

PRESS TELEGRAM

Richardson announces $1 million to help improve Shoemaker Bridge

By Duke Rcscola,

LONG BEACH - The federal government will chip in $1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

Residual benefits would be to double the size of Cesar Chavez Park by connecting it to what 1st District Councilman Robert Garcia referred to as "big green space that's not used. It's a park between an onramp and the freeway," Garcia said, describing the land west of the park as inaccessible.
Garcia also pointed to traffic safety concerns as the main reason to bring the bridge up to par.

"We've had many accidents on the bridge and its ramps," Garcia said. "It wasn't built to sustain the type of traffic we see today."

Garcia said improving the bridge and its surrounding access ways would not only benefit his district, but would be important to the entire city.

"This is more about structurally fixing the problems on a vitally essential gateway," Garcia said.

Tom Modica, the city's manager of government affairs, said, "This is very good news. It brings us much closer to being project-ready and will help us compete for construction dollars in the future," explaining that an additional $3 million is needed to get to the drawing board with designs.

Modica said overall estimated costs for the project would be about $140 million. Modica said the city hopes to tap into other county and federal transportation funding sources to pay for the project.

"If we had all of the money today, the work would be done by 2015," Modica said. He added that the project doesn't qualify for federal stimulus money because it isn't shovel ready.

The $1 million cleared the Transportation, Housing and Urban Development Appropriations Subcommittee on Wednesday and is now headed to full committee.

Richardson said it should clear the Appropriations Committee next week and expects the House to pass the bill before its August recess.

duke.rescola@presstelegram.com, 562-499-1284

CONTRA COSTA TIMES

Richardson announces $1 million to help improve Shoemaker Bridge
By Duke Rescola, Staff Writer

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duke.rescola@presstelegram.com, 562-499-1284

...........

THE PIPELINE—Daily Breeze Blog

Richardson digs deep

by Gene Moobara

As reported earlier this week, Laura Richardson has joined a congressional women's softball team. Now, thanks to her office, we have documentary evidence.

The congressional team recently played against staffers from the RCCC and the DCCC. Here is Richardson, at first base, scooping out a low throw to record an out.
Yes, Carson, Compton and Long Beach: that is your congressional representative. Richardson’s post-game commentary:

“I just tried to keep my eyes on the ball, make the catch and stretch as far as I could to touch the bag. I was never a cheerleader in school doing splits, so this was taking one for the team and to hear the crowd gasp and then scream... It was intense.”

The congressional team lost 14-8.

THE DISTRICT WEEKLY

FISHING POLL

What lies ahead for Long Beach polsicos Alan Lowenthal and Bob Foster?

Who is phoning registered voters in the 37th Congressional District—the one presently represented by Laura Richardson—and asking if they’d rather have termed-out-in-2012 state Sen. Alan Lowenthal in the seat?

Nobody seems to know, and even the guy who first reported the telephone poll (and each of its 22 questions) to The District Weekly doesn’t want his name mentioned.

“I’d prefer to be off record,” said the Belmont Heights resident, who gave proof of his name and address only on the condition he not be publicly identified. “I sometimes work with the Lowenthal clan and I don’t want to possibly piss them off.”

In other words, the guy has a suspicion of who might be behind the questionnaire he answered on June 28.
“Based on the questions,” he said, “I suspect Lowenthal commissioned it to try and see how vulnerable Richardson is.”

According to our secretive source, those questions were preceded by short characterizations of the “problems” Richardson has had during her stormy political career—that “she overspent on her congressional car,” that “she was called the most corrupt person in congress by some group,” that “she had foreclosure problems on her personal homes,” that “she has jumped political offices too many times and has cost taxpayers a fortune in special elections.”

Then the pollster asked who the citizen would vote for in a race between Richardson and Lowenthal. Occasionally the comparison also matched Richardson against Assemblyman Isadore Hall III, whose 32nd District includes Compton and Paramount.

Lowenthal did not respond to two phone calls to his senate office in Sacramento, nor to another placed through an intermediary to one of his private phone numbers.

But the emergence of the mystery survey adds to the speculation about where Long Beach’s most prominent politician might go next. Lowenthal has already announced his candidacy for next year’s race for state lieutenant governor. But little about that declaration rings very convincingly— including the fact that a check of the “Lowenthal for Lieutenant Governor 2010” account on the California Secretary of State Web site does not show any contributions yet.

On the other hand, Lowenthal’s state senate account has $289,107.16—and California’s lax regulations permit him to flip those funds into any campaign he’d like. For a long time, it’s been rumored that he’d like to be mayor of Long Beach, which would bring his political career full circle: he got his start as an elected official on the Long Beach City Council in 1992 after many years as an influential community activist while a professor at Long Beach State.

“I thought about [running for mayor of Long Beach] before Bob Foster ran, I thought long and hard,” Lowenthal acknowledged in a wide-ranging 2008 interview with The District Weekly in his satellite senate office in Paramount. “When I started on the city council in the early 1990s I ultimately wanted to be mayor. Ernie Koll was mayor at the time, and I said, ‘I think I can do a better job as mayor.’ But I went to Sacramento.

“I was in the senate when Beverly [ex-Mayor Beverly O’Neill] announced she wasn’t going to be running [in 2006]. There was an opening, but at that time I had other issues I really wanted to complete, and I kind of think I let go of that dream.”

After hearing himself say that, Lowenthal paused for barely a second before reaching out toward that dream again.

“Not that I still don’t think it’s a wonderful job. Maybe I might come back,” he added. And after hearing himself say that, he seemed to adjust course again. “But I’m into supporting the mayor—and he’s going to be there, hopefully, for another six or seven years. And by that time, I just want to enjoy my grandchildren.”

But then Lowenthal leaned the other way.

“If the opportunity was right now, maybe, I still think I might have something to give,” he added. “But you know, I’m at that point where I think of Sandy Koufax. I like Koufax because he went out on top.”

Whatever all that really amounted to, it could be complicated by the uncertainty that may linger around Foster’s plans. Although Foster announced late last winter that he will run for re-election as Long Beach’s mayor—and already has held two major fundraisers—there is speculation that he announced his candidacy earlier than he planned after Councilmember Tonia Reyes Uranga not-too-nicely sidestepped a question from The District Weekly about her plans to run for mayor.

“All I’m going to say is that labor has been looking for a strong candidate,” said Reyes Uranga in February. “There’s a feeling that the present administration has not been good to working families.”
The fact remains that Foster has never explicitly committed to completing the four-year term that voters awarded him in 2006—and has declined numerous invitations from Bill Pearl of Lbreport.com to say he would. The District Weekly followed up on Pearl’s question last summer during an interview with Foster at Creama coffee house on Pine Ave.

“What Bill wanted me to say was, ‘Never under any circumstances will I do anything but serve out my term.’ Who is going to say that?” Foster responded. “I don’t know. I’m never going to rule out anything, but I fully intend to serve out my term. I have no interest in running for the legislature, no interest in running for congress. But I wouldn’t rule out everything that’s out there.”

So how about the State Board of Equalization? Long Beach’s seat on the panel probably has an opening, assuming that its representative, Judy Chu, won the Tuesday (July 14) runoff election for the 32nd District congressional seat that was vacated by Hilda Solis when President Obama appointed her Secretary of Labor. The Board of Equalization is a well-paying, heavily perk-ed, relatively obscure but very influential job—it’s the only elected tax authority in the country—as well as a great stepping stone toward offices like state treasurer or even lieutenant governor. Foster’s long corporate history and the contacts he made while lobbying his way to the presidency of Southern California Edison could make him a good fit and powerful candidate for the office.

If a special election is held to replace Chu on the Board of Equalization—Gov. Arnold Schwarzenegger could just appoint somebody—It would be held in autumn. That means an announcement from Foster about his plans would be coming soon. If he ran and won, Long Beach would probably be without a mayor for the first few months of 2010, until the local primary in April. And that would leave others to solve the massive budget deficit left behind.

This is all speculation, of course, but a phone call requesting comment from Foster got another less-than-air-tight reply from his chief of staff, Becki Ames, who texted: “Are you serious?”

Security Industry Association, Bi-weekly E-Newsletter

Legislation Needed to Protect Chemical Facilities from Terrorists

by Rep. Laura Richardson, D-Calif.

Eight years ago this September, 19 terrorists attacked our country and inflicted incalculable damage to our people, economy and national psyche. We responded to the horror and trauma of that day by resolving to honor the victims and heroes of 9/11 by doing all we could to protect our nation and our people from future attack. The creation of the House Committee on Homeland Security was an expression of that resolve.

Through the years, the committee has answered the call by creating balanced and pragmatic legislation, such as the Transportation Security Act and the SAFE Ports Act, which, respectively, have made our airports safer and our seaports less vulnerable than they were eight years ago. It is in the same vein that the “Chemical Facility Anti-Terrorism (CFAT) Act of 2006” (H.R. 2868) was passed by the Homeland Security Committee on June 23, 2009.

The $600 billion chemical industry employs nearly a million Americans. More than 70,000 industrial, consumer and defense-related products—from plastics to fiber optics—are produced by the nation’s chemical facilities.
The economic and strategic value of the industry makes it an attractive target to terrorists, especially given the potential destructive power of many of the chemicals housed in these facilities.

The CFAT protects our nation by making critical infrastructure more secure. Specifically, this legislation requires at-risk chemical facilities to conduct a security vulnerability assessment and, based upon that assessment, to develop and implement a site security plan. This plan is subject to review, approval and inspection by the Department of Homeland Security (DHS) Office of Chemical Facility Security. The legislation also authorizes the DHS secretary to require that chemical facilities in the highest risk tiers implement methods to reduce the consequences of a terrorist attack by utilizing inherently safer technologies. In addition, it authorizes the secretary to award $225 million in grants to provide technical assistance and funding to finance the capital costs incurred in transitioning to inherently safer technologies.

While the security of our chemical facilities should be a top priority, so too should the safety of the people who work in them. They are essentially our “First Preventers.” We depend on them to be competent, vigilant and proactive. We owe them the assurance that they will not be penalized for doing their jobs properly. That is why I found it an unquestionable necessity to include a whistleblower protection provision in the bill. This measure authorizes the secretary to impose civil penalties on employers who retaliate against employees for reporting safety concerns to regulatory authorities.

My congressional district is home to the port city of Long Beach, Calif., several major oil refineries and many gas treatment and petro-chemical facilities. It is, as they say in the military, a “target-rich environment” that led to this remarkable legislation to secure our nation against terrorist attacks. Given the lives not only in my district, but across the nation, and the assets at stake, we cannot wait for legislation that puts in place the necessary protections to keep our chemical facilities secure. I am proud to be a member of the committee that has taken action and support organizations such as the Security Industry Association that advocate on behalf of workers and the public.

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**INSIDE LONG BEACH**

Below is a link that will launch the July episode of “Inside Long Beach.” CLR can be found at around 13 minutes into the show. The clip with CLR is from the Long Beach Senior Housing opening a few weeks back.


Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, July 28, 2009 9:05 PM
To: 'shirleyc005[.]co'.com
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Jul 28 19:16:47 2009
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Google Alerts <googlealerts-noreply@google.com>
To: eagle, Michael
Sent: Tue Jul 28 19:02:58 2009
Subject: Google Alert - Laura Richardson

Google News Alert for: Laura Richardson

Congressional ethics office investigates Rep. Laura Richardson's...
Los Angeles Times
Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he'd bought it out ...
See all stories on this topic

This alert happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
Cooks, Shirley

From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 10:51 PM
To: RichardsonMC, Laura
Subject: Re: PT & Daily Breeze

Mighty white(ops, 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

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.

Deyehe 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.
Richmond 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, Richmond 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 Richmond 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.

Richmond also owns homes in Long Beach, where she previously served as a 5th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@press注射alism.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’s Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the 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 - at white 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 $335,000 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, Richmond 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 Richmond contested the sale.

Laura Richardson’s Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

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Michael J. Eagle
Press Secretary

Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515

(202) 225-7924
(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 11, 2009 1:07 AM
To: Richardson, Laura
Subject: September 2 - 3 editorial board meetings

Dear Laura, I would be more comfortable in having a press secretary accompany us to the editorial board meetings so am suggesting we postpone until one is in place. Plus it will give you more time to FINISH the Sacramento property. What do you think? Agree?
I am resending this message in the hope that you will advise. As I indicated in an earlier e-mail, if you go ahead with the editorial board meetings then I'd suggest bring Greg out.

Dear Laura, I would be more comfortable in having a press secretary accompany us to the editorial board meetings so am suggesting we postpone until one is in place. Plus it will give you more time to FINISH the Sacramento property. What do you think? Agree?
Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, August 14, 2009 1:14 PM
To: Boyd, Eric
Subject: FW: press clips

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From: Eagle, Michael
Sent: Friday, August 14, 2009 10:32 AM
To: Cooks, Shirley
Subject: press clips

Can you read these clips and let me know if I should not include them in the press clips this morning? It's some pretty personal stuff.

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THE DISTRICT WEEKLY
BEACHCOMBER REPORTS THAT BATTS WAS BEING BLACKMAILED
Dave WielengaThu. August 13

The Beachcomber newspaper is reporting on its Web site this morning that Long Beach Police Chief Tony Batts—hired suddenly on Wednesday to head the City of Oakland's police department—"was being blackmailed by a police officer with release of a domestic violence report naming Batts and Congresswoman Laura Richardson, to whom he was once married."

The story is written by the Beachcomber's editor, Jay Beeler, who indicates that the piece was scheduled for release in the eastside Long Beach weekly's Friday edition. Beeler has had an acrimonious relationship with the LBPD and city prosecutor Tom Reeves since he was arrested on March 28, 2007, and ultimately convicted of being drunk, belligerent and failing to follow police orders while he was covering a fire in an Ocean Blvd. residential high-rise.

Beeler's story is the second of two parts about the LBPD's so-called Lobstergate scandal. Lobstergate is the popular name for a lawsuit in which a jury unanimously ruled that the LBPD was guilty of retaliating against three officers (puncturing tires, stealing a flashlight, taking bullets out of an official handgun, stealing a locker room towel with shit—and passing them over for promotions) after they reported that their colleagues were diving for lobsters instead of patrolling the harbor for terrorist threats. It's going to cost the city $4.1 million in damages.

Beeler's article alleges that Batts covered up for one of the officers accused of the retaliation because that officer has a copy of a crime report taken when police were called to investigate a domestic violence incident involving Batts—and was threatening to release it.

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BEACHCOMBER
Batts Leaving LBPD
by Jay Beeler

The Oakland Tribune Wednesday afternoon said that LBPD Police Chief Anthony W. Batts will take over the Oakland Police Department in September. He replaces Wayne Tucker, who resigned from the position in February.

Meanwhile the Beachcomber, in its Friday edition, is publishing a story about how Batts was being blackmailed by a police officer with release of a domestic violence report naming Batts and Congresswoman Laura Richardson, to whom he was once married.

Friday's Beachcomber story, part two of two parts about "Lobstergate," follows ...

Well before Lobstergate went to trial two of the plaintiffs worked very hard at getting city officials to "do the right thing" and clean up the organizational corruption they saw within the Long Beach Police Department.

"This isn't about Lobstergate, this is far more serious," Sgt. David Gage told a Press-Telegram reporter in October 2006. "This has shown me that the leadership within the LBPD failed to fulfill its duty when it was presented with a problem, that there is no honesty, integrity or respect in this administration."

Fellow officer and plaintiff Warren Harris echoed those words in saying "There is so much more going on here than some unauthorized dives."

Harris told superiors that the pending lawsuits that he, Sgt. Gage and Officer Craig Patterson eventually won for $4.1 million in February 2008 "wouldn't have cost the city a dime" if they apologized, created a whistleblower policy that protected all city employees against retaliatory activity, and publicly broadcast that policy. It never happened.

Gage wrote a four-page letter in September 2006 to Mayor Foster, with copies to the city manager, city auditor, district attorney, city attorney, city prosecutor and others, attempting to exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.
Within the Long Beach Police Department those documents are said to be under lock and key in the police chief’s office and one source has stated the crime report number has been changed and the original title changed to “bicycle report,” apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to “blow the whistle” on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Beith, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts’ domestic violence reports and the subsequent blackmail attempts. Batts’ domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. “The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts’ prior domestic violence crimes and he got the job,” our source said.

Words used by former officers to describe Batts often ranged from “slick, charismatic, golden-tongued, outgoing and intelligent” to “vindictive, arrogant, egotistical, womanizer and mean.” A former detective relayed the story about how one officer said “Hi Tony” to Batts in the public service building elevator with the response “You will address me a chief” and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gage was cited at about the same time as the LBPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and directly refuted Batts’ testimony, thereby diminishing Batts’ truthfulness as a witness in the eyes of the jurors.

Batts also falsely testified on the witness stand that the words “malcontent” would never come from his lips in describing certain officers. Sources within the LBPD said Batts often used the words at various meetings throughout the department. “It was very common for him to say that,” one source said.

Plaintiffs Harris, Patterson and Gage claim that — in addition to the chief — they “witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney.”

When all of the facts about Lobstergate — including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports — were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. “Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions,” one knowledgeable legal source told the Beachcomber.

Summing It Up
A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department’s management, in addition to stating that it was “very top heavy.”

“The city council and our new mayor … are so full of praise for him. He’s the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?”

“The chief doesn’t work the streets, he doesn’t answer calls for service, he doesn’t work gangs, he doesn’t solve homicides, he doesn’t make arrests, he doesn’t deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

“If the Chief is such a valuable asset and sought after by other agencies then why didn’t the City of Inglewood snap him up when he applied for the chiefs job there? Why didn’t the City of Santa Monica grab him but chose a subordinate instead?”

“Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

“But don’t overlook the fact that there just may be other reasons for the exodus. They won’t tell you for fear of retaliation. They won’t tell you what it’s like to work for a man who will praise you one minute and snite you the next.

“Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment; he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way.”

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 9:47 AM
To: 'stoneycook4' Fw: NY Times
Subject: Fyi

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Sent using BlackBerry

---

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Tue Aug 18 09:34:07 2009
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento’s south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.
Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property’s beleaguered ivy plant — were meant to curry Ms. Richardson’s favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson’s house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. “I can’t discuss the terms,” he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson’s spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson’s regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson’s behalf, Mr. Eagle called reports about her Curtis Park property “personal, biased, partisan and in some cases deliberately inaccurate.”

Mr. Eagle also said in another statement that the property was “neither deteriorating nor a nuisance” and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O’Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson’s home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O’Connor concurred with Mr. Eagle that the house was not blighted or neglected.

“I could live it in now if it had a little more property where I could have a garden,” Mr. O’Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office’s policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.
Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1723 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
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Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 10:14 AM
To: Eagle, Michael
Subject: Re: NY Times

Just the DC staff. The Long Beach PT is carrying a front page article on Batts' appointment. My room overlooks to damn parking lot. Peace, shirley

Sent using BlackBerry

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By JESSE MCKINLEY

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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, middle-class neighborhood on Sacramento’s south side. Her ascendancy 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."

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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 39 days to make its recommendations to the House standards committee.

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley  
Sent: Tuesday, August 18, 2009 10:18 AM  
To: Eagle, Michael  
Subject: Re: NY Times

I know. Lalla told me.

Sent using BlackBerry

Eagle, Michael

To: Cooks, Shirley  
Sent: Tue Aug 18 10:15:18 2009  
Subject: Re: NY Times

We have a fire drill

Sent using BlackBerry

Cooks, Shirley

To: Eagle, Michael  
Sent: Tue Aug 18 10:14:21 2009  
Subject: Re: NY Times

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At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento’s south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property’s beleaguered ivy plant — were meant to curry Ms. Richardson’s favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson’s house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. “I can’t discuss the terms,” he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.
Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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Press Secretary
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(202) 225-7924
(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley
Sent: Saturday, September 05, 2009 3:00 PM
To: 'stoneycookd  
Subject: FW: CLR Press

---

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turned out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of $1,800 a month, plus $600 for a studio over the garage, won't come close to meeting the $4,000 monthly payments, and the $569,000 mortgage exceeds the market value of the place by almost $100,000.

...
Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled $26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiler
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(202) 225-7926 fax
Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:20 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Thanks Jeff. Not bad.

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley
Sent: Fri Sep 18 10:17:19 2009
Subject: RE: Press-Telegram Article

Watchdog group critical of Richardson

by John Lannic, Staff Writer
Posted: 09/17/2009 05:51:46 PM PDT

Citizens for Responsibility and Ethics, a Washington, D.C., watchdog group known by the acronym CREW, has placed Rep. Laura Richardson on its "most corrupt members of Congress" list. CREW put Richardson on the same list last year.

An independent Congressional committee is looking into the agreement that allowed the Long Beach Democrat to get back her Sacramento house after losing it in foreclosure. Richardson bought the home while serving in the Assembly, but later fell behind in her payments.

CREW cited the issue with the house, as well as mounting legal bills paid by the congresswoman’s campaign committee, as evidence of its "corrupt" label.

Richardson has maintained that she did nothing wrong in winning back her home from a man who bought it at auction, blaming the lender for making an error in selling it in the first place. She has also said she is making the payments now and maintaining the home.

Though CREW has placed Richardson on its list, the ethics committee has not reached a conclusion in its investigation, nor will it confirm that it is even looking into the home sale.

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:07 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Hi Jeff, could you paste the article and send it to me?

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Fri Sep 18 09:54:36 2009
Subject: Press-Telegram Article
There was an article in today's Press-Telegram regarding the CREW 15 most corrupt members of Congress list. It is actually better than just the press release sent out by CREW, it offers a little more friendly insight into the issue and obviously pulls that from the meeting three weeks ago at their office.

http://www.presstelegram.com/ci_13380105

Jeff Billington
Communications Director
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington
Richardson’s congressional tenure marked by high staff turnover

By Malcolm Martlcb

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 contentious voices in recent California politics, her career notable for both achievements and controversy.

She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson’s record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson’s first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November 2007. The press secretary is usually hired by the office, noted the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Kevin Miller, had gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson’s office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to a look by Friedly, founder and CEO of Storming Media, which provides Legistorm.

The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson’s turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over about half the number of staff she has.

“When you see someone who can’t keep staff, it’s usually either they’re a difficult boss to work for, they don’t pay enough or the staff just doesn’t respect them while they’re there,” Friedly said. “I can’t say whether any of this is the case in Laura Richardson’s case.”

He added, “For Laura Richardson to go onto the top of the worst employers in Congress, she’s got a pretty steep road to climb.”

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 “Most Corrupt” members of Congress — though Storming Media’s Friedly said she seemed more guilty of “financial boorishness” than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson’s staffing turnover also appears to be unusually high when compared to the Legistorm records of the two members of California’s congressional delegation who were first elected in the two years before she was. In both cases, the turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 15 of the 18 full-time staffers that were in his office in January 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He’s had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney’s

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CSOC.RICH.008078
office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney’s legislative director since she 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 Dinon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report. The only other Congress member in the group to have 16 staffers leave was Rep. Doris Matsui, D-Sacramento. Bet Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He’s seen 10 staff go in a town that is nearly two years longer than Richardson’s. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

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(202) 225-7924
jeffrey.billington@energy.gov
Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura, RichardsonMC, Laura
Subject: Fw: LB Post articles about the member for the member

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From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

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 Beauchamp
http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board
by Ryan ZumMallen
http://www.lbpost.com/ryann/6408

Richardson Responds To Public
by Ryan ZumMallen
http://www.lbpost.com/ryan/1177

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Cloudy Outlook For Port Container Trade
by Nancy Pfeffer
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMallen
http://www.lbpost.com/ryan/6221

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CSOC.RICH.008080
LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZunMallan
http://www.lbpost.com/ryan/5970

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZunMallan
http://www.lbpost.com/ryan/5926

Breakwater Plans Have A Long Way To Go
by Ryan ZunMallan
http://www.lbpost.com/ryan/5916

Federal Breakwater Study Coming, Says Richardson
by Ryan ZunMallan
http://www.lbpost.com/ryan/5903

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZunMallan
http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZunMallan

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZunMallan
http://www.lbpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZunMallan
http://www.lbpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZunMallan
http://www.lbpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZunMallan
http://www.lbpost.com/ryan/1447

Complete Election Coverage
by Ryan ZunMallan
http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZunMallan
http://www.lbpost.com/ryan/982

Richardson & Andrews Talk Taxes
by Ryan ZunMallan
http://www.lbpost.com/ryan/973
Foly Reveals New Development, Debuting In Summer
by Ryan Zanabili
http://www.lapost.com/ryan/806

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan Zanabili
http://www.lapost.com/ryan/797

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

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: GA37-DC
Subject: CLR News

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE MCKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento’s south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property’s beleaguered ivy plant — were meant to curry Ms. Richardson’s favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson’s house, which the congresswoman at one point lost to foreclosure but later regained ownership.
According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $358,000 — 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.

I am Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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King, Lalla (Richardson)

From: Eagle, Michael
Sent: Wednesday, August 19, 2009 9:25 AM
To: CALF-DC

PRESS TELEGRAM—The Canalis Report

New York Times visits Laura Richardson’s Sacramento home
By John Canalis on August 18, 2009 9:52 PM | Permalink | Comments (0)


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’s 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.

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The District Weekly

NY TIMES WEIGHS IN ON REP. RICHARDSON’S “NEGLECTED” SACRAMENTO HOUSE
Theo Douglas

There’s not much new here for those of us who have followed the tale of Congresswoman Laura Richardson’s (D-pressing) frequently bedraggled Sacramento house—which went into foreclosure and was resold before Richardson somehow wangled it back; and which recently has drawn the attention of the Office of Congressional Ethics.

Monday’s New York Times story on the matter has, however, a Richardson photo which I haven’t seen—and a new denial. This one’s from Richardson spokesman Michael Eagle.

In a written statement issued on the congresswoman’s behalf, Eagle pronounced the condition of reports on her Sacramento home—the souvenir of her brief time as a California State Assemblywoman—“personal, biased, partisan and in some cases deliberately inaccurate.”

..........

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King, Laila (Richardson)

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37 dc, CA37 do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of $1,800 a month, plus $600 for a studio over the garage, won't come close to meeting the $4,000 monthly payments, and the $569,000 mortgage exceeds the market value of the place by almost $100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?
Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled $26,799,000).

One paragraph doesn’t do justice to all the work she’s getting done, so we’ll add a postscript. Richardson isn’t the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We’re glad to see she’s taking it out on her job.

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(202) 225-7926 (ca)
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 capital 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 $335,000, 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 tonly section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:
"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Daily Breeze Editorial (Sunday)

**Rep. Richardson's mess**

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return a call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Press-Telegram Blog—The Canalis Report
Laura Richardson's house in the news (again)

June 12, 2009  
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after 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

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Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

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LA TIMES

Congresswoman's abandoned house angers neighbors
Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.
Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids $20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown 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 crepe myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $335,000. 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.
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.
"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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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
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LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe
The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.
By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about $9,000 in property taxes at the time.
York bought the house in May 2008 for $388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about $160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $60 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

LR09966
- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave Bridge Project

Congresswoman Richardson is a Democrat from California’s 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

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I A TIMFS

Rep. Richardson’s Sacramento home is focus of House ethics probe
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By Jeff Gottlieb

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MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.
The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

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Associated Press

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PRESS TELEGRAM

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From the Associated Press

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DAILY BREEZE

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

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(202) 225-7924
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From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romano, Melissa
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer) A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate."
Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for $535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it
York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

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PRESS TELEGRAM

Long Beach chamber to offer political candidate training
By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is $100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer
U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for $535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing $9,000 in back property taxes. The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale.

Laura Richardson's Sacramento home in May 2008. (File photo) convincing Washington Mutual - now JP Morgan Chase - to return it. York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Then 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-umbounced) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure."

Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

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ROLL CALL

There Goes the Neighborhood.

Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent $160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the 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.

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
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Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE McKinley

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento’s south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property’s beleaguered ivy plant — were meant to curry Ms. Richardson’s favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson’s house, which the congresswoman at one point lost to foreclosure but later regained ownership.
According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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(202) 225-7926 fax
Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.
South Bay, morning! It's Sept. 25

By Andrea Swayne on September 24, 2008 11:00 AM | Print | Comments On | Email

Readers, let's hop to it!

A car broke out at a Wilmington refinery this morning.

A loving and kindly woman brought a world wonder to her Redondo Beach daughter’s backyard wedding. So sweet.

The family of a man shot and killed by Los Angeles County Sheriff’s deputies last month have filed suit against the agency.

Just as the city of Torrance nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newspaper Tom Sachs is the Daily Breeze’s new editor. Way do you follow him on Twitter, and with her congratulations?

The latest bank robbers was actually named wanted by the FBI? The Desperado Bandits, who stole millions when they stole from banks, including those in the South Bay.

Today’s At Work column profiles a woman who runs a San Pedro construction business.

While you’re checking out the Times’ Top 10 list of prep football teams.

Richardson has high staff turnover rate

By Andrea Swayne on September 24, 2008 10:35 AM | Features | Comments On | Email

Carroll Workman takes a look at Laura Richardson’s staff turnover rate, and finds not all 12 staffers have already left. Since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staff and salaries.

When you see someone who can’t keep their job, it’s usually either they’re a difficult boss to work for, they don’t pay enough or the staff just doesn’t expect them while they’re there. USA Today lists the most job-hopping legislators. 30.

I can’t say whether any of the is the case in Laura Richardson’s case.

Richardson is her fourth housemate and her third chief of staff. Perhaps more interesting are the comments, who seem to have some inside knowledge.

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, moved her Sacramento house from San. To D.C. by bus, that after the moving company quit when she talked to them like she was crazy.

Oh and please don’t exclude how she locked them out of the Sacramento office, given from the District office, and had her exposed by Capitol Police out of the house.

Richardson declined to comment to Capital Weekly.

South Bay, hello! It’s Sept. 24

By Andrea Swayne on September 24, 2008 9:45 AM | Features | Comments On | Email

Readers, let’s get to it.

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of her credit.

Several South Bay survivors of drunk driving victims are participating in this...
South Bay Pipeline

National perspectives on L.A.'s Clean Trucks

Objective: To reduce emissions from diesel trucks that operate in Los Angeles County.

Key points:
- Reduces greenhouse gas emissions by 20%.
- Improves air quality in the region.
- Supports local economies by increasing demand for cleaner technology.

Challenges:
- Cost of technology for smaller businesses.
- Need for increased public awareness and education.

Conclusion: The program is successful and should be expanded to other major cities.

South Bay, howdy! It's Sept. 23

By: [Author Name] on September 23, 2009 10:30 AM | [Source] | [Section]

Story: Reports indicate that the pipeline will be completed by 2020.

Additional comments:
- The project is expected to create over 1,000 jobs during construction.
- The pipeline will provide a more reliable source of water for the region.

LR0077

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CSOC.RICH.008118
South Bay Pipeline

A new condo law for domestic violence victims and their children hosts a gate to fail money in this rotten economy.

Sorry, friends, but you're all just victims in our scheme. Los Angeles, thanks to a new ordinance approved Tuesday.

The man who allegedly sexually assaulted and beat a 65-year-old woman beyond recognition on a Freeman Street block last week has been charged with forcible rape and attempted murder.

A Gardena man pleaded no contest to shooting his ex-father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By Steven Mollot on September 22, 2009 10:05 AM | Comments (7) | ShareThis

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote on Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made at the end of March 2010 general election. They were: Cerda, Rudolph and former City Councilwoman Alma Serrano, Commissioner Woods Woodhouse, and Art Kadarian, director of human services.

Cerda was selected to the City Council's post in March, after initial failing for a seat in the Assembly. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting, and Councilman Ron Oettl also supported her appointment. Councilman Ken Jenkins voted no, and Councilwoman Rachel Antonov voted out of the race. Antonov and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Feln: It's the nation building, stupid!

By Steve Mollot on September 22, 2009 10:29 AM | Comments (7) | ShareThis

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's political Republican challenger, Matti Feln. Feln was responding to the Harman op-ed that appeared in Sept. 10.

The issue isn't simply the corruption in the Chinese. Stupid? Opinio, Thursday's, when the Chinese military is the most important for ending Afghanistan's corrupt, ethnically divided, sectarian and weak government, stupid?

Why should a single American soldier kill tens of thousands of Afghans if the avowed Islamic Taliban or al Qaeda continue to use an Afghan democracy that will be perceived as anti-American, corrupt and lacking in stability? We are ill-advised to be in a situation where we are expected to be the salvation of a corrupt, sectarian, weak government.

The backing of Rep. Jane Harman, California Democrat, is said to be following a similar path in the same way in the case of the Afghan government. Any -- especially if it is a failed state, where war, corruption, tribal and disaster worsen, even worse for your position.

Feln has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By Steve Mollot on September 22, 2009 11:17 AM | Comments (7) | ShareThis

in a voicemail, Jane Harman takes issue with my characterization of her op-ed in today's Financial Times.

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CSOC.RICH.008119
South Bay Pipeline

The apathy with which Michael O'Hanlon is approached is not about troop levels, and as a journalist, I have to say, frankly, that I am concerned that in Afghanistan, we are as likely to find in the United States, where too many troops have been deployed. That's the right place, they say, that the additional troops will be Alqami's. It is their fight, and they should coordinate the overwhelming majority of the forces fighting to protect their country.

Harman position may have served since last week -- she would say it hasn't -- or today's Syria may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By Jane Harman on September 23, 2009 - 03:52 am | AlertMail | Commentary | Read It

By Jane Harman on September 23, 2009 - 03:52 am | AlertMail | Commentary | Read It

Some say we cannot afford to leave Afghanistan. In fact, my opponents argue we must escalate our engagement there because -- the United States has invested too many troops and too much money to fail. I say -- we cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, as a policy of engagement in Afghanistan is at cross-purposes to the mission. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By Jane Harman on September 23, 2009 - 03:52 am | AlertMail | Commentary | Read It

The apathy with which Michael O'Hanlon is approached is not about troop levels, and as a journalist, I have to say, frankly, that I am concerned that in Afghanistan, we are as likely to find in the United States, where too many troops have been deployed. That's the right place, they say, that the additional troops will be Alqami's. It is their fight, and they should coordinate the overwhelming majority of the forces fighting to protect their country.

Harman position may have served since last week -- she would say it hasn't -- or today's Syria may merely be reflective of O'Hanlon's more hawkish influence.
A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don’t understand… if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn’t name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but to be honest, I don’t see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise wouldn’t have brought up other issues which are not directly related to having a high staff turnover, the house issue and the “most corrupt” list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have hard staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you’ve been working on in Washington, just with a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I’ve pasted it into the email below:

http://www.capitolweekly.net/article.php? c=va&w=82&g=81b&key=vahe5b321et8va&one= vjksyinhgivo

Richardson’s congressional tenure marked by high staff turnover

By Malcolm MacLachlan (09.24.09 10:40 AM PST)

In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson’s office and interviews with former Richardson staffs. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson’s has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy.

She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known as the state Capitol far distant with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.
The turnover in congressional staffs is generally high. But Richardson’s record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where turnover is usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director, and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2005. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007. Shortly after she won a special election to replace Rep. Janice Millender-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 Legistorm.

Richardson’s first press secretary, Jacqueline Gannick, lasted less than three months. She has not held a press secretary or communications director position in Congres since November, 2007. The persons listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richards has never employed a legislative director. She has had the same deputy chief of staff her entire time in office. Richardson’s office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jack Friedly, founder and CEO of Storming Media LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted to Congress.

Still, he said, Richardson’s turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

“When you see someone who can’t keep staff, it’s usually either they’re a difficult boss to work for, they don’t pay enough or the staff just doesn’t respect them while they’re there,” Friedly said. “I can’t say whether any of this is the case in Laura Richardson’s case.”

He added: “For Laura Richardson to go onto the top of the worst employers in Congress, she’s got a pretty steep road to climb.”

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of its 15 “Most Corrupt” members of Congress — though Storming Media’s Friedly said she seemed more guilty of “financial bootleg” than corruption, and that in his mind there were far more deserving nominees.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Currit Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson’s staffing turnover also appears to be unusually high when compared to the Legistorm records of the three members of California’s congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate in House, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Santa Clarita. Elected in November 2008, he still has 12 of the 15 full-timestaffers 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-Stockton, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney’s office has remained fairly constant. His first chief of staff, Angela Routsos, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holzer, McNerney’s legislative director since he took office.

Rep. Brian Bilbray, R-San Diego, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He’s only had one chief of staff, Steve Dunne, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 15 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He’s seen 19 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)
1723 Longworth House Office Building
(202) 225-7924
jeffrey_billington@email.com
Billington, Jeffrey

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berr, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have begun working on a draft on this matter.
Article eyes Richardson staff turnover - Press-Telegram

SACRAMENTO - Capital Weekly takes a look at Laura Richardson's staff turnover rate, which has been high since she was elected to the House of Representatives two years ago.

The report is based on records maintained by LegStorm, which tracks congressional staffing and turnover.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them or they don't like them," said Jack Merlo, who publishes LegStorm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the two women on the list, who seem to have some inside knowledge. "And let us not overlook how Richardson found staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, after the moving company quit when she told them she was delay."

- Gene Marks

Advertorial

Laser Spine Institute: Free MRI Review
Get Complimentary MRI Review and Rediscover your Life without back pain! http://LaserSpineLife.com

Do NOT Pay For White Teeth
Learn the trick discovered by a mom to turn yellow teeth white for $10
http://WhiteTeethFor10.com

1 Rule To Weight
loss! Obey Obey The 1 Simple Rule And Lose 12 Pounds A Week With Ease... http://WeightLossLife.com

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OCT A WASHBURN

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LR0984

CSOC.RICH.008125
Article eyes Richardson staff turnover - Press-Telegram
South Bay, morning! It’s Sept. 25

A fire broke out at a Wilmington refinery this morning.

A young man today brought a world-winder to his Redondo Beach designer’s backyard wedding. So sweet.

Monday’s diving boom and wired by Los Angeles County Sheriff’s deputies last month in Carson have now been cut off against the agency.

Just as it was today, seeing you wrap up the avoiding roadwork to its namesake boulevard, it moved along to Cromwell Boulevard.

Veteran newswoman Terri Scoggin is the Daily Breeze’s new editor. Why don’t you follow her on Twitter and watch her adventures?

The next bank robber withcolor notes written by the FBI the Bureaucracy, who are picking cases when they steal from banks, including those in the South Bay.

Today at 6:30 p.m. on those who runs a San Pedro construction business.

Make sure you check out the Daily Breeze Top 10 list of great football teams.

Richardson has high staff turnover rate

Richardson has high staff turnover rate.

The report is based on records maintained by Legislator, which tracks Congressional staffing and salaries.

When you see someone who can’t keep staff, it’s usually either they’re a difficult team to work for, they don’t pay enough or the job just doesn’t quite respect them while they’re there,” Jack Friedly (who quits Legislator) said. “I want to say whether any of this is the case, it’s Richardson’s issue.

Richardson is not the fourth lawmaker, and her third chief of staff. Perhaps more interesting are the comments, who seem to have some inside knowledge:

Let us not overlook how Richardson forced staff members to pay for her dry cleaning, order her Congresswoman’s food from the DC bistro, and after the moving company quit when she asked for them to come.

Oh and please don’t include how the Capitol Daily out of the Sacramento office, and had Kim recorded by Capitol.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It’s Sept. 24

Police are investigating a double invasion in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to screen job candidates like one mainland woman who believes she was passed over for two jobs because of bad credit.

Several South Bay authorities of drunk driving victims are participating in this
South Bay Pipeline

eweeks north against windbreaks.
A new extrication tax means an increase in the频率 of people calling for help in areas where there is no significant fire threat.

Merchants Beach residents can give their two cents about how parking spaces have changed since the 1970s. They have noticed an increase in traffic during events.

South Bay residents now have more access to spend money they once had. With more stores, such as the South Bay Galleria, residents can find everything they need.

National perspectives on L.A.'s Clean Trucks

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city looks to Washington for permission to re-govern the local port parking. The program is seen as a model for re-urbanization and port development nationwide.

The change in federal law would give the state, through a program, some power to shut down parts of a strike, some 22 small groupings, from farm organizations on the National Farm Federation, signed a resolution to be introduced in Congress. The resolution criticizes the legislation. The conference of the unions, including the California Alliance, will be in San Francisco on Wednesday and Thursday, as the law is about to be debated in Congress.

The law is also an example of how legislation can be as much, or more, about symbols as it is about politics. A local newspaper, in a similar context in 1992, has done so much to reach businesses and improve the state's position, and as for the state of South Bay's urban goods.

The Associated Press notes that the Clean Trucks Program is an essential part of a broader effort to modernize America's ports.

Rotterdam, Europe’s largest port, is a model of efficiency. More than 7,000 container ships visit its docks every day, handling nearly 10 million containers a year, half of which are containers weighing 20 tons. The port has more than 100 24-hour container terminals, each capable of handling 10,000 containers a day, and the port is being used as a model for other ports in the United States. The European Union's goal is to have all container ships be able to handle 50,000 containers a year by 2020. The port is also seen as a model for environmental sustainability.

The weight of the cargo and the need to move it quickly and efficiently have driven the development of the port. The port is an important link in the global supply chain, and it is one of the keys to the US's economic success.

South Bay, howdy! It's Sept. 23

Readers, let's hit it:

Rep. Jane Harman has apparently missed her points. She is the right to change her course. If the situation is not resolved, it will be time to change the situation.

Gardena city leaders Tuesday night selected a city clerk to fill the seat left open by the death of Steve Beckford. The new city clerk will be sworn in soon.
A new Lomita House for domestic violence victims and their children has a goal to raise money in this tough economy.

Very few weeks ago, you got yourself into a situation to just one in Los Angeles, thanks to this new ordinance approved Tuesday.

The man, who allegedly physically assaulted and beat an 89-year-old woman beyond recognition on a neighborhood street last week, has been charged with felony rape and attempted murder.

A Gardena man accused of shooting his ex-gf's father during an argument served time for a 3-year family.

New Gardena City Councilwoman: Tasha Cerda

By Sunday Staff on September 15, 2009 08:50 AM | E-mail | Print | Comment | RSS Feed

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 3-2 vote late Tuesday night. She is replacing former Councilman Steve Bostian, who was elected to the state assembly last month.

There were five candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were Cerda, Realistic and former City Council candidate Wayme Simpson, former City Council candidate Mike O'Connor, and art consultant, owner of Jarr's Auto Land.

Cerda was elected to the Clerk's post in March, after a write-in campaign on the ballot. She is president of the Holy Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Bostian also supported her appointment. Councilman Ron Medina voted no, and Councilman Bostian Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago.

Cerda will serve out Bostian's term through 2012.

See Sunday's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By Sunday Staff on September 22, 2009 01:34 PM | E-mail | Print | Comment | RSS Feed

Fein was responding to the Bushman article that appeared on Sept. 10.

The issue isn't simply the corruption. It's the corruption, stupid! Opinion, Thursday, it's whether the U.S. military is the instrument for making Afghanistan's corrupt, ethnically splintered, sectarian and ineffective government, work?

Why should America risk its life and limb in Afghanistan if the defeat of the Taliban or al Qaeda depends on an Afghan democracy that cannot work or pay its troops and owes its legitimacy to a government that is corrupt, weak and ineffective? Why should America risk its life and limb in Afghanistan if the defeat of the Taliban or al Qaeda depends on an Afghan government that is corrupt, weak and ineffective?

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By Sunday Staff on September 22, 2009 03:59 PM | E-mail | Print | Comment | RSS Feed

In a statement, Jane Harman talked about her character as an op/ed in today's Financial Times:

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LR0989

CSOC.RICH.008130
Winograd: We can't afford to stay in Afghanistan

By S. James Wood on November 9, 2009 12:54 PM | Dispute | | Share

Nancy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own argument on Afghanis.

We all want to feel safe and secure, and we know that an American soldier is not being wasted on perilous missions that create new enemies. For every soldier, we must work for an exit strategy from Afghanistan and bring our troops home.

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must continue our mission there because we 'invested too many troops and too much treasure to fail.' I say - we cannot afford to stay in Afghanistan because we will cripple our country.

War and occupation breed corruption, a policy of occupation in Afghanistan is at cross purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and homes - not as an occupying power - but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By Jonathan M. Schwarz on September 21, 2009 10:24 AM | Analysis | | Share

Rep. Jane Harman has an op-ed in The Financial Times today, in which she and fellow Democratic candidates suggest sending more troops to Afghanistan on the K Funeral's terms -- to win support for anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Karzai that Congress, facing $1.24bn (€970m, £630m) deficit talks and an American public growing in the war, will not fund additional troop deployments until it sees some progress toward their part. This is a credible go-no-go/bad-go message that Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved the front burner since the publicity of the US president's visit. The Karzai government's willingness to support anti-corruption measures:

To get a sense of where Obama is coming from on this, check out his televised address to the American public about the situation there.

I look at this behind a pay wall, but you can read the whole thing after the jump:

Continue reading Harman: More troops in Afghanistan, with conditions.
Billington, Jeffrey

From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Conks, Shirley; Rnyt, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician
Signal Tribune Newspaper.htm

Laura Richardson
explains circ...

Here is an article that we should look at. This is from our editorial board meeting, but the newspaper is
taking the liberty of using the information with other published accounts.
Billington, Jeffrey

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooke, 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,

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year
by Keith Haggardbaum
http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board
by Ryan ZumMallen
http://www.lbpost.com/ryan/0406

Richardson Responds To Public
by Ryan ZumMallen
http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Pfiffner
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMallen
http://www.lbpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMallen
http://www.lbpost.com/ryan/5976

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumMallen
http://www.lbpost.com/ryan/5938

6183

CSOC.RICH.008134
Breakwater Plans Have A Long Way To Go
by Ryan ZumMallen
http://www.ibpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumMallen
http://www.ibpost.com/ryan/5003

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMallen
http://www.ibpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMallen

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZumMallen
http://www.ibpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZumMallen
http://www.ibpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZumMallen
http://www.ibpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZumMallen
http://www.ibpost.com/ryan/1417

Complete Election Coverage
by Ryan ZumMallen
http://www.ibpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZumMallen
http://www.ibpost.com/ryan/982

Richardson & Andrews Talk Taxes
by Ryan ZumMallen
http://www.ibpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer
by Ryan ZumMallen
http://www.ibpost.com/ryan/828

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.ibpost.com/ryan/767
Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@.house.gov

PH: (562) 436-3528
FX: (562) 437-6494
Billington, Jeffrey

From: Billington, Jeffrey  
Sent: Tuesday, September 29, 2009 3:03 PM  
To: Rogers, Henry; Cooks, Shirley  
Subject: RE: LB Post articles about the member for the member

Henry,

I’ve got them printed off and will give them to her shortly.

From: Rogers, Henry  
Sent: Tuesday, September 29, 2009 2:07 PM  
To: Billington, Jeffrey; Cooks, Shirley  
Subject: LB Post articles about the member for the member

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Regards,

HR

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by Keith H剩enholtz  
http://www.lbpost.com/keith/6549

Richardson Sits Down With PT Editorial Board  
by Ryan ZurnMathe  
http://www.lbpost.com/ryan/6406

Richardson Responds To Public  
by Ryan ZurnMathe  
http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade  
by Nancy Pfleger  
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements  
by Ryan ZurnMathe
Poly Reveals New Development, Debuting In Summer
by Ryan Zaremblon
http://www.ibpost.com/ryan/973

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan Zaremblon
http://www.ibpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@richardson.house.gov
PH: (562) 436-3828
FX: (562) 437-6434
Billington, Jeffrey

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 3:09 PM
To: Billington, Jeffrey
Subject: RE: LB Post articles about the member for the member

Thanks, Jeff

From: Billington, Jeffrey
Sent: Tuesday, September 29, 2009 12:03 PM
To: Rogers, Henry; Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Henry,

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From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff.

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Federal Breakwater Study Coming, Says Richardson  
by Ryan ZumMallen  
http://www.lbpost.com/ryan/5903

Congressmen Richardson Weighs In On Skate Park Issue  
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Richardson, Others Welcome Opening Of US Census Office  
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http://www.lbpost.com/ryan/808

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by Ryan ZueMallen
http://www.lbpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@co.california.us
PH: (562) 436-3828
FX: (562) 437-6434
Billington, Jeffrey

From: Billington, Jeffrey
Sent: Tuesday, October 13, 2009 2:16 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: FW: Fox Business News Media Op

Congresswoman,

I've contacted Nicole in Congresswoman Lee's office concerning this interview. She told me the spot is still open, if you are interested, but, she also warned me they want to talk about Congressman Rangel and his problems as well.

Pros:
It's a national network (though Fox Business News is new)
Would be an opportunity to talk about healthcare and the importance of it being available for everyone

Cons:
They would press you to talk about Congressman Rangel's issues
Some might make negative comments and connotations about the Sacramento house issue and you speaking on Rangel

My thoughts:
If they came directly just to you, you might consider doing it. but since this is a blanket invitation, you might step back from it, because some nazy people might try to cause negative press for you, I can only imagine what some conservative commenter would say, regardless if you said it should be handled through the ethics committee or if you were harsh toward him.

My vote would be a no.

Also, The Cobert Report called again and said they were going to be in town doing one of these spots for their Better Know the District segments on October 21st. I'm assuming your answer for this is no? It is done in good fun, but it has been embarrassing for some members, though others have gotten into it. But Congressman Frank would be sure to tell you not to do it.

---

From: Marshall, Jr., William
To: Cooks, Shirley; RichardsonMC, Laura
Subject: FW: Fox Business News Media Op

------------------
From: Williams, Nicole
Sent: Tuesday, October 13, 2009 12:31:30 PM
To: Anderson, Debra; Avant, Laniar; Clandinen, Monique; Cohen, Ira; Comis, Adam; Cullen, Kristen; Daniels, Ryan; Rotert, Danny; Simon, David; Dillard, Larry; din; Edmonds, Kenneth; Engelhardt, Steven; Goolin, Stephanie; Olszow, Jennifer; Gusciora, Alex; Graziano, Dena; Javert, Rick; Jenkins, Sharon; Godfrey, Jonathan; Jonas, Branda; Willis, Ken; Greco, Kristie; Levin, Michael; Little, Corey; Marnaux, Lali; Marshall, Jr., William; Mbanu, Nkechi; McKenney, Kerry; Mlnie, Emie; Montgomery, Sunny; Muhammed, Muhammad; Tuure, Oforu, Asi; Ottemiller, Justin; O'Reilly, Shanna; Palmer, Jioni; Perkins, Trudy; Phelan, Richard Andrew;
Fox Business News is looking for someone to appear on their show Happy Hour this evening to discuss Healthcare and other topics. Hit time is 5:12pm and the interview would last a total of 5 minutes and would be taped in the Cannon Rotunda. Your member would appear alone along with the 3 Fox anchors. Please contact me if you’re interested. Thanks.

Who: Fox Business News

When: Today, 5:12pm

Where: Cannon Rotunda

Nicole Y. Williams

Communications Director

The Honorable Barbara Lee (CA-9)

2444 Rayburn House Office Building

Washington, DC 20515

(202) 226-7374

(202) 579-3538

(202) 225-9817 (Fax)

http://lee.house.gov/
Committee To Decide Whether Richardson Violated Rules

6194

By Ryan ZumMischel | Long Beach News | 12.30.06

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 meatier paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

"Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in the span of slightly over a year, I have worked to resolve a personal financial situation."

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bipartisan evaluation of the facts."

"I hope that the Committee, despite its full schedule, can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

WATERS, RICHARDSON FACE ETHICS PROBES

1

LR1004

CSOC.RICH.008145
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)
1/25 Longworth House Office Building
(202) 225-7924
jeffrey.billington
Committee To Decide Whether Richardson Violated Rules
by Ryan ZumMallem | Long Beach News | 10.30.09
The Committee on Standards of Official Conduct today stated that they will determine whether Congresswoman Laura Richardson received preferential treatment when the Sacramento house she defaulted on was given back to her.
Click here to read the article.

C-17 Will Live On, Thanks To Defense Bill Funding
by Ryan ZumMallem | Long Beach News | 10.30.09
President Obama signed a defense bill this week that included up to $2.5 billion for 10 new C-17 aircraft, although fewer may actually be ordered. The move preserves 5,000 Long Beach jobs.
Click here to read the article.

State Of The County Speech To Broadcast Live Online
by Ryan ZumMallem | Long Beach News | 10.30.09
Los Angeles County Supervisor Don Knabe will make his annual State of the County address available online, to view live on his website www.Knabe.com.
Click here to read the article.

The Black Cat: Devil Or Angel
by Judy G Katz | Pet Post | 10.30.09
On the eve of your spooky weekend, Judy and Kate delve into the rumors of the black cat, and explain the origins of its mystery.
Click here to read the article.

Car Sharing, An Option For Long Beach
by Nancy Pfeffer | Moving Green | 10.30.09
With state regulations continuing to require reductions in greenhouse gas emissions from transportation, car-sharing is an option we should support.
Click here to read the article.

Reduce Stress At Your Desk And Computer
by Dr. Michael Day, D.C. | Vital Living | 10.30.09
Dr. Michael Day describes some helpful tips for staying active and healthy during long hours in front of a computer screen.
Media Alert From TV Eyes Media Monitoring Suite

Laura richardson on KCAL-LA -
10/30/2009 02:09:22 PM
KCAL 9 NewsCentral at 2:00PM (News)

...they're focused on democrats maxine waters and laura richardson, water is under investigation because the bank at which her husband own stock received 12 million bonus fund after they were arranged a meeting between banking victims and officials, which is since they stated to have received special treatment from washington mutual when the bank foreclosed! on her home and...

This is an Automated Alert Message - Please do not reply
Questions or Comments?
Billington, Jeffrey

From: Results@TVEyes.com
Sent: Friday, October 30, 2009 9:04 PM
To: Billington, Jeffrey
Subject: New MMS Alert - Laura richardson - KABC-LA (ABC)

Media Alert From TVEyes Media Monitoring Suite

Laura richardson on KABC-LA (ABC) -
10/30/2009 06:03:57 PM

News (News)

...there are no facts to support allegations that "I've acted improperly, meantime long beach congresswoman laura richardson"'s case also involved suspected preferential treatment from a financial institution. her involves her sacramento home that was sold at a foreclosure auction. her home in a well off sacramento neighborhood was returned to richardson by washington mutual. i this now owned again by the...

This is an Automated Alert Message - Please do not reply

Questions or Comments?
Let's add them to our list to respond to when this is over.
November 13, 2009 | 4:06 pm

Race and Ethics—Let’s Be Honest

Posted by Joe R. Hicks

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black Caucus has taken exception. They say the whiff of racism is in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled—the legislative equivalent of the canard of “driving while black.” However, my view is that this is just the same old, same old—a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven’t disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee’s investigations.

Tu point out just this, I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay—recently a “Dancing with the Stars” circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing “infatuation” with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are “also” engaged in unethical behavior—that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress—and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi’s actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area—one of the most liberal districts in the nation.

Talking about indefensibility, Jefferson was discovered to have stashed $40,000 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 12 years in federal lock-up, announced today.
And exactly how did racism play a role in any of this?

Then there’s Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He’s under investigation for failing to pay taxes on $75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least $600,000 in assets, until just past August.

Nonetheless, the Black Caucus issued a letter expressing support for Rangel, saying “…he has our full support,” and that “…we are proud of the thoughtful leadership he provides the House.” So the stink of financial improprieties doesn’t bother them. The brother’s just out-witting the system and “getting his,” right?

Apparently untroubled by the probe of Rangel’s financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between $250,000 and $500,000 worth of stock from One United Bank – a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank’s board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United – all without disclosing her or her husband’s links to the bank. The government eventually coughed up $12 million in TARP funds for One United.

Laura Richardson’s story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson’s grass and cleaned up the yard — something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the Los Angeles Times has reported on all the gory 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 Levin, New Jersey’s Donald Payne, Mississippi’s Bennie Thompson, and Donna Christian-Christensen from Virgin Islands.

The Committee is investigating whether their island junkets violated House rules. According to the Committee, these trips were sponsored, funded, and organized by an agency known as the Carib News. If true, this is simply against the rules.

Speaking of rules, why isn’t the Black caucus embracing these probes? Shouldn’t they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing “why us” victim posture.

But it could also be argued – as I do – that the Black Congressional Caucus is a hold-over form an era that’s long past. C’mon, is there really some racial identity interest they serve that’s fundamentally different from any other elected officials?

9 Comments — Leave your comment here
Race and Ethics—Let’s Be Honest
By Joe R. Hicks
11.13.06 at 4:08 pm | Ethics Probe Causes Block Caucus to Throw Down . . .

Underestimating America’s Religious Understanding
By David A. Lehrer
11.11.06 at 1:13 pm | . . .

Failing to Connect the Terror Dots—Political Correctness Run Amuck
By Joe R. Hicks
11.10.06 at 2:33 pm | Recognizing terror for what it is can be . . .

Afghanistan: Which Way Forward?
By David A. Lehrer
11.4.06 at 3:20 pm | Experts to debate America’s proper course in . . .

A Man Who’s Changing Attitudes
By David A. Lehrer
10.30.06 at 4:17 pm | A Leader Who Inspires Change—Here and In . . .

Crime and Spin
By David A. Lehrer
10.20.06 at 1:49 pm | Missing an opportunity—a crime that should have . . .

Underestimating America’s Religious Understanding
By David A. Lehrer
11.11.08 at 1:13 pm | ... (66)

Falling to Connect the Terror Dots—Political Correctness Run Amuck
By Joe R. Hicks
11.10.08 at 2:03 pm | Recognizing terror for what it is can be ... (41)

Race and Ethics—Let's Be Honest
By Joe R. Hicks
11.13.08 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down ... (36)

Complex Problems Deserve Thoughtful Responses
Very interesting link - I just did a quick check, ...

Obama and Education Reform
Great piece. It's refreshing for a change to read ...

The Facts About Fast Food in South LA
Mr. Lehrer's article is right on many points. ...

Rush Limbaugh and the Use and Abuse of the Racism Charge
Sadly, RACISM is alive and well on our shores en ...

LR1016

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Knee Jerk Responses to Real World Problems Make No Sense

You forget Moynihan's equally moronic remedy to ...

- A Chance to Fix LA Schools
  I can find many logical ideological arguments to ...

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LR1017

CSOC.RICH.008158
The Perfect Wedding Requires the Perfect Location...
A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won’t be business as usual. She isn’t the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we’re quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of $1,800 a month, plus $600 for a studio over the garage, won’t come close to meeting the $4,000 monthly payments, and the $569,000 mortgage exceeds the market value of the place by almost $100,000.

Why didn’t she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn’t be right just to walk away from it. That’s assuming more responsibility than many owners whose mortgages have turned upside down.

But that’s enough about her personal problems. How’s she doing on the job?
Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled $26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chilcote
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Washington, DC 20515
(202) 225-7924
(202) 225-7926 ftx
I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.
South Bay, morning! It's Sept. 25

Daily Breeze  South Bay Pipeline

Reedies, let's hop to it:

A fire broke out at a Wilmington refinery this morning.

A loving and hands-on family brought a world wonder to an Redondo Beach daughter's bayfront wedding. So sweet.

The discovery of a mass grave and trial by Los Angeles County Sheriff's deputies last month in Carson have not ended the agency.

Just as the City of Jacksonville阮起了 expensive roadwork to its mainline boulevard, it remains strong on its previous commitment.

Veteran newcomers Tony Schwartz is the Daily News's new editor. Why don't you follow him on Twitter, and with his congratulations?

The latest bank robber who uses catnaps was nabbed by the FBI? The Bel-Air Police Special Reserve telling stories when they visit from banks, including crimes in the South Bay.

Today's Ask column profiles a woman who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 list of prep football games.

Richardson has high staff turnover rate

By Steve Lerman, Sep 21, 2004 10:25 AM

The report is based on records maintained by Legislature, which tracks Congressional staff and salaries.

When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them when they're there, it's very rarely that the people are leaving, said. I can't say whether any of this is the case in Laura Richardson case.

Richardson is her fourth spokesperson and her third chief of staff. Perhaps more surprising are the commentaries, who seem to have some inside knowledge.

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, drew her Sacramento House from 5th to D.C. by bus, and this after the moving company quit when she told them the price was crazy. Oh and please don't exclude How she locked Stan out of the Sacramento office, James from the District office, and had him escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello! It's Sept. 24

The station,attachment, on September 24, 2004 10:25 AM

Bus, Metro, California, 6th, Riviera

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would let how employers can use credit checks to screen potential hires, like one Hamilton man who believes she was passed over for a job because of bad credit.

Several South Bay accidents of death involving drivers are participating in this...
South Bay Pipeline Page 2 of 5

National perspectives on L.A.'s Clean Trucks

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city submits Washington for permission to require first-tier ports trucking industry. The program is seen, in part, as a potential model for re-optimizing port operations sustainably.

Whether you think it's a good idea or not depends on your perspective, Joe Stilp, the Wall Street Journal, which takes a dim view of the program:

Unemployment would give the Teamsters enormous bargaining leverage over their work and pay, thereby raising the cost of shipping goods, as well as the ability to shut down ports if in a strike. Some 30 other groups, from farmers for the National Retail Federation, did not oppose such a plan, which is the key to the legislation. The response of shipping would be to divert cargoes from Mexico or Canada, or even through the Panama Canal for ports on the Gulf of the East Coast, California doesn't need more revenue in this area.

The change in federal rules would also mean a shift away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competitiveness. The damage from a patchwork regulatory structure would be felt nationwide, and all for the sake of the State's unions.

The American Preachers argue that the Clean Trucks Program is an essential piece of a broader effort to modernize American ports:

According to the American Preachers, Europe's largest port, is a marvel of efficiency. More than 1,000 container ships visit its docks annually, most stopping for barely more than a day. Nine terminal facilities, built on landslides where the River Rhine, the sea, handle 10 million containers with a minimum of congestion and pollution. The freight - that's ships, rail and trucks, and barges are delivered to the port, on time and on schedule. The right • design of freight movement systems at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destinations quickly before they are moved to their next step on the supply chain. The ports ships to operate with minimal inventory, and must be a stringent would mean that ships have minimal space to store goods. The logistics ship, lower inventory costs, less theft, and less need to show unusual goods.

By constructing, American ports and the logistics and distribution systems they need are old world.

South Bay, now! It's Sept. 23

By Anne M. Duggan, Los Angeles Times (IPMG NewsLink) | www.dailynews.com | Associated Press

Special to the Times

South Bay, now! It's Sept. 23

By Anne M. Duggan

Anne M. Duggan has long been fighting for a greater presence in the South Bay. After the House passed the bill to extend the deadline for the South Bay pipeline, she says, "We need it now!"
A new ordinance in Los Angeles aims to combat gender violence by giving domestic abuse victims and their children a safe haven from perpetrators.

"Sorry, but you’ve gotta leave your guns here," said a Los Angeles Police Department officer who arrested an alleged domestic violence suspect.

The man, who allegedly sexually assaulted and beat a 65-year-old woman, was booked into jail on charges of domestic violence and attempted murder.

A Gardena man pleaded no contest to shooting his ex-girlfriend during an argument. He's that kind of a nuclear family!

New Gardena City Councilwoman: Tasha Cerda

Gardena City Councilwoman Tasha Cerda was appointed to the City Council with a 6-1 vote on Tuesday night. She is replacing former Councilwoman Dr. Shalimar Noor, who was elected to the state assembly last month.

There were four candidates who applied for the appointment, which was made in lieu of a March 15 2023 special election. They were: Cerda, Noor, and former City Councilwoman Nicole Sama, Commissioner Edwina Whitaker, and Art Aslanian, owner of Sama Auto Land.

Cerda was elected to the City Council's post in 2023, after winning a seat on the council. She is president of the Holy Spirit Homeowners Association and a longtime community advocate.

Mayoral Poll: Tasha Cerda in third place at Tuesday's council meeting and City Councilman Ron Helft also supported her appointment. Councilman Don Medina voted no, and Councilman Paul West invoked the right to pass the motion. However, the city's political climate was not as polarized as it has been.

Fein: It's the nation building, stupid!

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's political action committee, Matter Fein. Fein was responding to the Harman article that appeared on Sept. 10.

"I'm not sure what the government is doing in Afghanistan, but it's building nation, stupid!" Fein said.

"I think it's important for us to build nation and economy in Afghanistan," Fein said. "We need to build nation and economy in Afghanistan, not just build nation.

Harman responds: Op-ed is about corruption, not troops

"I'm concerned about the corruption in Afghanistan," Fein said. "I think it's important for us to build nation and economy in Afghanistan," Fein said. "We need to build nation and economy in Afghanistan, not just build nation.

"I'm concerned about the corruption in Afghanistan," Fein said. "I think it's important for us to build nation and economy in Afghanistan," Fein said. "We need to build nation and economy in Afghanistan, not just build nation."
The appeal with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have stood publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that will be possible once the Afghans have confidence that their governments will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels in the condition that will be transparent and accountable. That's a different message from the one Harman delivered in the Washington Times last week, where she argued writing into law a commitment to additional U.S. troop deployments:

"Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced."

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghan. It is their right, and they should conduct the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week - she would say it hasn't - or today's ousting may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By Jonathan S. Lord on September 21, 2009 11:50 AM in Harman | Comments (1)

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home.

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because ... the United States has invested too many troops and too much treasure to fail. I say - we cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of occupation in Afghanistan is self-defeating. If we really want to eradicate corruption in Afghanistan, then we should support the Burmese and Nepalese, two small, democratic, and non-military countries that our troops are helping.

Marcy Winograd.

Harman: More troops in Afghanistan, with conditions

By Jonathan S. Lord on September 23, 2009 12:50 AM in Harman | Comments (2)


But we need to find a way to benefit, from this moment of maximum US leverage, Barack Obama. Anti-corruption, can lift Mr Karzai that Congress, facing $1.25bn in cuts to the American public sector, on the verge, will be forced to cut back its support, if it wants to avoid an Afghan aide from that burn.

Afghanistan has moved onto the front burner since the revelations of Don. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from, check out his Washington calling for more troops in Afghanistan. His statement that Afghanistan is in chaos and its effort is unconvincing the challenges there.

Today's event is behind a pay wall, but you can read the whole thing after the break.
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 LB Report is Pearls.

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswomen 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

Sae House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year
by Keith Hageman
http://www.ibpost.com/keith/6548

Richardson Sits Down With PT Editorial Board
by Ryan ZumMallen
http://www.ibpost.com/ryan/6406

Richardson Responds To Public
by Ryan ZumMallen
http://www.ibpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Pfeffer
http://www.ibpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMallen
http://www.ibpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMallen
http://www.ibpost.com/ryan/5975

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumMallen
http://www.ibpost.com/ryan/5938

Breakwater Plans Have A Long Way To Go
by Ryan ZumMallen
http://www.ibpost.com/ryan/5918

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumMallen
http://www.ibpost.com/ryan/6903

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMallen
http://www.ibpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMallen
Election Results: Candidates, Props & Measures Oh My!
by Ryan ZzemMallen
http://www.lbpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZzemMallen
http://www.lbpost.com/ryan/1733

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZzemMallen
http://www.lbpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZzemMallen
http://www.lbpost.com/ryan/1417

Complete Election Coverage
by Ryan ZzemMallen
http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZzemMallen

Richardson & Andrews Talk Taxes
by Ryan ZzemMallen
http://www.lbpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer
by Ryan ZzemMallen
http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZzemMallen
http://www.lbpost.com/ryan/787

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Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@
PH: (562) 436-3828
FX: (562) 437-6434
Selway, Laura

From: Selway, Laure
Sent: Tuesday, September 01, 2009 4:04 PM
To: Boyd, Eric
Attachments: EDBOARD COVER PAGE AND CONTENTS.doc

Red tab: Congresswoman Richardson and the 37th district
Yellow tab: personal update
Gray tab: key votes
Blue tab: leg Accomplishments
Green tab: Fed funding
Yellow tab: Constituent services

Laura Selway
Legislative Assistant
Representative Laura Richardson (CA-37)
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(202) 225-7924
[Insert newspaper] Editorial Board
2009 Legislative Report

Prepared by

Congresswoman Laura Richardson

September #, 2009
Congresswoman Laura Richardson
2009 Legislative Report
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A report from Washington

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Matthew Chiller
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(202) 225-7926 fax
Selway, Laura

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Manel; King, Leile (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.
Article eyes Richardson staff turnover

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by Legal Emm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Jock Friedly, who published a blog entry, "I can't say whether any of this is the case in Laura Richardson's case."

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- GENE MORRIS

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Thanksgiving Dinner

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Updated November 24, 2009

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Shore Patrol sting costs
Confession arrived at

LR1041

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<td>Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lafe (Richardson); Selway, Laura; Pong, Seng</td>
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<td>Daily Breeze Blog Article</td>
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South Bay, morning! It’s Sept. 25

Readers, let’s hope so:

A fire broke out at a Wilmington refinery this morning.

A lemon and honey festival brought a world visitor to his Redondo Beach daughter’s backyard wedding. So week.

The family of a man shot and killed by Los Angeles County Sheriff’s deputies last month in Carson has filed suit against the agency.

Just as the city of Torrance plans to wrap up extensive roadwork to its main road, Boulevard, it faces along to Crossbow Boulevard.

Veteran newswoman Toni Stroh becomes the Daily Breeze’s new editor. Why don’t you follow her at Twitter, and with host regulars?

The latest bandit to rob a bank with a name wanted by the FBI? The Bitter Bandit, who left a teller with the money and the bank.

Today, the Bitter Bandit comprised a group of a San Pedro crime scene.

Make sure you check out the Breeze’s Top 10 list of prep football teams.

Richardson has high staff turnover rate

By Carol Williams on September 24, 2009 | 1:56 p.m. | Separation | | Sponsored |

Carol Weekly takes a look at Laura Richardson’s staff turnover rate, and finds that 18 staff have already left since Richardson was elected two years ago.

The report is based on records maintained by Legislator, which tracks Congressional staff and salaries.

What to find out who can’t keep staff. It’s usually either they’re a difficult boss to work with, they just don’t pay enough, or the staff just doesn’t respect them while they’re there. (Jack) Frieder (who publishes Legislator) said. I can’t say whether any of this is the case in Laura Richardson’s case.

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the two interns, who seem to have some inside knowledge.

And let us not forget both from Richardson’s staff who got to pay for fry-day flooding. Move her Sacramento office from Sac to B.C. By L.A., this after the moving company quit when she talked too long that she was crazy. Oh and please don’t exclude how the locked doors of the Sacramento office, and the one from the White House office, and has been escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello! It’s Sept. 24

By A.J. Miranda on September 24, 2009 | 1:46 p.m. | Separation | Separation | | Sponsored |

Readers, let’s get to it:

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to screen potential hires. Like one Hawthorne woman who believed she was chosen for two jobs because of bad credit.

Click to search...
Several South Bay survivors of drunk driving victims are participating in this weekend's efforts against drunk driving fundraisers.

A new exhibit on the bay means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach residents tonight can give their two cents about how parking restrictions might help ease land use now.

A vacant piece of property across from the city's park can be a source of revenue for the city.

South Bay residents now have two more places to spend money there: First, a new park at the South Bay Seafood October, and second, an electronic store, took the space vacated by Circuit City in Torrance.

National perspectives on L.A.'s Clean Trucks

By CYNTHIA RICHARDSON on Tuesday, 9/10/2002 at 6:31 PM - L.A. Times - Commentary

The effort to create a cleaner environment in the Los Angeles area is a complex one.

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city seeks to create a cleaner environment for the local port trucking industry.

The program is seen as a model for other areas, providing a template for how to reduce air pollution and improve air quality.

In the meantime, the program is facing challenges, including opposition from some businesses and residents.

Whether or not the Clean Trucks Program is successful will depend on the efforts of all who are involved.

By comparison, American ports and the logistics and distribution systems they need are old world.

South Bay, howdy? It's Sept. 23

By JIM MURPHY on Tuesday, 9/10/2002 at 6:31 PM - L.A. Times - Opinion

Readers, let's talk.

Rep. Jane Harman has apparently shifted her previous position that any new troops in Afghanistan would be citizens. In an op-ed she penned, Harman has called for more military troops.

Gardena city leaders Tuesday night selected its city clerk to fill the seat vacated by Steve Riordan, now an assemblyman. Check out tomorrow's paper for more.
details.

A new Lomita home for domestic violence victims and their children hosts a gala to raise money in this economic crisis.

Soraya, friends, but you've gotta limit your success to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The man who allegedly sexually assaulted and beat a 65-year-old woman beyond recognition on a Vanowen Street last week has been charged with forcible rape and attempted murder.

A Gardena man pleaded no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda
By Sockeye on September 30, 2009 10:23 AM | Permalink | Comments (0) | ShareThis

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were Cerda, Bradford and former City Council candidates Maria Soto, Ensenza, Consalvo, Woods Wolfson, and Art Kuskanon, son-in-law of Santa Ana Land.

Cerda was elected to the City Council in March, after losing running for a seat on the council. She is president of the City Holly Park Neighborhood Association and a longtime community advocate.

Deputy Parks Township Commissioner Cerda at Tuesday's council meeting and Councilman Ron Herzig also supported her appointment. Councilman Dan Andreu voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!
By Greg Morisson on September 30, 2009 10:46 AM | Permalink | Comments (1) | ShareThis

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Mattie Fein. Fein was responding to the Harman letter that appeared on Sept. 10.

The issue isn't simply the corruption. It's the corruption, stupid! Opinon. Tuesday. It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, entrenched government, or government, stupid!

Why should a unique American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that cannot last without U.S. military personnel and should be fired for one attack? And if that attack fails, the army. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and dictatorial rule prevails for mechanisms.

The House Republicans, led by Jane Harman, California Democrat, is trying to throw in the Paula Broadwell, which would be demanding an immediate withdrawal of troops to avoid any American casualties. Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops
By Greg Morisson on September 30, 2009 10:46 AM | Permalink | Comments (1) | ShareThis

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in
Today's Financial Times:

The OpEd with Michael O'Hanlon is about corruption. It's not about troop levels, and my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are included. That will be helpful where Harman delivered in the Washington Times last week, where the argued (writing now) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential, the United States has invested too many troops and too much treasure to fail. But rising troop levels is the wrong plan to meet the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans, it is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week — she would say it hasn't — or today's OpEd may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By Leo Malabika on September 28, 2009 1:13 AM | Permalink | Comments (0) | Starlist

Mercy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work on an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because — as the United States has invested too many troops and too much treasure to fail. I say — we cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, rule of law, and building up the Afghan army so that it can stand on its own feet and create more independence and less dependence.

Harman: More troops in Afghanistan, with conditions

By dex pavot on November 22, 2008 11:32 AM | Permalink | Edit Post | More


But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell his Harman that Congress, facing $1 trillion debt, deficit and an American public souring on the war, will not fund additional troop deployments until it sees a plan for doing things right. This is a credible good cop-bad cop message that will resonate with his colleagues in Congress.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his July op-ed calling for more troops in Afghanistan. His argument was that Afghanistan is too big, and his op-ed downplaying the challenges there.

Today's op-ed is behind a pay wall, but you can read the whole thing after the jump...
Hey—could someone tell me what page this appeared on?

**Congresswoman’s abandoned house angers neighbors**

Laura Richardson’s former home in Sacramento’s upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gorden

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 gardeners card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson’s house once a month for six months to mow the lawn. She paid kids $20 during the fall to rake the leaves. They once peeked inside and saw a...
dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson’s backyard and soon moved into L. Kraft’s house next door. It took him two months to get rid of them.

Richardson’s house, he said, “has become such a hideous place.”

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and perennials 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 vacuum structure with a whitewashed appearance.” Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson’s house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento’s oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, ’20s and ’30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for $388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson’s house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui (D-Sacramento).

Pelosi’s was the only response he received. She said she couldn’t comment.

More recently, Peter Thomesen 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.

Thomesen doesn’t believe that she will do anything. “After a year of seeing the condition the house is in? No.”

Kraft, though, said someone recently repaired the gate.

“IT IS ONE OF THE MOST IMPRESSIVE THINGS I’VE SEEN SO FAR,” he said.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

92

LR1049

CSOC.RICH.008190
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
Hey EB...can you email me the contact information for the woman in Sacramento that is interested in renting CLR’s house?

Thanks.
Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks.

Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I 710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.
This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman’s committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California’s 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

LA TIMES

Rep. Richardson’s Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gortlieb

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.

71  LR1053  

CSOC.RICH.008194
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. Burton. 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 $335,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about $9,000 in property taxes at the time.

York bought the house in May 2008 for $388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about $160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.
Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house
Associated Press

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


73

LR1055

CSOC.RICH.008196
PRESS TELEGRAM

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

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe
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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:


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From: Selway, Laura
Sent: Tuesday, September 01, 2009 3:57 PM
To: Boyd, Eric
Subject: cover page
Attachment: EDBOARD COVER PAGE AND CONTENTS.doc
[Insert newspaper] Editorial Board
2009 Legislative Report

Prepared by
Congresswoman Laura Richardson

September #, 2009
Congresswoman Laura Richardson
2009 Legislative Report
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From: RichardsonMC, Laura
Sent: Wednesday, September 02, 2009 1:14 AM
To: Boyd, Eric
Subject: SAC update
Importance: High

Insert in the appropriate section

PLEASE SEND ME MEMBER UPDATE
SACRAMENTO PROPERTY UPDATE

1) What Happen
   a) Divorce
   b) Elections
   c) Father’s Death
   d) Unexpected Additional Expenses
   e) Nationwide Marketing of Risky Home Ownership Products
   f) Living Single
   g) Foreclosure and Why Rescission?

2) Why Not Sell, Lease or Rent
   a) Major damage and gutting had been done to the house
   b) Washington Mutual was on the verge of collapse and was not processing claims
   c) Impossible to sell, lease or rent in current status
   d) Financially upside down on the property

3) What Is The Current Situation
   a) Sold personal assets
   b) Travel to Sacramento a minimum of 3 out of 4 weekends every month
   c) Completed Renovations on house
      (* Pending furnace and air sign off with SMUD)
   d) Half way thru renovations on “student / mother-in-law quarters”
   e) Assessed property value
   f) Hired property manager
   g) Property will be put on market to lease no later than Sept. 15th
Richardson's congressional tenure marked by high staff turnover

By Malcolm MacAllan | 09/24/09 12:00 AM PST

In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy.

She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staff is generally high. But Richard son's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two years and was replaced. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson's first press secretary, Jasmine Curnick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The personnel listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff for her entire time in office. Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jack Friedly, founder and CEO of Storming Media...
LLC, which passes out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staff in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friendly said. "I can't say whether any of this is the case in Lauren 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 Stemming Media's Friendly said she seemed more guilty of "financial booby" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also annotates to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republicans leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His chief of staff, Angela Kestler, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holdert, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-San Diego, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Donen, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffer leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He's seen 10 staffers go in a tenure that is nearly two years longer than Richardson's. He is on his third chief of staff and legislative director, and has also gone through two communications directors.
Here is an article that we should look at. This is from our editorial board meeting, but the newspaper is taking the liberty of using the information with other published accounts.
Laura Richardson explains circumstances, insists she is not a corrupt politician

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Laura Richardson explains circumstances, insists she is not a corrupt politician

September 25th, 2009 • 3 Comments

By Nick Diamantides
Staff Writer

(Part three in a three-part series)

About two weeks after the Signal Tribune interviewed Congresswoman Laura Richardson (D-37th CA District), the Washington, D.C.-based Citizens for Responsibility and Ethics in Washington (CREW) put her on its annual list of “Most Corrupt Members of Congress.” This is the second consecutive year that CREW has placed Richardson on the list.

According to the CREW report, Richardson’s recent financial problems and an Office of Congressional Ethics (OCE) investigation show that she is dishonest.

Of concern to CREW was Richardson’s failure to make mortgage payments for almost a year on a home she owned in Sacramento. In early 2008, Washington Mutual, the holder of the mortgage, sold the home in foreclosure to James York, who then proceeded to invest money into the cleanup and repair of the house.

According to media reports, Richardson claimed she did not know about the foreclosure sale and she insisted that, before the sale, she had already reached an agreement with the bank to restructure the loan. The bank rescinded the foreclosure sale in June 2008. Soon afterwards, York sued Richardson and Washington Mutual, claiming that the bank had given Richardson preferential treatment because she is a government official.

A month later, York dropped the lawsuit and Richardson retook possession of the property.

In July 2009, OCE initiated its investigation to determine how it was that Richardson was able to regain possession of the home after it had been sold in foreclosure. OCE is also looking into whether the House of Representatives Gilt Rule was violated when residents in the neighborhood of Richardson’s Sacramento home spent their money for landscape maintenance on her property.

That issue had begun with complaints made by residents who told city officials and news reporters that she had neglected maintenance and cleanup of the property—located in an upscale neighborhood—since she had purchased it. The City of Sacramento declared the property a “public nuisance” in 2008 and “blighted” in 2009. Soon thereafter, some of the neighbors pooled their money to hire gardeners to clean and maintain the yard.

When Richardson came to the offices of the Signal Tribune three weeks ago, she insisted that she had made an honest effort to maintain the property. “The news reports were partisan, political and hateful to some degree,” she said. “There was peeling paint due to a heavy winter and other problems, but nothing was excessive or a real detriment to the

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Laura Richardson explains circumstances, insists she is not a corrupt politician | Signal Tri...

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community,” she also showed photos of properties in the same neighborhood with overgrown vegetation and mentioned that nobody was complaining about those homes.

According to CREW, there was another problem pertaining to the house—Richardson failed to include the Sacramento property mortgage in her personal financial disclosure statements, as required by election law. Furthermore, the news media reported that Richardson had not paid $9,000 in property taxes on the house and had defaulted on other loans for houses she owned in Long Beach and San Pedro. The news media also reported that while living behind her Sacramento mortgage, Richardson had loaned $77,500 to her campaign fund that helped her get elected to Congress. Richardson said her financial woes had their roots in her divorce, which took years to settle. “The settlement was not done until 2006,” she said. “That entire period, I paid for all joint financial obligations and, at that same period, I had several elections in two years.” Richardson was reelected to the Long Beach City Council in 2004, elected to the State Assembly in 2006, and elected to the U.S. House of Representatives in 2007.

“I ran very short on my finances, and I gambled,” she explained. “Sometimes, when you gamble, you fall short.” Richardson noted that when Governor Arnold Schwarzenegger called a special election to replace her predecessor, Congresswoman Janice Millender-McDonald, who died while in office, candidates had 58 days to persuade the electorate to vote for them. “I put every dime that I had into that because it was a once-in-a-lifetime opportunity, and I was not going to let it pass by,” Richardson said. She admitted that putting all of her financial resources into the campaign was a huge risk and she is still dealing with the repercussions.

“I was sworn in on September 4, 2007, and, because I wanted my constituents to know they were fully represented, I immersed myself 200 percent in my work,” she said, explaining that because devoting so much time and energy to her position as a member of Congress, she did not give as much attention as she should have to her personal finances.

In December of that year she started getting default notices and knew she had to address them. “I got loan modifications for all of my properties,” she said, adding that the huge amount of Washington Mutual mortgage foreclosures slowed the process, and the loan-modification papers did not make it to the foreclosure department in time to stop the sale. “I had signed the papers and was making the payments, but they improperly sold the home, and that’s why they had to give it back,” she said.

Bringing all of Richardson’s explanations aside, in a recent statement, Melanie Sloan, CREW’s executive director said, “With the economy in a freefall, unemployment rates at record highs, and healthcare solutions still nowhere in sight, members should be spending their time looking for answers to the nation’s problems—not finding new ways to enrich themselves.” Sloan added, “The members of Congress profiled in CREW’s ‘most corrupt’ report have betrayed those who voted them into office. This report holds them accountable for their bad choices.”

Richardson insisted that the media and CREW have not treated her fairly and that if anyone were to take all the circumstances of her life and her election into account, they would realize that she is not a corrupt politician. She also insisted that she is not letting the bad publicity keep her from doing her job. “Bad circumstances happen to everyone, and they have to decide what they will do with them,” she said. “I choose to grow from my experiences.”

To see the CREW report on Richardson, visit www.crew.us/mostcorrupt.

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South Bay, morning! It's Sept. 25

By Steve Zelnik on September 25, 2009, 6:25 AM | 2 Comments | StreetBeat

Readers, let's go to it:

A key broke out at a Wilmington refinery this morning.

A loving and handy today brought a world traveler to his Pico Rivera Beach
daghter's backyard wedding. So sweet.

The family of a bank chief and killed by Los Angeles County Sheriff's deputies
last month in Carson have filed suit against the agency.

Just as the city of Torrence race wraps up extensive roadwork to its
onizable boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman Ted Sciola is the Daily Breeze's new editor. Why don't you
follow her on Twitter, and with her investigations?

The latest bank robber with a very unusual weapon is the FBI The<br>Bank Robber who sue pillow cases when they steal from banks, including three in the
South Bay.

Today's at Work column profiles a woman who was a San Bernadino newspaper

Make sure you check out the Breeze's Top 10 of prep football teams.

Richardson has high staff turnover rate

By Steve Zelnik on September 24, 2009, 1:29 PM | 1 Comment | StreetBeat

Capital Weekly takes a look at Laura Richardson's staff turnover rate, and finds
that 18 staff members have already left since Richardson was elected two years ago.

The report is based on records maintained by Legislate, which tracks
Congressional staffing and salaries.

When you see someone who can't keep staff, it's usually either they're a
difficult boss to work for, they don't pay enough, or the staff just doesn't
respect them while they're there. (Parl). (Parl) (Parl) (Parl) (Parl) (Parl)

Richardson is on her fourth spokesman and her third chief of staff. Perhaps
most interesting is the kommunikator, who seems to have some inside knowledge.

And let us not overlook how Richardson forced staff members to pay for her
dry cleaning, move her Sacramento house from Sac to B.C. by U-Haul, this
after the moving company quit when she called to cancel it (she was crazy.
Oh and please don't include how she locked Starr out of the Sacramento
office, Jimenez from the District office, and had Kim escorted by Capitol
Police out of the House.

Richardson declined to comment to Capital Weekly.

South Bay, hello! It's Sept. 24

By Steve Zelnik on September 24, 2009, 2:25 AM | 1 Comment | StreetBeat

Readers, let's get to it:

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to
categorize potential hires; the one Hawthorne woman who believes she was passed
over for two jobs because of bad credit.

Several South Bay survivors of drunk driving victims are participating in the

LR1074
National perspectives on L.A.'s Clean Trucks

The Port of L.A.'s Clean Trucks Program, which takes a U-turn near the pier, is an essential step to modernizing America's ports.

Rutten, Europe's largest port, is a marvel of efficiency. More than 7,000 containers ship via its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight: Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles — seamlessly flows to warehouses, distribution centers, rail ports, and barges surrounding the port. The tightly integrated real-time logistics system at the port makes it possible to reduce a ship’s travel time by more than two-thirds. The result is a dramatic reduction in fuel consumption and emissions.

By comparison, American ports and the logistics distribution systems they feed are old world.
A new Lamia isog for domestic violence victims and their children holds a gala to raise money in this rotten economy.

Sorry, there's no info on your poster. Just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The rap who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man posted no contest to snatching his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote last Tuesday night. She is replacing former Councilman Steveorest, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 10 special election. They were Cerda, Resident and former City Council candidate Mia Reynolds, Community Volunteer and former resident, and art instructor, owner of Sam's Auto Land.

Cerda was elected to the City Clerk's post in March, after losing running for a seat on the council. She is president of the Valley Fair Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Rob Knight also supported her appointment. Councilman Don McClone voted nay, and Councilman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Matte Fein. Fein was responding to the Harman ad that appeared on Sept. 10.

The issue isn't simply the corruption ('It's the corruption, stupid!') Opinion, Thursday. It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically divided, sectarian and inept government, insists...

Why should a single American soldier risk life and limb in Afghanistan if the leader of the Taliban or al Qaeda is disponible to an Afghan democracy that Common Cause would label U.S. military personnel are and should be trained for one mission and one mission only: to hold the country. They are not and should not be in the business of promoting clean and efficient government, especially in Afghanistan whose weak, corrupt tribal and despotic rule has prevailed for millennia.

The hasty packing of Rep. Jane Harman, California Democrat, a akin to throwing a snowball into hell to quell the beast. If she truly believes what she wrote about Afghanistain and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

As a volunteer, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times.
The report with Michael O’Hanlon is about corruption. It’s not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The report with O’Hanlon suggests holding U.S. troop levels on the condition that anti-corruption measures are taken. That’s a distinct message from the one that has been conveyed elsewhere. And I want to make clear that it’s premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghan. It is their fight, and they should discharge the overwhelming majority of the forces fighting to protect their country.

Harman’s position may have shifted since last week – she would say it hasn’t – or today’s e-mail may merely be reflective of O’Hanlon’s more hawkish influence.

Winograd: We can’t afford to stay in Afghanistan

By Sarah Plagge on September 21, 2009 12:26 PM | (comments) (reprints) Share

Mayor Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because – the United States has invested too many troops and too much treasure to fail – I say – We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of eradication in Afghanistan is not consequent. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and homes – not an occupying power – but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By Sarah Plagge on September 21, 2009 10:20 AM | (comments) (reprints) Share

Rep. Jane Harman has an op-ed in the Financial Times today in which she and co-author Michael O’Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government’s willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum U.S. leverage. Barack Obama, U.S. president, can tell Hezb-e Islami Karzai, facing $1.03 billion (€877mn, 1050) deficits and an American public souring on the war, that the United States will fund additional troop deployments only if he signs measures against the Taliban.

This is a credible good cop/bad cop message that anKarzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the moral high ground since the publication of the Karzai, Stanley McChrystal’s assessment that with more troops, the mission will fail. To get a sense of where O’Hanlon is coming from on this, check out his July op-ed calling for more troops in Afghanistan. His argument: Afghanistan is no Iraq, and his goal is downplaying the challenges there.

Today’s op-ed is behind a pay wall, but you can read the whole thing after the jump.

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Let’s add them to our list to respond to when this is over.
November 13, 2009 | 4:06 pm

Race and Ethics—Let’s Be Honest

Posted by Joe R. Hicks

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black Caucus has taken exception. They say the whiff of racism’s in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled – the legislative equivalent of the canard of “driving while black.” However, my view is that this is just the same old, same old – a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven’t disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee’s investigations.

To point out just two, need I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay – recently a “Dancing with the Stars” circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing “infatuation” with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are “also” engaged in unethical behavior—that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress – and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi’s actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area – one of the most liberal districts in the nation.

Talking about indefensible, Jefferson was discovered to have stashed $90,000 in his home freezer. This gives new meaning to the term “cold, hard cash.” The cash was from a bribery deal with a Nigean government official. For this and a host of other charges, Jefferson’s been convicted and will face 13 years in federal lock-up, announced today.
And exactly how did racism play a role in any of this?

Then there’s Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He’s under investigation for failing to pay taxes on $75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least $600,000 in assets, until this past August.

Nonetheless, the black Caucus issued a letter expressing support for Rangel, saying “...he has our full support” and that “we are proud of the thoughtful leadership he provides the House.” So the stink of financial improprieties doesn’t bother them? The brother’s just out-witting the system and “getting his,” right?

Apparently untouche by the probe of Rangel’s financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between $250,000 and $500,000 worth of stock from One United Bank – a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank’s board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United – all without disclosing her or her husband’s links to the bank. The government eventually coughed up $12 million in TARP funds for One United.

Laura Richardson’s story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson’s grass and cleaned up the yard – something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the Los Angeles Times has reported on all the sordid details of Richardson and her several homes).

Why is it that Richardson allowed her home to become such an eyesore that it looked like a crack den and her neighbors felt compelled to clean it up?

Now the Committee is also looking into trips to the Caribbean taken by Charley Rangel and four other black House members – Michigan’s Caroline Kirkpatrick, New Jersey’s Donald Payne, Mississippi’s Bennie Thompson, and Donna Christian-Christensen from Virgin.

The Committee is investigating whether their island junkets violated House rules. According to the Committee, these trips were sponsored, funded and organized by an agency known as the Carib News. If true, this is simply against the rules.

Speaking of rules, why isn’t the black caucus embracing these probes? Shouldn’t they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing “why us” victim posture.

But it could also be argued – as I do – that the Black Congressional Caucus is a hold-over form an era that’s long-past. C’mon, is there really some racial identity interest they serve that’s fundamentally different from any other elected officials?

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- The Facts About Fast Food in South LA

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- Rush Limbaugh and the Use and Abuse of the Racism Charge

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-
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The Perfect Wedding Requires the Perfect Location...
Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.

By Jeff Gottlieb
May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman’s vacant, three-bedroom, 1 1/2 - bath house a “public nuisance.” Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat’s lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city’s first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man living there.

Code enforcement inspectors who visited the house twice found “junk and debris” in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.
They said Monday that little has changed. "It’s a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento’s director of code enforcement, said that after receiving the complaint that the lawn hadn’t been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grow to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $366,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson’s lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

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Memorandum

To: Congresswoman Laura Richardson
Cc: CA-37-All Staff
From: Matthew Mason, Scheduler
Subject: Press Clips Tuesday April 23, 2009

Headlines

NY Times

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May 5, 2000
Where Home Prices Crashed Early, Signs of a Rebound

By DAVID STREITFELD

SACRAMENTO — Is this what a bottom looks like?

This city was among the first in the nation to fall victim to the real estate collapse. Now it seems to be in the earliest stages of a recovery, a hopeful sign for an economy mired in trouble and anxiety.

Investors and first-time buyers, the traditional harbingers of a housing rebound, are out in force here, competing for bargain-price foreclosures. With sales up 45 percent from last year, the vast backlog of inventory has diminished. Even prices, which have plummeted to levels not seen since the beginning of the decade, show evidence of stabilizing.

Indications of progress are visible in other hard-hit areas, including Las Vegas, parts of Florida and the Inland Empire in southeastern California. Sales in Las Vegas in March, for example, rose 35 percent from last year.

“‘It’s fragile, and it could easily be fleeting,’ said an MDA DataQuick analyst, Andrew LePage. ‘But history suggests this is how things might look six months before prices bottom out.’

Hope for housing was on full display in the stock market on Monday. News that pending home sales rose in March instead of falling, coupled with improved construction spending, propelled a strong rally. One broad market average, the Standard & Poor’s 500-stock index, is now in positive territory for the year, after being down 25 percent on March 9.
No one in Sacramento is predicting that local housing prices, which have been cut in half from their mid-2005 peak, are going to reclaim much of that ground anytime soon.

Instead, this is what passes for wild-eyed optimism: a belief that things have finally stopped getting worse. “A period of price stagnation would boost a lot of spirits,” Mr. LePage said.

When a market bottoms, foreclosures usually stop piling up and banks become more willing to make loans, confident the collateral backing them will not fall in value.

Nationally, signs of progress in real estate are still faint at best. Existing home sales in March were down 7 percent from last year, according to the National Association of Realtors.

The supply of unsold homes was about 10 months, a number that has changed little over the last year and is abnormally high. But first-time buyers were an impressive 53 percent of the market — and that was largely before a first-time buyer’s tax credit of $8,000 became available.

With the tax credit in place and interest rates low, the pace of sales may be picking up. The Realtors’ group said Monday that the number of houses under contract in March was up 1 percent from a year earlier. Those pending deals will be reported in the existing-home sales for April and May.

Sales volume tends to recover long before prices. In fact, some analysts think price declines in many markets are accelerating. First American CoreLogic, a real estate data firm, reported that “the depth and breadth of price declines continued to worsen in February.” Fitch Ratings.
recently revised its estimate of future declines to 12.5 percent, from 10 percent, saying the drop would extend to the end of next year.

Amid the uncertainty, Sacramento is drawing scrutiny as a test case. The area boomed in the first part of the decade; the population of Sacramento County increased 10 percent, to 1.4 million, as San Franciscans sought cheaper places to live.

When the market peaked and the ability to refinance all those costly mortgages dried up, the carnage began. There have been 28,898 foreclosures in Sacramento County since 2005.

Sales in the top half of the market remain slow. The Federal Reserve reported on Monday that half of all banks recently tightened their lending standards on prime mortgages. Many would-be buyers, here as elsewhere, simply cannot get financing.

Sellers, meanwhile, are reluctant to lower their prices, preferring to bide their time. New construction is nearly nonexistent.

What drives the market here, then, are all those foreclosures. Two-thirds of the 2,092 existing single-family houses and condominiums sold here in March were bank repossessions, up from 8.5 percent two years ago, according to MDA DataQuick, a real estate research firm.

These cut-rate properties are engendering the same frenzy and frustration that symbolized the boom, as Rebecca and Chris Whitman discovered when they started looking for a house in December. Ms. Whitman’s new job as an athletics director at Sacramento State required an immediate move from Chico, two hours north.
In two months the couple looked at 100 houses, nearly all foreclosures priced under $200,000, making verbal offers on 20. Only rarely did they get a response. Banks trying to unload large numbers of properties are less interested in traditional transactions with individuals than all-cash offers from investors.

As interest rates fell, the Whitmans were able to increase their price limit. They ended up buying from investors. A syndicate had bought a three-bedroom foreclosure on a cul-de-sac in eastern Sacramento last fall for $172,000, made a few improvements and was flipping it — another boom-era element that is back. The Whitmans bought it three weeks ago for $224,500.

"We think we got a good deal," said Ms. Whitman, 31. Their monthly payment, including property taxes, will be about $1,200. Renting an equivalent house, with space for their two dogs, two cats and the baby they are expecting, would have been hundreds of dollars more.

When buying is cheaper than renting, markets begin to turn. At the current rate of sales, there is less than three months of inventory in the Sacramento market. In normal times, that would indicate a seller's market.

Except these are not normal times. The unemployment rate in the county is 11.3 percent, the highest in decades. That will prompt more foreclosures all by itself. Furthermore, banks have lifted various processing moratoriums that lowered foreclosures last fall.

These two factors yielded a rise in the number of default notices filed in Sacramento County in March to 2,819, a record. Thousands more bank-owned houses are likely to come to market this summer and fall.
“That will stall any progress toward stability,” said Michael Lyon, chief executive of Lyon Real Estate. “The prospects for a recovery are fool’s gold.”

Mr. Lyon expects further price declines and slowing sales. But David Berson, the chief economist for the mortgage insurer PMI, argues that such bleakness from the people whose livelihood is selling houses is itself a positive sign. “Things are awful at the bottom, and we’re at the bottom,” Mr. Berson said. “No question about it. But the trend going forward should be higher sales, and that will eventually affect prices.”
The New York Times

May 5, 2009
Porous Pakistani Border Could Hinder U.S. Troops

By JANE PERLEZ and PIR ZUBAIR SHAH

PESHAWAR, Pakistan — President Obama is pouring more than 20,000 new troops into Afghanistan this year for a fighting season that the United States military has called a make-or-break test of the allied campaign in Afghanistan.

But if Taliban strategists have their way, those forces will face a stiff challenge, not least because of one distinct Taliban advantage: the border between Afghanistan and Pakistan barely exists for the Taliban, who are counting on the fact that American forces cannot reach them in their sanctuaries in Pakistan.

One Pakistani logistics tactician for the Taliban, a 28-year-old from the country’s tribal areas, in interviews with The New York Times, described a Taliban strategy that relied on free movement over the border and in and around Pakistan, ready recruitment of Pakistani men and sustained cooperation of sympathetic Afghan villagers.

His account provided a keyhole view of the opponent the Americans and their NATO allies are up against, as well as the workings and ambitions of the Taliban as they prepared to meet the influx of American troops.

It also illustrated how the Pakistani Taliban, an umbrella group of many brands of jihadist fighters backed by Al Qaeda, are spearheading wars on both sides of the border in what for them is a seamless conflict.

The tactician wears a thick but carefully shaped black beard and a well-trimmed shock of black hair, a look cultivated to allow him to move
easily all over Pakistan. He spoke on the condition of anonymity for fear of retribution by his fellow Taliban members.

But on an array of issues, discussed over six months of interviews with The Times, he showed himself to be knowledgeable of Taliban activities, and the information he provided matched up consistently with that of other sources.

He was well informed — and unconcerned, he said — of the plans of the head of the United States Central Command, Gen. David H. Petraeus, to replicate in Afghanistan some of the techniques he had used in Iraq to stop the Sunni tribes from fighting the Americans.

“I know of the Petraeus experiment there,” he said. “But we know our Afghans. They will take the money from Petraeus, but they will not be on his side. There are so many people working with the Afghans and the Americans who are on their payroll, but they inform us, sell us weapons.”

He acknowledged that the Americans would have far superior forces and power this year, but was confident that the Taliban could turn this advantage on its head. “The Americans cannot take control of the villages,” he said. “In order to expel us they will have to resort to aerial bombing, and then they will have more civilian casualties.”

The one thing that impressed him were the missile strikes by drones — virtually the only American military presence felt inside Pakistan. “The drones are very effective,” he said, acknowledging that they had thinned the top leadership of Al Qaeda and the Taliban in the area. He said 29 of his friends had been killed in the strikes.
The drone attacks simply prompted Taliban fighters to spend more time in Afghanistan, or to move deeper into Pakistan, straddling both theaters of a widening conflict. The recruits were prepared to fight where they were needed, in either country, he said.

In the fighting now under way in Buner and Dir Districts, in the North-West Frontier Province of Pakistan, the Pakistani Taliban are taking on the Pakistani Army in a battle that is the most obvious front of a long-haul strategy to destabilize and take over a nuclear-armed Pakistan.

In Afghanistan, the Pakistani Taliban are directly singling out the United States and NATO forces by sending guerrillas to assist their Afghan Taliban allies in ousting the foreigners from Afghanistan.

While to the Taliban those conflicts are one fluid and sprawling war, the border between Afghanistan and Pakistan has long presented a firm barrier for the United States.

Although Pakistan is an official ally of the United States, the Pakistanis will not allow American troops to cross the border from Afghanistan. They will also not allow the troops to be present as a fighting force alongside the Pakistani military in the tribal areas that Al Qaeda and the Taliban use as a base.

The United States has helped Pakistan and Afghanistan recently open a series of joint posts to share intelligence and improve border monitoring. But those efforts are slight when compared with the demands of a 1,600-mile frontier of unforgiving terrain.

Despite years of demands by American and NATO commanders for Pakistan to control Taliban infiltration, the Taliban tactician said getting his fighters over the border was not a problem. The Pakistani
paramilitary soldiers from the Frontier Corps who guard the border were too busy looking after their own survival, he said.

He has already begun moving 80 Taliban fighters in four groups stealthily into Afghanistan in the past month to meet the new American forces, he said.

The tactician says he embeds his men in what he described as friendly Afghan villages, where they will spend the next four to six months with the residents, who provide the weapons and succor for the missions against American and NATO soldiers.

In March, he made a reconnaissance trip by motorcycle to Paktika Province in Afghanistan from Wana, the main city in South Waziristan, in Pakistan's tribal areas, to make sure the route was safe for his men. It was.

The main task for his first two groups of fighters will be to ambush convoys of NATO goods and soldiers on the Kandahar-Kabul highway, a major supply line for the allied war effort. "We want to inflict maximum trouble, to lower their morale, to destabilize," he said.

His guerrillas, in their late teens to mid-20s, are handpicked for their endurance and commitment, he said. Some, like him, were trained by the Pakistani government as proxy fighters against India in Kashmir and have now joined the Qaeda and Taliban cause.

In a new twist, cameramen instructed to capture video of faltering American soldiers for propaganda DVDs are increasingly accompanying the guerrillas.
The tactician, a heavily built man who says he has put on weight in the past two years and is now too heavy and old to fight, said he was loyal to a commander named Mullah Mansoor.

In turn, Mr. Mansoor serves under the aegis of Siraj Haqqani, the son of a veteran Afghan mujahedeen leader, Jalaluddin Haqqani.

The tactician worked mostly from Wana, where he owns a small business and where, he acknowledged, the American drone strikes had disrupted life. The threat of the drones had ended the custom of gathering in groups of 10 to 20 men to discuss the issues of the day. “The gossip has finished,” he said.

The relationship between the Pakistani Taliban and Qaeda operatives, most of whom are Arabs, is respectful but distant, according to his descriptions.

The Arabs often go to the bazaar in Wana. But they bristle when asked questions, he said. “They never tell us their activities,” he said.

But the Taliban are willing providers for Al Qaeda. “When they need a suicide bomber, like blowing up a government building, we provide it,” he said.

There was respect for the scale of Al Qaeda’s ambitions. “They have a global agenda, they have a big design,” he said.

The Taliban goal was more narrow. “Capturing Afghanistan is not an Al Qaeda mission,” he said. “It’s a Taliban mission. We will be content in capturing Afghanistan and throwing the Americans out.”
The Pakistani Taliban will fight as long as it takes to defeat the Americans, he said. At the end of this fighting season, he said, “We will have a body count, and we will see who has broken whose back.”
The New York Times

May 5, 2009
Justices Limit Use of Identity Theft Law in Immigration Cases

By ADAM LIPTAK and JULIA PRESTON

WASHINGTON — The Supreme Court on Monday rejected a favorite tool of prosecutors in immigration cases, ruling unanimously that a federal identity-theft law may not be used against many illegal workers who used false Social Security numbers to get jobs.

The question in the case was whether workers who use fake identification numbers to commit some other crimes must know they belong to a real person to be subject to a two-year sentence extension for “aggravated identity theft.”

The answer, the Supreme Court said, is yes.

Prosecutors had used the threat of that punishment to persuade illegal workers to plead guilty to lesser charges of document fraud.

“The court’s ruling preserves basic ideals of fairness for some of our society’s most vulnerable workers,” said Chuck Roth, litigation director at the National Immigrant Justice Center in Chicago. “An immigrant who uses a false Social Security number to get a job doesn’t intend to harm anyone, and it makes no sense to spend our tax dollars to imprison them for two years.”

Justice Samuel A. Alito Jr. said in a concurring opinion that a central flaw in the interpretation of the law urged by the government was that it made criminal liability turn on chance. Consider, Justice Alito said, a defendant who chooses a Social Security number at random.
“If it turns out that the number belongs to a real person,” Justice Alito wrote, “two years will be added to the defendant’s sentence, but if the defendant is lucky and the number does not belong to another person, the statute is not violated.”

The most sweeping use of the statute was in Iowa, after an immigration raid in May 2008 at a meatpacking plant in Postville. Nearly 300 unauthorized immigrant workers from the plant, most of them from Guatemala, pleaded guilty to document-fraud charges rather than risk being convicted at trial of the identity-theft charge. In most of those cases, the prosecutors demonstrated only that the Social Security numbers and immigration documents the workers had presented were false.

Many of the immigrants served five-month prison sentences and then faced summary deportation. The Postville cases raised an outcry among immigrant advocates, because they transformed into federal felonies a common practice by illegal immigrants of presenting fake Social Security numbers and other documents to employers.

The court’s ruling is unlikely to aid the immigrants in the Postville cases. Most of them have long since been deported.

Justice Stephen G. Breyer, in his opinion for the court, said the case should be decided by applying “ordinary English grammar” to the text of the law, which applies when an offender “knowingly transfers, possesses or uses, without lawful authority, a means of identification of another person.”

The government had argued that the “knowingly” requirement applied only to the verbs in question. Justice Breyer rejected that interpretation,
saying that “it seems natural to read the statute’s word ‘knowingly’ as applying to all the subsequently listed elements of the crime.”

He gave examples from everyday life to support this view. “If we say that someone knowingly ate a sandwich with cheese,” Justice Breyer wrote, “we normally assume that the person knew both that he was eating a sandwich and that it contained cheese.”

Five justices joined all of Justice Breyer’s opinion, and three others -- Justices Alito, Antonin Scalia and Clarence Thomas -- concurred in the result and in some of the reasoning.

The defendant in the case, Flores-Figueroa v. United States, No. 08-108, was Ignacio Flores-Figueroa, a Mexican citizen who had worked illegally for a steel plant in Illinois. At first, Mr. Flores-Figueroa used a false name and fake Social Security number, one that did not happen to match that of a real person. Six years later, he told his employer that he wanted to be known by his real name, and he presented forged Social Security and alien registration cards that bore numbers assigned to real people.

Mr. Flores-Figueroa eventually pleaded guilty to several immigration offenses, resulting in a 51-month sentence, but he went to trial to contest charges under the identity-theft law. He was convicted and sentenced to the additional two years mandated by the law. Monday’s decision reversed that two-year extension.

Kevin K. Russell, a lawyer for Mr. Flores-Figueroa, said his client is in federal prison in Georgia. After Mr. Flores-Figueroa has served his time, Mr. Russell said, “I assume the government will try to deport him.”
Nearly 8 million illegal immigrants are working in the United States, the Pew Hispanic Center in Washington estimates.

Stephen H. Legomsky, a professor of immigration law at Washington University School of Law in St. Louis, said Monday's decision would have a major impact on the strategy of Immigration and Customs Enforcement, making it more difficult for the agency to press criminal charges against immigrants with no other offenses but working illegally.

"In the ordinary immigration case, this will no longer be a weapon," Professor Legomsky said.

The Obama administration has said that it will shift the focus of immigration enforcement to employers who intentionally hire unauthorized immigrants in order to pay lower wages or otherwise lower costs. But last week the administration said agents would continue to detain illegal immigrants found in raids.
The New York Times

May 5, 2009
Schumer Offers Middle Ground on Health Care

By ROBERT PEAR

WASHINGTON — In an effort to defuse the most explosive issue in the debate over comprehensive health care legislation, a top Senate Democrat has proposed that any new government-run insurance program comply with all the rules and standards that apply to private insurance.

The proposal was made Monday by Senator Charles E. Schumer of New York, the third-ranking member of the Senate Democratic leadership, in a bid to address fears that a public program would drive private insurers from the market.

Calls for a new public plan have provoked more political passion than any other issue in discussions of how to revamp the nation’s $2.5 trillion health care system. The Senate Finance Committee begins to wrestle with the idea at a meeting on Tuesday, where it will examine ways to expand coverage.

President Obama campaigned on a promise to create a public plan, in an effort to compete with private insurers and keep them honest. But insurance companies and Republican lawmakers say a government-run plan could drive private insurers out of business and eventually lead to a single-payer system run by the government.

Scorched by Republican opposition to the idea of a new public program like Medicare, Senate Democrats are looking for a middle ground that would address the concerns of political moderates. One way they propose to do that is by requiring the public plan to resemble private insurance as much as possible.

“The public plan,” Mr. Schumer said Monday, “must be subject to the same regulations and requirements as all other plans” in the insurance market.
Democrats in Congress hope to shift the debate from the question of whether to create a public health insurance plan to the question of how it would work.

In so doing, they look for the support of influential moderates. But in the last few days, three moderate senators — Ben Nelson, Democrat of Nebraska; Olympia J. Snowe, Republican of Maine; and Arlen Specter of Pennsylvania, who switched parties to become a Democrat — have expressed reservations about a public plan.

Insurers also remain skeptical. Karen M. Ignagni, president of America’s Health Insurance Plans, a trade group, said, “We are very, very grateful that members of Congress have been thoughtfully looking at our concerns.” But she said she still saw no need for a public plan “if you have much more aggressive regulation of insurance,” which the industry has agreed to support.

Linda Douglass, a White House spokeswoman, said that Mr. Obama was for a public plan but that he realized it could be defined in different ways.

Mr. Schumer said his goal was “a level playing field for competition” between public and private insurers. But Ms. Ignagni said, “It’s almost impossible to accomplish that objective.”

The chairman of the Senate Finance Committee, Max Baucus, Democrat of Montana, asked Mr. Schumer to seek a solution. In his response, Mr. Schumer set forth these principles:

¶ The public plan must be self-sustaining. It should pay claims with money raised from premiums and co-payments. It should not receive tax revenue or appropriations from the government.

¶ The public plan should pay doctors and hospitals more than what Medicare pays. Medicare rates, set by law and regulation, are often lower than what private insurers pay.
The government should not compel doctors and hospitals to participate in a public plan just because they participate in Medicare.

To prevent the government from serving as both “player and umpire,” the officials who manage a public plan should be different from those who regulate the insurance market.

In addition, Mr. Schumer said, the public plan should be required to establish a reserve fund, just as private insurers must maintain reserves for the payment of anticipated claims. And he said the public plan should be required to provide the same minimum benefits as private insurers.

But some thorny questions remain. Could states tax the premiums of a public plan, as they tax private insurance premiums? Would the public plan have to comply with state laws, as private insurers do? Would the government ever allow the public plan to become insolvent?

In the pursuit of universal coverage, liberal Democrats say, it would be a mistake to rely entirely on the same insurance companies that have profited by selecting healthier customers, avoiding sick people and refusing to pay many legitimate claims.

“Private insurance plans are often just one step ahead of the sheriff,” said Senator Sherrod Brown, Democrat of Ohio.

On Monday, some insurers and Republican lawmakers circulated a video clip of a recent speech by Representative Jan Schakowsky, Democrat of Illinois, in which she said insurers were right to fear that a public plan option could “put the private insurance industry out of business.” Ms. Schakowsky said that might happen because of “the superiority of the public health care option.”
Los Angeles Times

From the Los Angeles Times

Housing crunch becomes literal in Victorville

A bank cuts its losses on a failed 16-unit project by having the homes demolished.
By Peter Y. Hong

May 5, 2009

Curtis Forrester moved into a brand-new house in Victorville last week, but there was little time to enjoy the Jacuzzi and designer kitchen. He was there only to see it destroyed.

Just a few days after his arrival, the two-story residence and three other luxurious model homes were crushed and hauled off for scrap, the latest fallout from Southern California's real estate crash.

The homes were part of a planned 16-unit project in this community 100 miles north of Los Angeles. The Texas bank that owns the failed development decided to demolish the houses, a cheaper alternative to completing and selling them.

Forrester was hired to keep thieves away and help sell off the fixtures. "All my life I've been building things," said the 59-year-old construction worker. "It's kind of fun tearing them down."

The Victorville demolition is one of the most dramatic ends to a bad bet made during the housing boom, but abandoned developments have become an all-too-common sight in California. Nearly 250 residential developments totaling 9,380 homes have been halted across the state, according to one research firm.

The developer of the Victorville project had hoped to sell the houses for more than $300,000 as they were being built last year, Forrester said. But reality quickly diverged from that vision. Home prices have tanked faster in San Bernardino County than any other Southern California county during the downturn. In March, the median home sale price for the county was $160,000, down 43% in a year, according to the San Diego-based research firm MDA DataQuick.

Officials of Guaranty Bank of Austin, Texas, which took over the development last year, were unavailable for comment. But Victorville city spokeswoman Yvonne Hester said the bank decided not to throw good money after bad.

"It just didn't pencil out for them," she said. "They'd have to spend a lot of money to turn around and sell the houses. They just made a financial decision to just demolish them."

The development was in a part of town remote even for Victorville, a wind-swept high
desert city of about 100,000 residents. A dozen of the homes were in various stages of
design. Some had frames erected, and a few others had drywall hung, said Jorge
Duran, Victorville’s code enforcement manager.

The four finished homes, however, were richly appointed with granite countertops,
whirlpool bathtubs and dual-pane windows.

Building permits were issued in September 2007, Hester said. Home prices were already
falling, but in San Bernardino County, the median price that month was still a robust
$325,000, according to DataQuick, enough to keep fueling hope — or denial.

Construction halted in the summer of 2008, and the homes became a nuisance, attracting
vandals and squatters, Hester said. The city first cited the developer for failing to
maintain the property in July, Hester said.

"People were taking sinks, the air conditioners. For someone who wanted to do no good,
it provided an opportunity," she said.

The bank repossessed the development in August, Hester said. Demolition permits were
granted April 9.

The wrecking crew showed up near the end of the month. Forrester was not officially part
of the demolition team. His nephew, who got him the job, operated the backhoe that tore
through the houses with the destructive ease of a mechanical Godzilla. Forrester’s job was
to chase vandals away and sell what he could to bargain hunters.

He slept in the model homes until, one by one, they were gone. By Friday, the crew was
on the last house — a hulking two-story model with a floor plan blown open by
demolished exterior walls.

The place looked as if it had been hit by a hurricane, but it was only the splatter of the
burst housing bubble. Folks driving by on U.S. 395, the highway from Hesperia to Reno,
saw the wreckage and stopped by to see what they could salvage.

Forrester was happy to oblige them. Whatever they would take "saves the dump fees," he
said. "I gave one guy a granite counter for $40, gave another dual-pane windows for $20
a piece."

A fellow with a dually pickup and trailer showed up asking for some studs. He declined
to be interviewed, nor did he want to talk about what he would use them for. Used
building materials are prohibited for use in new construction, so lumber from the site
would have to be for personal projects.

Forrester sold him a trailer full of 2-by-4s for $40

A bit later, Marla Bowers and Candy Sweet drove up, also looking for lumber. Bowers

LR1113
said she wanted to build a shed. Sweet needed to repair some termite damage.

"A dollar for clean ones, 50 cents if they're dirty," Forrester offered. When Bowers hesitated, Forrester lowered his price. They settled on a six-pack of Corona.

Ron Willemsen, president of Lustrava Rock and Sand, the Montclair company handling the demolition, said he was glad to see people finding uses for the materials. But wrecking a pristine house troubled him.

"It's a waste of a lot of resources and perfectly good construction," he said.

Willemsen, whose family has run the business for 50 years, said it was the first time the firm had demolished a new housing project to return a potential neighborhood to soil.

Typically, the company demolishes vacant properties when they've outlived their usefulness and other construction projects are set to take their places.

His firm also recycles the demolished structures, as it will these former dream homes. The concrete will become base material for parking lots and roads, the wood chipped into mulch.

"Have you seen the side of the 210 Freeway?" Willemsen said. "That's our product."

From the Los Angeles Times

Assembly Republicans block labor contract for state government workers

The pact would have restored half of the monthly pay cut the employees absorbed in recent months. GOP leaders say approval would have been irresponsible given the state's ongoing financial problems.
By Eric Bailey and Patrick McGreevy

May 5, 2009

Reporting from Sacramento — A unified band of Assembly Republicans on Monday blocked a labor contract for 95,000 state government workers that would have restored half of the monthly pay cut they absorbed in recent months as the state scrambled to bridge a $47-billion budget deficit.

Assembly GOP leaders said approval of the contract would have been irresponsible given the state's continuing financial problems, the potential for voters to reject several budget-related measures on the May 19 special election ballot and the likelihood of another big deficit by summer.

The labor deal is just one "piece of the budgetary puzzle, and not all the pieces have yet to land," said Assemblyman Roger Niello (R-Fair Oaks). "It makes sense to wait until after the election."

All 29 Republicans in the Assembly either voted no or abstained, preventing the two-thirds majority needed to ratify the contract with Local 1000 of the Service Employees International Union.

As Democrats and labor leaders redoubled their efforts to coax the needed handful of votes from GOP lawmakers, Monday's move drew a sharp rebuke from union officials who said they negotiated in good faith with Gov. Arnold Schwarzenegger's office. And the union began urging its members to mount a phone-call campaign in nine Republican Assembly districts, including Niello's.

Yvonne Walker, Local 1000 president, said the contract would save the state about $340 million. If it is applied to about 100,000 other state workers represented by other bargaining units, it could save nearly $1 billion, she said.

"How could 29 Republican legislators refuse to support a bill that saves the state so much money?" Walker asked. "We negotiated this contract with the governor in good faith to help close the budget shortfall. More than 90% of our members voted to ratify this agreement.
"Once again, Republicans failed to do their jobs."

The governor's spokesman, Aaron McLear, expressed dismay at fellow Republicans.

"While we understand the Legislature's concerns, we stand behind the contract," McLear said. "It is a fair contract for state employees and saves the state hundreds of millions of dollars."

McLear said the labor agreement would not tie the state's hands if voters reject the May 19 ballot measures, which would cut an even deeper hole in the budget.

Even if the contract is ratified, McLear said, the governor could again use his emergency authority to order worker furloughs, further cutting payroll costs to help balance California's books.

Assembly Speaker Karen Bass (D-Los Angeles) said the state and the SEIU both made concessions in the contract.

"I am disappointed that not even a single Republican Assembly member voted to support this cost-saving deal the governor cut with the state workforce," she said in a statement.

Most state workers are required to take two unpaid furlough days per month, which reduces their salary by about 9.2%.

Local 1000's contract would impose a 4.6% pay cut in lieu of the two furlough days. The pact also would eliminate Columbus Day and Lincoln's birthday as paid state holidays; instead, workers would be able to choose two paid days off.

The contract also would prohibit mass layoffs unless entire state programs are eliminated.

Local 1000 represents clerical workers, auditors, information technology professionals, teachers, printers, librarians, custodians, nurses and other healthcare professionals.
State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing $31,875 penalty.

By Kim Christensen

May 5, 2009

State regulators on Monday fined UCLA more than $31,000 for three "serious" violations of workplace safety laws in the fatal burning of a staff research assistant in a Dec. 29 chemistry lab fire.

The findings by the California Division of Occupational Safety and Health concluded that Sheharbano "Sheri" Sangji, 23, had not been properly trained and was not wearing protective clothing when an experiment exploded, spreading second- and third-degree burns over 43% of her body. She died 18 days later.

Cal/OSHA also cited UCLA for not addressing deficiencies noted in an internal safety inspection two months before the fatal fire in professor Patrick Harran's organic chemistry laboratory, including a finding that workers were not wearing lab coats.

The 10-page report, which contained scant detail of the Cal/OSHA investigation, left many questions unanswered about the lab's protocols, equipment and supervision, said Sangji's sister, Naveen, a Harvard medical student.

"This report sheds very little light on the incident. Sheri went to work that day and never got the chance to come home," she said. "She suffered agonizing injuries, and these . . . pages do not explain what happened or how it happened."

Cal/OSHA officials said the UCLA fine was the largest among seven recent
cases involving accidents at academic research labs or those in the chemical and biotechnology industries.

Fines in the six previous cases, which included serious injuries but not fatalities, ranged from $1,200 to $19,135.

"The important point to make here is that these penalties are not designed to compensate for injury or loss of life," said Dean Fryer, a Cal/OSHA spokesman, explaining that the fines merely address the civil violations of workplace regulations.

As in any accident resulting in death, Fryer said, Cal/OSHA will prepare an additional report to present to the Los Angeles County district attorney for consideration of criminal prosecution. Cal/OSHA as a matter of routine does not contact the district attorney before civil penalties are assessed.

UCLA officials, who ordered a comprehensive review of lab safety after Sangji died, said they would not appeal the fines.

New measures in place or in the works include increased inspections, a shortened time span for correcting serious violations and the purchase of flame-resistant lab coats.

"Although substantial progress has already been made, we will continue to thoroughly monitor and assess our lab training and safety protocols as an integral component of our daily operations," Chancellor Gene Block said in a statement. "The Cal/OSHA report will provide critical assistance with these ongoing efforts."

Sangji was transferring about two ounces of t-butyl lithium from one sealed container to another when a plastic syringe came apart in her hands, splashing her with a chemical compound that ignites instantly when exposed to air.

The resulting flash fire set ablaze her rubber gloves and synthetic sweater.

The $31,875 fine issued Monday included $18,000 for the fact that she wasn't wearing a lab coat, which might have kept her highly flammable sweater from catching fire.
Serious violations carry a maximum fine of $25,000 and a base penalty of $18,000, which can be increased or reduced based on the circumstances.

Born and raised in Pakistan, Sangji graduated in 2008 from Pomona College in Claremont with plans to become a lawyer. While applying to law schools, she took a $46,000-a-year job in October in a lab run by Harran, a researcher with a rising reputation in organic chemistry.

A former member of the faculty at University of Texas Southwestern Medical Center, he joined the UCLA faculty in July as the first Donald J. Cram Chair in Organic Chemistry, according to his biography on UCLA’s website.

A day after the fire, Harran told a UCLA investigator that a syringe “was the appropriate method” for transferring t-butyl lithium, and that Sangji had been trained how to do it. But Harran did not know when that training occurred and had no record of it, as required by Cal/OSHA and UCLA lab safety standards.

Two months before the fire, an annual safety inspection conducted Oct. 30 uncovered more than two dozen deficiencies in Harran’s four labs, including the one where Sangji worked.

Among other things, inspectors found excessive amounts of flammable liquids, and workers who lacked the required lab coats and other required safety gear, such as rubber gloves and eye protection.

Some of the fixes were made immediately, Harran later told colleagues in e-mails, but others were delayed because the lab was in the process of moving to another floor and was to have been reinspected afterward.

A campus safety official agreed to the delayed reinspection, according to UCLA records reviewed by The Times.

In a statement Monday, Harran said that he and his students “deeply mourn the death of our friend Sheri Sangji,” describing her as exceptionally gifted.

He also said that although it is important to develop a culture of lab safety, the inspection and training records that have garnered scrutiny since Sangji’s death had little relation to the accident.
"Sheri was an experienced chemist and published researcher who exuded confidence and had performed this experiment before in my lab," he said.

"However, it seems evident, based on mistakes investigators tell us were made that day, I underestimated her understanding of the care necessary when working with such materials."
From the Los Angeles Times

Long Beach congresswoman’s problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.
By Jeff Gottlieb

May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman’s vacant, three-bedroom, 1 1/2 -bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat’s lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city’s first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.
Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.
Daily Breeze

LAUSD board member to revive plan making teacher firings easier

By George B. Sanchez Staff Writer
Posted: 05/04/2009 07:08:28 PM PDT

A week after the Los Angeles school board brushed off a plan to change state law to make it easier to fire bad teachers, a board member is planning to revive the proposal.

Westchester-area board member Marlene Canter, who last week joined her colleagues in supporting an alternative to her own proposal, now believes there may be an opportunity to try again.

"I'm bringing it back because now there's more public awareness," Canter said.

 Canter, working with LAUSD attorney Roberta Feeler and the board's executive officer, Jefferson Crain, plans at next week's board meeting to propose changes to the state Education Code to give school districts final authority in the firing of bad teachers. However, she has dropped the second half of her original proposal, which called for revisions to the district's internal tenure process.

But only one other board member, Tamar Galatzan, supported her plan last week, and there's no indication that any other members will switch sides. Also, the deadline for introducing new legislation in Sacramento this year has already passed.

Canter was the swing vote in a substitute motion put forward by Yolice Flores Aguilar that effectively defeated her own proposal.

State Sen. Gloria Romero, D-Los Angeles, chairwoman of the Senate Education Committee, said there is no chance to move forward with new legislation this year.

"I believe this is an issue for us to look at, but it amounts to shooting blanks with the deadline already passed," Romero said.

Romero flew to Los Angeles last Tuesday to dissuade the board from voting on Canter's proposal, calling it a rush to judgment.

Santiago Jackson, head of LAUSD's governmental affairs division, said that while there may be support among lawmakers to change laws that make it difficult to fire teachers who have abused students, the board needs to build public support. Without the teachers unions, he said, proposed changes to the teacher firing process will turn into a dogfight.

"We would oppose anything that doesn't have our input," said Frank Wells, spokesperson for the California Teachers Association.
Only California's largest public school districts - such as LAUSD, San Diego, San Jose, San Francisco or even Sacramento - have the resources to seek these legislative changes, said Rick Pratt, assistant executive director of the California School Boards Association.

"A bill like this would have a real uphill battle," Pratt said.

The Senate Education committee is dominated by Democrats who often side with the teachers unions, he noted.

Aguilar had substituted Canter's proposal with one that would create a task force to review teacher firings and legislative change, among other issues. She had the support of board President Monica Garcia and harbor-district member Richard Vladovic before gaining Canter's vote.

"My substitute resolution addresses every one of her issues," Aguilar said. "I don't think we need another resolution. We need to build support. There is a lot of opposition to this issue."
Daily Breeze

L.A.'s summer jobs program gets $20 million stimulus boost

By Rick Orlov Staff Writer  
POSTED: 03/04/2009 07:21:48 PM PDT

Recalling the life lessons learned from their first jobs, Gov. Arnold Schwarzenegger and Mayor Antonio Villaraigosa on Monday helped kick off the city's summer youth jobs program, which will get a boost this year from $20 million in federal stimulus money.

Officials hope the program will find jobs for 16,500 residents ages 14 to 24, up from 15,000 last summer and 5,000 hired in 2005, the year Villaraigosa took office.

"I think all of us remember our first job," Villaraigosa said at a news conference on the steps of City Hall, backed by a crowd of 300 teens wearing green Hire LA's Youth T-shirts

"Struggling with how to do it and realizing you can do it and then a light bulb comes on and you say, 'Maybe I have to go to school to improve my skills.' All that leads to a great future with opportunity."

Villaraigosa said this year's program is bolstered by a $20.3 million federal grant under President Barack Obama's American Recovery and Reinvestment Act.

Villaraigosa, who has made a half-dozen lobbying trips to Washington, D.C., said the federal money is a sign the administration is aware of cities' needs.

"I think it's important for the White House to understand that this is where the people are, this is where the work force of America is," Villaraigosa said.

"Hiring young people is about investing in our cities again. It's about committing to the next generation of America's work force."

The program is good news for teens in Los Angeles County, where the unemployment rate hit a record 11.4 percent in March, with an estimated 665,000 residents out of work.

A recent study by Challenger, Gray & Christmas Inc., also predicted that fewer than 1 million U.S. teens will find jobs this summer - the lowest number in more than a half-century.

"Every kid needs a job," Schwarzenegger said. "It doesn't matter if they come from a Democratic household or a Republican household. It makes the kid feel proud."

Deputy Mayor Larry Frank said the annual program is designed to create new jobs in private firms and government agencies rather than displace existing workers.
"That would hurt our overall effort to improve employment," Frank said. "The firms we are working with are not looking to replace workers with students. These are new jobs or increasing services or internships."

He lauded a partnership in which participants receive six weeks of training in a Los Angeles Community College District campus, then are assigned to an after-school program run by Los Angeles Unified.

"What we are hoping is that once the summer is over, these young people will be able to find slots to continue with the after-school program and be encouraged to return to school to get an AA degree and then go on to a four-year college," Frank said.

The federal stimulus money, along with a $4 million city allocation, will be used to secure work in the private sector and to pay salaries for those who get certain jobs with the city, from parks and recreation to environmental cleanup. There's also a program for students to work part-time and receive help preparing for the California High School Exit Exam.
Press-Telegram

Bloody weekend in Long Beach: gang shootings leave 3 dead, 1 hurt

By Tracy Manzer, Staff Writer
Posted: 05/04/2009 07:08:36 PM PDT

LONG BEACH - Police are investigating a series of gang-related shootings that left three dead and one injured over the weekend, authorities said Monday.

Whether any of the homicides - which occurred Friday, Saturday and Sunday - are linked is still under investigation, said Sgt. Dina Zapalski, a Long Beach Police Department spokeswoman.

"The investigations are still active, and we're looking into whether or not any of them are related," Zapalski said. "We are investigating all of them as gang-related."

Zapalski said resources were being pulled from divisions throughout the department to help in the investigations. Patrol divisions were also beefed up, particularly in neighborhoods hit with recent spikes in violent crime.

The trio of killings brought the city's homicide rate to 27 people dead so far this year, the sergeant said.

The bloody weekend began to unfold with the first shooting, which resulted in the death of 26-year-old Jose Manuel Hernandez, at about 10:30 p.m. Friday in the 500 block of Olive Avenue in Downtown Long Beach.

Hernandez and another man, who was also hit by gunfire but survived, were at a party at the time of the attack, police said.

The first officers on the scene found Hernandez lying in the street, suffering from numerous gunshot wounds to the upper torso. He was pronounced dead at the scene by Long Beach Fire Department paramedics, police said.

The second victim, a 25-year-old Long Beach man, was already gone from the location. He was driven to a local hospital for treatment, and is expected to survive, authorities said.

The following day, in North Long Beach, a 25-year-old Los Angeles man was gunned down at about 1:30 p.m. near 52nd Street and Orange Avenue, police said.

Dwight Caldwell, 25, was shot repeatedly in broad daylight.
in an area that included a number of potential witnesses, police said.

Caldwell was standing at an intersection when a car pulled up and a gunman opened fire, according to the Los Angeles County Coroner’s Department.

Caldwell suffered multiple gunshot wounds and collapsed after running into a nearby residence, said Craig Harvey, a Coroner’s Department spokesman.

The L.A. man was taken to a local hospital where he later succumbed to his injuries, police said.

While no suspect description was given, police did say the suspects were seen fleeing the area in the dark vehicle used in the attack.

The third victim - whose name was withheld Monday pending notification of his family - was killed in North Long Beach shortly before 11 p.m. Sunday, police said.

The victim, a 24-year-old Long Beach man, was killed as he sat at a four-way stop in his vehicle at the intersection of Cummings Lane and Butler Avenue, near the border of Compton, police said.

It was not clear what prompted the gunman to walk up to the 24-year-old’s vehicle and open fire, pumping several rounds into the car and killing the man.

He was pronounced dead at the scene, said Nancy Pratt, a Long Beach Police Department spokesperson.

Details on that incident were particularly sketchy Monday, with no suspect description and no motive for the shooting.

"We have no idea what happened," Pratt said.

Police on Monday urged anyone with information about the slaying or any of the other deadly incidents to come forward.

"Our most successful cases are cases where the community has worked with us," Zapalski said. "A little bit of information goes a long way."

In addition to the three shootings, two other deaths occurred in the city over the weekend: a 41-year-old Long Beach woman was found dead in her Peninsula home; the cause of her death has yet to be determined; and a 29-year-old city employee was killed in a shootout with police Sunday.

Shannon Elizabeth Emerick was found inside her home, near Ocean Boulevard and 63rd Place, at 11:24 a.m. Thursday after loved ones reported to police that she had not been seen or heard from in a while.
There were no obvious signs of foul play, police said, and her cause of death will be
determined by autopsy, which will include a toxicology test used to detect drugs and/or
alcohol, police and coroner’s officials said Monday.

James Neal Tuggle, a Long Beach sanitation worker and father of two children, was shot
and killed by police after he ambushed officers two different times, authorities said
Sunday.

Tuggle, who had a criminal history going back more than 10 years, was armed with two
handguns and a shotgun and shot out windows in two police cruisers before he was
fatally shot at about 5 a.m. on Cedar Avenue, just south of Anaheim Street, officers said.

"We’re very lucky that no officers were injured in this incident," said Long Beach Police
Cmdr. Laura Farinella.

The investigation into Tuggle’s death - which includes an investigation by the LBPD and
an independent review by the Los Angeles County District Attorney’s office - remains
open.

Anyone with information on any case is asked to call the Homicide Detail, at 562-570-
7244.
Press Telegram

Domestic dispute preceded shootout with LBPD

By Kelly Puente, Staff Writer
Posted: 05/04/2009 10:30:58 PM PDT

LONG BEACH - New details emerged Monday on the circumstances surrounding an officer-involved shooting that left a man dead after he fired multiple weapons in a shootout with officers.

Long Beach Police Sgt. Dina Zapalski said James Neal Tuggle, 29, was involved in a domestic dispute with the mother of his child when police were called twice to the 1100 block of Chestnut Avenue in early morning hours Sunday.

Zapalski said officers feared not only for their own lives, but for the lives of the mother and children when Tuggle opened fire directly in front of the home.

"Seeing the police cars and the officers standing in front of the location did not deter him," Zapalski said. "We don't know if he was there to harm the female and the children, or to engage police in a gun battle."

According to Los Angeles Superior Court records, Tuggle had a lengthy criminal history dating back to 1998, when he was convicted of carrying a concealed firearm and fighting in public.

Convictions over the years range from causing loud noise to battery. He was most recently convicted in November for obstructing a police officer, according to court records.

Friends and family were struggling to understand what could have happened to the man they described as a hard-working father to two young boys.

He worked as a refuse operator for the City of Long Beach for nearly 10 years and was a dependable and well-liked employee, said supervisor Jim Kuhl, manager of the Environmental Services Bureau.

"To me it's very out of character for what we know about his workplace habits," Kuhl said.

Mother Sherryl Myles and police Monday said Tuggle had been having ongoing relationship problems with the mother of his child.

Police were initially called about 2:30 a.m. for a dispute between Tuggle and the mother of his child, but left after she refused to speak to them, Zapalski said. An hour later, police were called again and spent an hour talking with woman and taking a report.
Tuggle returned as officers were leaving.

He stopped his car on the west side of the street, left the engine running and began firing a handgun.

Zapalski said he dropped the first weapon on the ground and then began firing a shotgun. Officers fired back and then took cover as Tuggle ran northbound on Chestnut Avenue.

Tuggle hid behind a wall off the alley north of 12th Street but jumped out and fired as an assisting officer drove by. The shooting finally came to an end when an officer shot Tuggle in the 1200 block of Cedar Avenue. He was pronounced dead at the scene.

Authorities have said it was a miracle that no officers were injured after Tuggle ambushed police twice and shot out windows in two police cruisers.

Zapalski said police were “troubled” by his possible intentions, noting that he had returned to the home three times that night - the third time with three guns.
Hey—could someone tell me what page this appeared on?

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Glabieh

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 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 Padovano, 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 2003 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovano, 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 handed 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 derelict state of the once stately home and worried about what it would do to local property values, neighbors took things into their own hands.

Comic Thomassen would walk across the street with her hose and water the yard. Janet Canson 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, wanted that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2006 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 gray and weeds with brown splotches of dirt. Much of the once lush grass covering the chain-link fence has died.

The red wooden gate sprays on the lawn, unless someone props it up. A litter 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 primroses the previous owner had tended 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 "in 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 1890s, '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. A. Robinson lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $305,000. 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 congressional aide, Doris Mejia (D-Sacramento).

Pelosi's was only the 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 compliance, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

Michael J. Eagle
Press Secretary

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Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for $535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

.......... Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

48
"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

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Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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Press-Telegram Blog—The Canalis Report
Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.
To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009june12.0.3272269.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 lawn mower, 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, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.
Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson’s house once a month for six months to mow the lawn. She paid kids $20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson’s backyard and soon moved into L. Kraft’s house next door. It took him two months to get rid of them.

Richardson’s house, he said, “has become such a hideous place.”

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and privetroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson’s house was “a vacant structure with a blighted appearance.” Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson’s house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento’s oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, 20s and 30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for $388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson’s house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi’s was the only response he received. She said she couldn’t comment.
More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood’s sake.

He received an e-mail back saying that he didn’t reside in her district.

But help could be on the way.

Max Fernandez, Sacramento’s director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn’t believe that she will do anything. “After a year of seeing the condition the house is in? No.”

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

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L A T I M E S B L O G

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.

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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 capital, 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."

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)

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.

June 12, 2009
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
Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Brother story in today's edition? I saw that it was posted on their site very early this morning. Thanks

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**Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach**

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans across the country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.
This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrook and Signal Hill.

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LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts and their expenses to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.
Richardson’s office declined comment. “We can’t comment on conversations involving others that we haven’t been a part of,” her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about $9,000 in property taxes at the time.

York bought the house in May 2008 for $388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn’t long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson’s house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson’s house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about $160 sending her gardener to mow Richardson’s overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house’s return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint pealed, 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.

ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house
Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.
The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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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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DAILY BREEZE

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

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

Michael J. Eagle
From Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax
From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Melissa
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for $535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

LR1150
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.

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PRESS TELEGRAM

Long Beach chamber to offer political candidate training
By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is $100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer
U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for $535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing $9,000 in back property taxes. The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE
Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.
“The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists,” Gottlieb writes.

“Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.”

Richardson (D-imbued) also declined to comment.

“We can’t comment on conversations involving others that we haven’t been a part of,” Richardson’s press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it “became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure,” Gottlieb writes.

“The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson’s house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.”

Lest you forget, Gottlieb notes: “Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.”

We’ll see what comes of this investigation.

............

ROLL CALL

There Goes the Neighborhood.

Pity Rep. Laura Richardson’s Sacramento neighbors. They’ve had to live with the California Democrat’s neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they’re being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they’ve spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they’ve spent $160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it’s a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.
In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

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
A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of $1,800 a month, plus $600 for a studio over the garage, won't come close to meeting the $4,000 monthly payments, and the $569,000 mortgage exceeds the market value of the place by almost $100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?
Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled $26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chittler
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1723 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7920 fax
TRUSTEE'S DEED UPON SALE

The undersigned grantor declares:

1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was $574,023.87
3) The amount paid by the grantee at the trustee sale was $388,000.01
4) The documentary transfer tax is $4,273.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows:LOT 250 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.

Situte: 3522 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

RECEITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1916, Instrument of official records of SACRAMENTO, County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of Sale have been complied with.

WKB000001

CSOC.RICH.009294
Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature: [Signature]

(Seal)

IRMA GARCIA TORRES
Notary Public - California
Los Angeles County
My Commission Expires Aug 17, 2020

WKB000002

CSOC.RICH.009295
NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/06/2007, Book 20070110, Page 1812, instrument 01003019, of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction all to the highest bidder for cash, cashier's check drawn by a state or federal bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 15402 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed Trustee at the property shown below, of all right, title, and interest conveyed to and now held by the Trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA.

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NO. C", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 18 OF MAPS, MAP NO. 16.

Amount of unpaid balance and other charges: $578,384.22 (estimated).

Street address and other common designation of the real property:

3522 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

APN Number: [redacted]

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property hereinafter described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.nlcase.com
(714) 673-1658 or www.californiabek.com

DEBORAH BRIGACI, VICE PRESIDENT
9200 OAKDALE AVE
MARSHALL H9100412
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
TRUSTEE SALE (X)

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. [illegible] PRIOR NO. [illegible] DATE 5-7-08

TRUSTEE California Reconveyance Co.

ADDRESS 9200 Oakdale Ave, #110612

CITY Chatsworth STATE CA ZIP 91311

PHONE NO. 818-897- [illegible] CONTACT Deborah Brignac

CHECK NO. [illegible] NAME OF BANK Wells Fargo BK

AMOUNT $ 388,000.01

SUCCESSFUL BID $ 388,000.01

TRANSFER TAX $ [illegible]

RECORDING FEES $ [illegible]

RECORDABLE AMOUNT $ [illegible]

REFUND PAYABLE TO [illegible]

RECEIVED BY [illegible] BUYERS SIGNATURE [illegible]

BUYERS NAME Jim York DRIVERS LICENSE NO. [illegible]

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Rad Rock Mortgage

ADDRESS 3600 American River Dr, # 135

CITY Sacramento DATE CA ZIP 958

PHONE NO. 415-781- [illegible] WKB000004

CSOC.RICH.009297
CARL P. BLAIN (State Bar # 65229)
Email: cblain@...  
THOMAS B. SHERIDAN (State Bar #249306)
Email: tshe...  
WAGNER KREIMAN BLAINE
KLOMPARNS & YOHMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Faximile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,

Plaintiff,

v.

WASHINGTON MUTUAL BANK,
CALIFORNIA RECONVEYANCE COMPANY,
LAURA RICHARDSON, and all persons
unknown, claiming any legal or equitable right,
title, estate, lien, or interest in the property
described in the complaint adverse to Plaintiff's
title, or any cloud on Plaintiff's title, and DOES 1
through 20, inclusive,

Defendants.

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008,
in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against
defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE
COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.
The above-captioned action alleges a real property claim affecting certain real property
that is situated in Sacramento County, California, commonly known as 3622 West Curtis Dr.,
Sacramento, California and more specifically described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS

NOTICE OF FENDENCY OF ACTION

CASE NO. [ ]
NOTICE OF FENDENCY OF ACTION
(CODE CIV. PROC. § 405.20)

WKB000006

CSOC.RICH.009299
OAKS SUBDIVISION NO. 6", FILED IN THE OFFICE OF THE COUNTY
RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
BOOK 19 OF MAPS, MAP NO. 18.
The Property is designated as Assessor's Parcel No. 1213-01-02 in the
Sacramento County Assessor's office.

DATED: June 11, 2008
WAGNER KIRKMAN BLAINE
KLOMP, ARFENS & YOUUMANS LLP

By:
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.
PROOF OF SERVICE

Case Name: Red Rock Mortgage v. Washington Mutual et al.
Court: Sacramento Superior Court
Case No.: TBD

I am a citizen of the United States, employed in the City of Mather and County of Sacramento. My business address is 10640 Mather Blvd., Suite 200, Mather, CA 95655. I am over the age of 18 years and not a party to the above-entitled action.

On June 12, 2008, I served the following:

NOTICE OF PENDENCY OF ACTION

☐ BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED on the parties in this action by causing a true copy thereof to be placed in a sealed envelope with postage thereon fully prepaid in the designated area for outgoing mail. I am familiar with the ordinary business practices of Wagner Kirkman Blaine Klompersen & Youmans LLP for collection and processing of outgoing mail with the United States Postal Service at the aforementioned place of business and that the above-entitled document was placed in a sealed envelope and deposited for collection and mailing on the date stated above, following such ordinary practices and in such manner as to cause it to be deposited with the United States Postal Service that same day in the ordinary course of business, addressed as indicated below.

Washington Mutual Bank
A Federal Association
9200 Oakdale Ave. N1107101
Chatsworth, CA 01331

Congresswoman Laura Richardson
970 West 190th Street
East Tower, Ste. 900
Torrance, CA 90502

California Reconveyance Company
C/O Corporation Service Company
2730 Gateway Oaks Dr., Ste. 100
Sacramento, CA 95833

Executed on this June 12, 2008, at Mather, California.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct.

CHERYL EWING

NOTICE OF PENDENCY OF ACTION

WKB000008

CSOC.RICH.009301
CARL P. BLAINE (State Bar #342297)  
Email: obtainlaman@gmail.com  
THOMAS B. SHERIDAN (State Bar #067742)  
Email: tsheridan@wagnerkirkman.com  
WAGNER KIRKMAN BLAINE  
KLOMPARENS & YOUMANS LLP  
10640 Mather Blvd., Suite 200  
Mather, California 95655  
Telephone: (916) 920-5286  
Faxline: (916) 920-8608  
Attorneys for Plaintiff  
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,  
               Plaintiff,  
                           v.  
WASHINGTON MUTUAL BANK,  
CALIFORNIA RECONVEYANCE COMPANY,  
LAURA RICHARDSON, and all persons  
unknown, claiming any legal or equitable right,  
title, estate, lien, or interest in the property  
described in the complaint adverse to Plaintiff’s  
title, or any cloud on Plaintiff’s title, and DOCS 1  
through 20, inclusive,  
Defendants.

Plaintiff, RED ROCK MORTGAGE, INC. alleges as follows:

1. Plaintiff RED ROCK MORTGAGE, INC. (“Plaintiff”) is, and at all times herein  
mentioned was, a corporation organized and existing under the laws of the State of California.

2. Plaintiff is informed and believes thereon alleges that Defendant  
WASHINGTON MUTUAL BANK (“WAMU”) is, and at all times herein mentioned was, a  
federal association organized and existing under the laws of the United States and doing  
business in the state of California.

3. Plaintiff is informed and believes thereon alleges that Defendant
CALIFORNIA RECONVEYANCE COMPANY ("CRC") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California.

4. The real property that is the subject of this action, 3622 West Curtis Drive, Sacramento, California, Assessor's Parcel No. [redacted] ("Subject Property") is located in Sacramento County, California.

5. The Defendants named herein as "all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the Complaint adverse to plaintiff's title, or any cloud on plaintiff's title thereto" ("Unknown Defendants") are unknown to Plaintiff. These Unknown Defendants, and each of them, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property, and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

6. Defendants DOES 1 through 20, inclusive, are sued herein under fictitious names. Their true names and capacities are unknown to Plaintiff. When their true names and capacities are ascertained, Plaintiff will amend this complaint by inserting their true names and capacities herein. Plaintiff is informed and believes and thereon alleges that Docs 1-10, inclusive, are responsible in some manner for the occurrences herein alleged, and that Plaintiff's damages as herein alleged were proximately caused by such Defendants. Plaintiff is further informed and believes and thereon alleges that Docs 11-20, inclusive, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

COMMON ALLEGATIONS

7. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 6 above.

8. Plaintiff is informed and believes and thereon alleges that on or about January 10, 2007, a Deed of Trust ("Deed of Trust") was recorded against the Subject Property to secure a loan in the amount $335,001.00 made by WAMU to LAURA RICHARDSON. CRC is the trustee under the Deed of Trust. (Attached hereto as Exhibit A, incorporated herein by reference, is a true and correct copy of the Deed of Trust.)

WKB000010

COMPLAINT FOR SLANDER OF TITLE; CANCELLATION; QUIET TITLE; UNJUST ENRICHMENT

CSOC.RICH.009303
9. Plaintiff is informed and believes and thereon alleges that, at some point prior to December 17, 2007, Defendant RICHARDSON defaulted on the payments due on the loan secured by the Deed of Trust.

10. On December 17, 2007, CRC recorded a Notice of Default on the Subject Property. (Attached hereto as Exhibit B, and incorporated herein by this reference, is a true and correct copy of the Notice of Default.) The Notice of Default provides that, as of December 13, 2007, the amount of the default was $18,356.40.

11. On March 19, 2008, CRC recorded a Notice of Trustee’s Sale on the Subject Property, advertising the Trustee’s Sale of the Subject Property to the general public. (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct copy of the Notice of Trustee’s Sale.) Pursuant to the Notice of Trustee’s Sale, the unpaid balance and other charges was approximately $578,384.52.

12. The Notice of Trustee’s Sale provides that the sale was to occur on April 7, 2008, at 1:30 p.m., at the main entrance to the Sacramento County Courthouse, 720 9th Street, Sacramento, California.

13. Plaintiff is informed and believes and thereon alleges that the sale was postponed to May 7, 2008, at 1:30 p.m., to be held at the same location.

14. In accordance with the Notice of Trustee’s Sale and the duly noticed postponement thereof, on May 7, 2008, Plaintiff appeared at the trustee’s sale to bid on the Subject Property. Plaintiff secured a cashier’s check in order to qualify to bid at the sale.

15. At the noticed time and place, CRC conducted the trustee’s sale of the Subject Property. Plaintiff is informed and believes thereon alleges that Defendants complied with all statutory requirements in conducting the trustee’s sale of the Subject Property.

16. Plaintiff bid at the trustee’s sale. Plaintiff is informed and believes and thereon alleges that Plaintiff was the high bidder at the trustee’s sale with a bid of $388,000.01.

17. Plaintiff timely delivered a cashier’s check in the amount of $388,000.01 to CRC. CRC accepted the cashier’s check from Plaintiff. (Attached hereto as Exhibit D & E, ...)
respectively, and incorporated herein by reference, are true and correct copies of the receipt of funds issued to Plaintiff and Plaintiff's cashier's check stub.

18. Plaintiff is informed and believes and thereon alleges that the sale of the Subject Property was final and no further acts were required to consummate the sale.

19. Plaintiff is informed and believes and thereon alleges that, on or about May 9, 2008, Defendants issued a Trustee's Deed Upon Sale, to be recorded in Sacramento County granting and conveying title and interest in the Subject Property to the Plaintiff. The Trustee's Deed Upon Sale was recorded on May 19, 2008. (Attached hereto as Exhibit F, and incorporated herein by reference, is a true and correct copy of the Trustee's Deed upon sale.)

20. Immediately after Plaintiff purchased the Subject Property, Plaintiff immediately began improving the property and preparing to sell it, as Plaintiff is in the business of buying and selling real estate. Among other things, Plaintiff painted select portions of the residence, refurbished the flooring inside the residence, and performed general clean-up and landscaping in and around the Subject Property at its expense. Plaintiff is informed and believes and thereon alleges that the improvements made by Plaintiff enhanced the value of the Subject Property.

21. On or about May 28, 2008, WAMU contacted Plaintiff and informed Plaintiff that it wished to rescind the sale. Plaintiff informed WAMU that Plaintiff was the highest bidder at the Trustee's Sale and that it had paid the full consideration in the manner specified by the Notice of Trustee's Sale. Plaintiff also informed WAMU that Plaintiff had been issued the Trustee's Deed, and recorded it, and had no intention of rescinding.

22. On or about June 2, 2008, Defendants recorded a Notice of Rescission at the Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein by this reference, is a true and correct copy of the recorded Notice of Rescission.)

FIRST CAUSE OF ACTION

[Standar of Title]

(Against Defendants WAMU, CRC and Doe 1-10, inclusive)

23. Plaintiff realleges and incorporates by reference each and every allegation set forth in the above paragraphs.
forth in paragraphs 1 through 22 above.

74. On or about May 7, 2008, Plaintiff became the fee owner of the Subject Property based upon its purchase of the Subject Property at the Trustor’s Sale.

25. Plaintiff is informed and believes and thereon alleges that, on or about June 2, 2008, Defendants willfully, wrongfully, without justification, and without privilege caused to be recorded a Notice of Rescission.

26. The Notice of Rescission was false and continues to cause doubt to be cast on Plaintiff’s title to the Subject Property.

27. The recording of the Notice of Rescission directly impairs the salability of the property on the open market. Accordingly, Plaintiff has been damaged by Defendants recording of the Notice of Rescission.

28. Plaintiff is informed and believes and thereon alleges that, in doing the things herein alleged, WAMU and CRC acted with malice, oppression, and/or fraud as defined under Civ. Code § 3294(c), in conscious disregard of Plaintiff's rights, thereby warranting an assessment of punitive damages in an amount appropriate to punish Defendants and deter others from engaging in similar misconduct.

29. The recording of the Notice of Rescission made it necessary for Plaintiff to retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney’s fees and costs incurred. The exact amount of such damages is not known to Plaintiff at this time, and Plaintiff will move to amend this complaint to state such amount when the same becomes known, or on proof thereof.

SECOND CAUSE OF ACTION

[Cancellation of Cloud on Title]

(Against Defendants WAMU, CRC and Does 1-10, inclusive)

30. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 29 above.

31. Defendants claim an interest in the Subject Property which is adverse to the Plaintiff. Defendants’ interest in the Subject Property is purportedly based on the Notice of

PLAINT FOR SLANDER OF TITLE; CANCELLATION; QUIET TITLE; UNJUST ENRICHMENT
Rescission, recorded on June 2, 2008, which states that the sale is rescinded.

32. The Notice of Rescission is invalid and void because the Defendant has no further rights to the Subject Property after the Trustee Sale was completed and the Trustee's Deed Upon Sale was issued and recorded.

33. Defendants' claim to the Subject Property clouds the Plaintiff's title, depreciates the property's market value, and prevents Plaintiff from enjoying the use of the Subject Property.

**THIRD CAUSE OF ACTION**

[Quiet Title]

(Against Defendants WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive)

34. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 33 above.

35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's Sale of the Subject Property; Plaintiff tendered the full amount of its bid to the trustee; the trustee accepted Plaintiff's tender; and, the trustee issued a Trustee's Deed Upon Sale to Plaintiff, which was subsequently recorded, granting Plaintiff fee simple title to the Subject Property.

37. Plaintiff is seeking to quiet title against the claims of WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive, as follows: a Notice of Rescission was recorded in Sacramento County California, Book 20080602, Page 0885, by CRC and WAMU purportedly rescinding the Trustee's Deed Upon Sale issued to Plaintiff which would have the affect of restoring the status of title to the Subject Property to the status quo prior to the recordation of the Trustee's Deed Upon Sale; the claims of all the Unknown Defendants and Does 11-20, inclusive, whether or not the claim or cloud is known to Plaintiff. The claims of Defendants are without any right whatsoever and such Defendants have no right, title, estate, lien, or interest whatever in the Subject Property or any part thereof.
38. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is the date Plaintiff purchased the Subject Property at the Trustee's Sale.

FOURTH CAUSE OF ACTION

(Uncert Enrichment)

(Against Defendants WAMU, LAURA RICHARDSON, and DOES 1-10, inclusive)

39. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 38 above.

40. Plaintiff has completed numerous improvements to the Subject Property, which have significantly increased its value. If Defendants are permitted to rescind the Trustee's Deed Upon Sale, Defendants will be unjustly enriched by their retention of the increased value of the Subject Property.

PRAYER

Wherefore, Plaintiff prays judgment against Defendants as follows:

1. For general damages, in an amount to be proven at trial;

2. For punitive and exemplary damages in an amount to be proven at trial;

3. For the Notice of Rescission to be delivered to the clerk for the court for cancellation and that it be declared void;

4. For a judgment that Plaintiff is the owner in fee simple of the Subject Property and that Defendants have no interest in the Subject Property adverse to Plaintiff;

5. For restitution;

6. For attorneys' fees and costs incurred herein; and

7. For such other and further relief as the court may deem proper.

DATED: 6/11/2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE, INC.
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

(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States

California Single Family Fannie MaeFreddie Mac Uniform Instrument

Form 3006 1/01

WKB000017

CSOC.RICH.009310
Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92805

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation.

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007. The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars (U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2017.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- 1-4 Family Rider
- VA Rider
- Biweekly Payment Rider
- Other(s) [specify]

(i) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 2.

(M) "Miscellaneous Proceeds" means any conversation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to the non-pertinent information.

[Signature]
Form 3000 1/01

WKB000018

CSOC.RICH.009311
to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not such 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

Exhibit 'A'.
currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as elected 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 accept 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 in the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) Interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments in, 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 "Escrow") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) household payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be
in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender or, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower’s obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase “covenant and agreement” is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges. Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that such 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) cures the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender’s opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) accrues 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
lile. 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 real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance.

This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower. Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability that 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 Rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repair and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the same secured by this Security Instrument, whether or not then due, with
the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attach prior to 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 enjoin and/or repair 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. Servicing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the 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 required) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premium required to maintain Mortgage Insurance in effect, or to provide a a non-refundable loss reserve, until Lender's requirement for Mortgage insurance ceases in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their 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 agreements provide 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:

(b) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender. If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 9.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. In the event of a partial taking, destruction, or loss in value of the Property to which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower. In the event of a partial taking, partial destruction, or loss in value of the Property to which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds. Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun by or on behalf of Lender to enforce any of the rights of Lender under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes foreclosure 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 to the order provided for in Section 9.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender
to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, assignees or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or prejudice the exercise of any right or remedy.

13. Joint and Several Liability, Co-signers; Successors and Assigns. 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 and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a few which sets maximum loan charges, and that law is finally interpreted so that the interest or other fees charged is 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 limits; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirements will satisfy the corresponding requirement under this Security Instrument.

CSOC.RICH.009319
16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding 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 some discretion without any obligation to take any action.

17. Borrower’s Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender’s prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower’s Right to Restate 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 restate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys’ fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender’s interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender’s interest in the Property and rights under this Security Instrument, and Borrower’s obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer’s check or cashier’s check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a portion of 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 the Borrower may need about the Servicer or the Note.

[Signature]

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CSOC.RICH.009320
requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party’s actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party within a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or trinitrotoluene, 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 direction to release any Hazardous Substances, on or in the Property. Borrower shall not do, or allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or any party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured, and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The records in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the rights, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

[Signature]
Laurel Richardson
Borrower

[Signature]
Borrower

[Signature]
Borrower

[Signature]
Borrower

[Signature]
Borrower

[Signature]
Borrower

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WKB000030

CSOC.RICH.009323
State of California  
County of Sacramento }

On January 4, 2024 before me, Nikki Davis, a notary public, personally appeared

Laura Richardson

(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 their/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Nikki Davis]

[Seal]

NIKKI DAVIS  
COMM. #1530789  
Notary Public-California  
SACRAMENTO COUNTY  
My Comm. Exp. Oct. 31, 2023

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6377

CSOC.RICH.009324
Exhibit "A"

Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 5", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.
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 9.800%. 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, 2008, and the interest rate Borrower will pay may change on that day every 8th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an index. The "Index" is the average of interbank offered rate for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent index figure available as of the date 45 days before the Change Date is called the "Current Index."
If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes
Before each Change Date, the Note Holder will calculate Borrower’s new interest rate by adding
Four and 99/100 percentage points (4.99%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower’s new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower’s new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower’s monthly payment.

(D) Limits on Interest Rate Changes
The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.600% or less than 8.800%. Thereafter, Borrower’s interest rate will never be increased or decreased on any single Change Date by more than one percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower’s interest rate will never be greater than 14.000% 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 Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER
Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower’s initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender’s prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 of 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 those 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.

__________________________
(borrower)

__________________________
(borrower)

__________________________
(borrower)

__________________________
(sign original only)

Fixed/Adjustable Rate Rider - Libor

4140823 (09/09)

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WKB000035

CSOC.RICH.009328
EXHIBIT B

WKB000036
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,359.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.
To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact WASHINGTON MUTUAL BANK, FA at 7301 RAYMEADOWS WAY , JACKSONVILLE F, FL 32205, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: . Situs: 3622 WEST CURTIS DRIVE , SACRAMENTO, CA 95818 Including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, an authorized agent for Washington Mutual Bank, Beneficiary,

By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn L. Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
NOTICE OF TRUSTEE’S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY, as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 200700110, Page 1815, Instrument 12, of official records in the Office of the Recorder of SACRAMENTO COUNTY, California, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, the securities of stock in a state or national bank, or a security’s check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURT HOUSE, 720 9TH STREET, SACRAMENTO, CA

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "FLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV, 6," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18.

Amount of unpaid balance and other charges: $578,384.82 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818

APN Number: 17-00-000-096-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property hereof described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 290-7850 or www.pts1.com
(714) 290-7850 or www.pts2.com

[Signature]

CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WKB800040

CSOC.RICH.009333
EXHIBIT D

WKB060041

CSOC.RICH.009334
TRUSTEE SALE (X)
TRUSTOR PAYMENT ( )

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO: ________________________ PRIORITY NO: ______________ DATE: 5-7-08

TRUSTEE: California Reconveyance Co.

ADDRESS: 9200 Oakdale Ave, #110612

CITY: Chatsworth, STATE: CA, ZIP: 91311

PHONE NO: 860-792-1717 CONTACT: Deborah Briggs

CHECK NO: ____________________________ NAME OF BANK: Wells Fargo BK

AMOUNT: $388,000.01

TOTAL OF ANY CASH RECEIVED: $

SUCCESSFUL BID: $388,000.01 TOTAL RECEIVED: $388,000.01

TRANSFER TAX: $0 AMOUNT REQUIRED: $388,000.01

RECORDEING FEES: $0 REFUND AMOUNT: $

REFUND PAYABLE TO: N/A

RECEIVED BY: Jim York BUYERS SIGNATURE:_____________________

BUYERS NAME: Jim York DRIVERS LICENSE NO.: _______________________

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS: Red Book Mortgage

ADDRESS: 3600 American River Dr., # 135

CITY: SACRAMENTO STATE: CA, ZIP: 958

PHONE NO: 916-761-_______

WKB000042

CSOC.RICH.009335
CASHIER'S CHECK

PAY TO THE ORDER OF

***CALIFORNIA RECONVEYANCE COMPANY***

***Three hundred eighty-eight thousand dollars and 01 cent***

WELLS FARGO BANK, N.A.
432 CAPITOL MALL
Sacramento, CA 95814
FOR INQUIRIES CALL 1-800-224-9122

NOTICE TO PURCHASER - IF THIS INSTRUMENT IS LOST, STOLEN OR DESTROYED YOU MAY REQUEST CANCELLATION AND REISSUANCE. AS A CONDITION TO CANCELLATION AND REISSUANCE, WELLS FARGO BANK MAY IMPOSE A FEE AND REQUIRE AN INDEMNITY AGREEMENT AND DOCO.

Purchaser Copy

WKB000044

CSOC.RICH.009337
TRUSTEE'S DEED UPON SALE

APN: 12XX-000-000 T.R.A. No. 

The undersigned grantor declares:

1) The Grantor herein was not the foreclosing Beneficiary.
2) The amount of the unpaid debt together with costs was $674,023.97
3) The amount paid by the grantor at the trustee sale was $338,000.01
4) The documentary transfer tax is $27,35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed trustee or substituted trustee under the Deed of Trust hereinabove described, done hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NO. 5," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Stated: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 2007010, Page 1918, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

WKB000046
Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said
Deed of Trust, sold the herein described property at public auction on 05/27/2008. Grantee, being
the highest bidder at said sale, became the purchaser of said property for the amount bid being
$388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary
of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME
ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature ________________________________ (Seal)

IRMAR GARCIA TORRES
Commission # 12068137
Notary Public - California
Los Angeles County
McDonald, Effective Aug 17, 2003

WKB000047
NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/03/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $335,001.00.

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

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

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

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

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

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE, AND HEREBY ADVISES ALL PERSONS, WHOMSOEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/03/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCinded AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

WKB000049

CSOC.RICH.009342
IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY

Colleen Irby, Assistant Secretary

BY

Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY

Deborah Brignac, Vice President

BY

Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 05/29/08 before me, SERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) here subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature

(Seal)

This document filed for recording by Fidelity National Title Insurance and Trust, an escrow depository only. It has not been examined by the execution or as to its effect upon the title.

SERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County

WKB000050

CSOC.RICH.009343
CARL P. BLAINE (State Bar # 65279)
Email: obtained
THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheirdan
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUUMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,
Plaintiff,
v.
WASHINGTON MUTUAL BANK,
CALIFORNIA RECONVEYANCE COMPANY,
LAURA RICHARDSON, and all persons
unknown, claiming any legal or equitable right,
title, estate, lien, or interest in the property
described in the complaint adverse to Plaintiff's
title, or any cloud on Plaintiff's title, and DOES 1
through 20, inclusive,

Defendants.

VERIFICATION

WKB000051
VERIFICATION

I, JAMES YORK, hereby declare that I have read the foregoing Complaint for Slander of Title, Cancellation, Quiet Title and Unjust Enrichment and know the contents thereof.

I am authorized to make this verification for and on behalf of Red Rock Mortgage, Inc., plaintiff in this action, and I make this verification for that reason. The matters stated in the foregoing document are true of my own knowledge except as to those matters which are stated on information and belief, and as to those matters I believe them to be true.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct. Executed this 12th day of June, 2008, at Miami, Florida.

JAMES YORK
The Case Management Program (CMP) requires the following timelines to be met in all cases except those that are excluded by the California Rules of Court, rule 207 (b):

<table>
<thead>
<tr>
<th>Action</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service of Summons</td>
<td>Summons, complaint and program case notice must be served on all named defendants and proofs of service on those defendants must be filed with the Court within 60 days from the filing of the complaint. When the complaint is amended to add a new defendant, the added defendant must be served and proofs of service must be filed within 30 days after the filing of the amended complaint. A cross-complaint adding a new party must be served and proofs of service must be filed with the Court 30 days from the filing of the cross-complaint.</td>
</tr>
<tr>
<td>Statement of Damages</td>
<td>If a statement of damages pursuant to Section 425.11 of the Code of Civil Procedure or a statement of punitive damages is required, it must be served with the summons and complaint.</td>
</tr>
<tr>
<td>Certificate of Service/Progress</td>
<td>Within 75 days of the filing of the complaint, plaintiff must file a certificate of service or a certificate of progress on a form provided by the Court.</td>
</tr>
<tr>
<td>Responsive Pleadings</td>
<td>If a responsive pleading is not served within the time limits and no extension of time has been granted, the plaintiff within 10 days after the time for service has elapsed must file a request for entry of default. Parties may stipulate without leave of Court for one 15-day extension beyond the 30-day time period prescribed for the response after service of the initial complaint. No extensions of time to respond beyond 105 days from the filing of the complaint may be given.</td>
</tr>
<tr>
<td>Judgment by Default</td>
<td>When default is entered, the party who requested the entry of default must apply for a default judgment against the defaulting party within 45 days after entry of default, unless the Court has granted an extension of time.</td>
</tr>
<tr>
<td>Case Management Statement</td>
<td>The Court will serve a notice of case management conference on all parties approximately 120 days after the complaint is filed. A case management conference statement shall be filed at least 15 days prior to the date set for the case management conference. Please refer to Local Rule, Chapter 11, for more information.</td>
</tr>
<tr>
<td>Meet and Confer</td>
<td>Parties must meet and confer, in person or by telephone as required in California Rules of Court, rule 212(f) at least 30 days before the case management conference date.</td>
</tr>
<tr>
<td>Case Management Conference</td>
<td>A case management conference is generally held within 100 days of the filing of the complaint.</td>
</tr>
</tbody>
</table>

Failure to comply with the program rules may result in the imposition of sanctions or an order to show cause. Please refer to Local Rule 11.30, for more information.

NOTE: THIS NOTICE MUST BE SERVED WITH THE SUMMONS AND COMPLAINT.
NOTICE TO DEFENDANT:
(WAISO AL DEMANDADO):
WASHINGTON MUTUAL BANK, CALIFORNIA
SROCOVYANCE COMPANY, LAURA RICHARDSON,
YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTA DEMANDANDO EL DEMANDANTE):
RED ROCK MORTGAGE, INC.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a
copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the
court to hear your case. There may be a court form that you can use for your response. You can find the court forms and more
information at the California Courts Online Self-Help Center (www.courtsinfo.ca.gov/selfhelp), your county tax library, or the courthouse
nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may
lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an
attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services
program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California
Courts Online Self-Help Center (www.courtsinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

Tiene 30 DIAS DE CALENDARIO después de que le entregaron esta citación y papeles legales para presentar una respuesta por escrito
en esta corte y hacer que se entregue una copia al demandante. Una carta o llamada telefónica no lo protegen. Su respuesta por
escrito debe estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted
pueda usar para su respuesta. Puede encontrar estos formularios en la corte y más información en el Centro de Ayuda de las Cortes de
California (www.courtsinfo.ca.gov/selfhelp/espanol), en la biblioteca de leyes de su condado o en la corte que le queda más cerca. Si no
puede pagar la corte de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta
su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Tiene otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un
servicio de asesoramiento a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios
legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de
California Legal Services (www.lawhelpcalifornia.org), el Centro de Ayuda de las Cortes de California, (www.courtsinfo.ca.gov/selfhelp/espanol) o poniéndose en contacto con la corte o el colegio de abogados locales.

The name and address of the court is:
(Sus nombre y dirección de la corte es):
Sacramento Superior Court
720 Ninth Street
Sacramento, CA 95814

The name, address and telephone number of plaintiff’s attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono de abogado del demandante, o del demandante que no tiene abogado, es):
CAIL D. BLAINE (SRN 65229)
16440 MacJher Blvd., Suite 200
Kather, CA 95655

DATE:
(JUN 12 2008)

(A. VLAISAVICH, Deputy)
(Clerk, by
(Secreteral))

FOR PROOF OF SERVICE OF THIS SUMMONS, USE FORM OF SERVICE OF SUMMONS (FORM POS-010).
(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).

NOTICE TO THE PERSON SERVED: You are served
1. as an individual defendant.
2. as the person sued under the fictitious name of (specify):

3. on behalf of (specify):
   - CCP 416.10 (corporation)
   - CCP 416.10 (minor)
   - CCP 416.20 (default corporation)
   - CCP 416.70 (conservatorship)
   - CCP 416.40 (association or partnership)
   - CCP 416.90 (authorized person)

4. by personal delivery on (date):
INSTRUCTIONS FOR USE

> This form may be used as an attachment to any summons if space does not permit listing of all parties on the summons.
> If this attachment is used, insert the following statement in the plaintiff or defendant box on the summons: "Additional Parties Attachment Form is attached."

List additional parties (Check only one box. Use a separate page for each type of party):

☐ Plaintiff       ☑ Defendant       ☐ Cross-Complainant       ☐ Cross-Defendant

and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive.
ATTORNEY OR PARTY WITHOUT ATTORNEY (Name): CSOC.RICH.009349

6402

FOR COURT USE ONLY

FILED
Superior Court of California, Sacramento

By: , Deputy

CM-010

SUPERIOR COURT OF CALIFORNIA, COUNTY OF
Sacramento
STREET ADDRESS: 720 9th Street
MAKING ADDRESS: Sacramento, CA 95814

CASE NAME: RED ROCK MORTGAGE V. WASHINGTON MUTUAL
DANK et al.

Complex Case Designation

Counter
Joinder

Filing with first appearance by defendant
(Cal. Rules of Court, rule 3.407)

JUDGE:

DATE:

1. Check one box below for the case type that best describes this case:

- [ ] Auto Tort
- [ ] Auto (22)
- [ ] Uninsured motorist (46)
- [ ] Other M/P/D/W (Personal Injury/Property Damage/Wrongful Death) Tort
- [ ] Asbestos (64)
- [ ] Product liability (24)
- [ ] Medical malpractice (45)
- [ ] Other PIP/D/W (23)
- [ ] Non-PIP/D/W (Other) Tort
- [ ] Business tort/other business practice (57)
- [ ] Civil rights (06)
- [ ] Elder fraud (13)
- [ ] Fraud (10)
- [ ] Intellectual property (15)
- [ ] Professional negligence (25)
- [ ] Other non-PIP/D/W tort (36)
- [ ] Employment
- [ ] Wrongful termination (36)
- [ ] Other employment (15)
- [ ] Contract
- [ ] Breach of contract/warranty (06)
- [ ] Rule 3.740 collections (09)
- [ ] Other collections (08)
- [ ] Insurance coverage (18)
- [ ] Other contract (37)
- [ ] Real Property
- [ ] Eminent domain/Inverse condemnation (34)
- [ ] Wrongful eviction (33)
- [ ] Other real property (20)
- [ ] Unlawful Detainer
- [ ] Commercial (31)
- [ ] Residential (33)
- [ ] Drugs (38)
- [ ] Judicial Review
- [ ] Asset forfeiture (09)
- [ ] Petition for arbitration award (11)
- [ ] Writ of mandate (62)
- [ ] Other judicial review (39)

This case is [ ] complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:

- [ ] Large number of or separately represented parties
- [ ] Extensive discovery practices raising difficult or novel issues that will be time-consuming to resolve
- [ ] Substantial amount of documentary evidence
- [ ] Substantial prejudgment prejudicial evidence
- [ ] Large number of witnesses
- [ ] Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court
- [ ] Petition for arbitration award (11)
- [ ] Other judicial review (39)

If there are any known related cases, file and serve a notice of related case.

Notice

Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.

File this cover sheet in addition to any cover sheet required by local court rule.

If this case is complex under rule 3.400 or of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.

Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

THOMAS B. SUBERBAN

DATE: June 11, 2008

THOMAS B. SUBERBAN

SIGNATURE OF PARTY OR ATTORNEY FOR PARTY

CM-010

CIVIL CASE COVER SHEET

Page 1 of 2

WKB000056

CSOC.RICH.009349
INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the Civil Case Cover Sheet contained on page 1. This information will be compiled for statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check only one box for the case type that best describes the case. If the case falls into a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing this sheet, examples of the causes that belong under each cause type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties in Rule 3.740 Collection Cases. A "collection case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than $2,500, exclusive of interest and attorney’s fees, arising from a transaction in which property, services, or money was acquired on credit. A collection case does not include an action seeking the following: (1) tort damages, (2) a judgment, (3) recovery of real property, (4) recovery of personal property or (5) an administrative Agency of attachment. The identification of a case as a rule 3.740 collection case on this form means that it will be exempt from the general time for service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collection case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties in Complex Cases. In complex cases only, parties must also use the Civil Case Cover Sheet to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a pleading in the plaintiff’s designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

CASE TYPES AND EXAMPLES

Contract
- Breach of Contract/Warranty (03)
- Breach of Rental/Lease
- Contract (bad faith, deceitful dealings or wrongful admission)

Wrongful Termination (05)
- Wrongful Termination
- Other Wrongful Termination

Deja Vu (04)
- Deja Vu
- Other Deja Vu

Insurable Event (10)
- Insurable Event
- Other Insurable Event

Property Damage/Wrongful Death (07)
- Property Damage
- Wrongful Death

Other PIP/DW/D (23)
- Premises Liability (e.g., slip and fall)
- Intentional Injury (e.g., assault, battery)

Non-PIP/DW/D (22)
- Business Tort
- Other Business Torts

Civil Rights (e.g., deprivation, harassment) (08)
- Civil Rights
- Other Civil Rights

Fraud (16)
- Fraud
- Other Fraud

Intentional Injury (19)
- Intentional Injury
- Other Intentional Injury

Medical Malpractice (25)
- Medical Malpractice
- Other Medical Malpractice

Other Professional Malpractice (not medical or legal) (20)
- Other Professional Malpractice

Employment
- Wrongful Termination (06)
- Other Employment (15)

Provocational Complex Civil Litigation (Cal. Rules of Court Pages 3-300-3-400)
- Antitrust/Trade Regulation (03)
- Construction Defect (10)
- Securities Litigation (23)
- Environmental/Tax Torts (06)

Insurance Coverage Claims (arising from provocation complex case type listed above) (41)

Enforcement of Judgment
- Enforcement of Judgment (02)
- Attachment of Judgment (03)
- Attachment of Judgment (04)
- Attachment of Judgment (05)
- Other Enforcement of Judgment

Miscellaneous Civil Complaint
- RICO (27)
- Other Civil Complaint (not specified above) (42)

Other Civil Complaint (not specified above) (42)
- Declaratory Relief
- Injunction
- Other Relief

Mediation/Litigation
- Other Mediation/Litigation

Other Miscellaneous
- Other Miscellaneous

Civil Case Cover Sheet

CM-010

CIVIL CASE COVER SHEET

WKR000057

Page 3 of 2

CSOC.RICH.009350
NOTICE OF WITHDRAWAL OF LIS PENDENS
NOTICE IS HEREBY GIVEN THAT RED ROCK MORTGAGE, INC. withdraws the notice of pendency of action (lis pendens) that was recorded in the above action on June 13, 2008, in Book 200800613, at Page 1219, of the official Records of the County of Sacramento, California. Red Rock Mortgage, Inc. is the party who recorded the above lis pendens.

The above lis pendens affected certain real property that is situated in Sacramento County, California, and that is described as follows:

Commonly known as 3622 West Curtis Drive, Sacramento, California.

This notice of withdrawal is recorded pursuant to Code of Civil Procedure Section 405.50.

DATED: 7/14/06

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP

By:
THOMAS B. SHERIDAN
Attorney for
RED ROCK MORTAGE, INC.
State of California       
County of Sacramento       

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

On August 1, 2008, before me, DARLENE TAYLOR, NOTARY PUBLIC, 
swearing to me and title of the officer

personally appeared THOMAS B. SCHROEDER

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/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 PUNISHMENT OF PERJURY under the laws of the 
State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

[Seal]

OPTIONAL INFORMATION

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this 
acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document 
titled/for the purpose of Notice of Withdrawal of 149.

Page(s) containing 3 pages, and dated 7/11/08

The signer(s) capacity or authority is/are as:

☐ individual(s)
☐ Attorney-in-Fact
☐ Corporate Officer(s)
☐

☐ Guardian/Conservator
☐ Partner-Limited/General
☐ Trustee(s)
☐ Other:

representing:

Notary: DARLENE TAYLOR, Notary Public

Notary Seal

Method of Signer Identification

Proved to me on the basis of satisfactory evidence:
☐ formal or identification    ☐ credible witness

Notarial event detailed in notary journal on:

Page # ______ Entry # ______

Notary contact: __________________________

Other:

☐ Additional Signer(s) ☐ Signature(s) Transcribed

☐
REQUEST FOR DISMISSAL

☐ Personal Injury, Property Damage, or Wrongful Death  ☐ Motor Vehicle  ☐ Other
☐ Family Law  ☐ Eminent Domain  ☐ Other (specify): REAL PROPERTY

A confirmed copy will not be returned by the clerk unless a method of return is provided with the document.

1. TO THE CLERK: Please dismiss this action as follows:
   a. ( ) With prejudice  ( ) Without prejudice
   b. ( ) Complaint  ( ) Petition
   ( ) Cross-complaint filed by (name): on (date): 
   ( ) Cross-complaint filed by (name): on (date): 
   ( ) Entire action of all parties and all causes of action
   ( ) Other (specify) *

Date: JULY 11, 2008

THOMAS B. SHERIDAN...

(TYPE OR PRINT NAME OF ☐ ATTORNEY ☐ PARTY WITHOUT ATTORNEY)

* A dismissal entered as to all parties only, or of specified causes of action only, of specific cross-complaints only, or as to only (name): to return confirmed copy

2. TO THE CLERK: Consent to the above dismissal is hereby given.**

Date: JULY 24, 2008

GetValue

(TITLE)

(VALUE)

%(SIGNATURE)

(SIGNATURE)

(To be completed by clerk)

3. ☐ Dismissed entered as requested on (date): JULY 24, 2008
4. ☐ Dismissal entered on (date): as to only (name): 
5. ☐ Dismissal not entered as requested for the following reasons (specify): 

   b. Attorney or party without attorney notified on (date): 

   b. Attorney or party without attorney notified on (date): Filing party failed to provide 
   ( ) a copy to conform  ( ) means to return confirmed copy

Date: JULY 24, 2008

GetValue

(To be completed by clerk)

6. ☐ Filing party failed to provide a copy to conform  ( ) means to return confirmed copy

CSOC.RICH.009355
April 11, 2008

Thomas Sheridan
10640 Mather Blvd, Suite 200
Mather, CA. 95655

Re: Certified copy of dba statement from Maryland

Dear Mr. Elkina,

Enclosed please find the certified copy of the dba statement from Maryland.

Please feel free to contact our office if you have questions or comments.

Very truly yours,

PARKINSON PHINNEY

By Tarisha Bal
Asst to Donna T. Parkinson
And Thomas R. Phinney

Enclosures
April 17, 2008

Laura Richardson
717 East Vermont Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number [REDACTED]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-[]

Sincerely,

Allison Dolan
Default Specialist II – ERT
Washington Mutual Home Loans

WKB000064
Temporary Employee

From: Martin T. McGuinn
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include “lost profits”. Although the TDUS had not been recorded in that case, the later decision of Bank of America case permitted the lender to rescind the sale to a BFP even after the TDUS had been reinstated. Collectively, they permit the rescission under these facts.

Martin T. McGuinn
Kirby & McGuinn, A.P.C.
690 B Street, Ste. 1950
San Diego, CA 92101

Direct Fax: (619) 525- _
Direct Fax: (619) 525- _

This message is from a debt collector.
Any information obtained may be used for that purpose.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipients. If you are not the intended recipient, or the employee or agent responsible for delivering this message, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4010, and return the original message to Kirby & McGuinn, A P.C., 690 B Street, Ste. 1950, San Diego, CA 92101.

From: Donna Parkinson
Sent: Thursday, May 22, 2008 4:38 PM
To: Martin T. McGuinn
Subject: Cases re rescission of Curtis Park property

I wish you had an uphill battle based on the cases you cited. In La Jolla, the borrower had actually reinstated the lien. That did not occur in this case. In Residential Capital, the trustee never gave a TDUS, and the purchaser voluntarily accepted a return of the funds paid to purchase the property and did not sue to retain the property—only for additional damages. Again, it’s just business for Mr. York so you’ll have to come up with a purchase price that makes sense to him.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
Direct Fax: (916) 749-___ www.parkinsonphinney.com

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact WKB000065

6/3/2008

CSOC.RICH.009358
IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.
Temporary Employee

From: Donna Parkinson
Sent: Thursday, May 22, 2008 4:49 PM
To: Martin T. McGuinn
Subject: RE: Cases re rescission of Curtis Park property
Attachments: Donna Parkinson v. vcf

That presumes your client is entitled to a rescission. Under only the La Jolla situation in which the borrower had actually reinstated the loan did the court set aside a sale with the TDUUS recorded. See Molander v. DSI Investment, Inc., 127 Cal. App. 14th 1236. Once the TDUUS has been recorded, there is a conclusive presumption that precludes any attack on the sale.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
Tel: 916.449-9676 Fax 916.449-9675 http://www.parkinsonphinney.com

cnfidentiality notice: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact our office at (916) 449-9676.

if the above relates to a tax matter then, pursuant to irs rules, we must advise you of the following: the advice contained in this communication was not intended or written to be used and cannot be used for the purpose of avoiding penalties that may be imposed by the internal revenue service. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Martin T. McGuinn
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUUS had not been recorded in that case. The later decided Bank of America cases permitted the lender to rescind the sale to a BFP even after the TDUUS had been reinstated. Collectively they permit the rescission under these facts.

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1650

6/3/2008
THIS MESSAGE IS FROM A DEBT COLLECTOR.  
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.  
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended addressee, 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) 325-1050 or (819) 685-4000, and return the original message to Kitty & McGuinn, A.P.C., 500 E Street, 5th. 1900, San Diego, CA 92101.

From: Donna Parkinson  
Sent: Thursday, May 22, 2008 4:38 PM  
To: Martin T. McGuinn  
Subject: Cases re rescission of Curtis Park property

I think you have an uphill battle based on the cases you cited. In La Jolla, the borrower had actually reinstated the loan. That did not occur in this case. In Residential Capital, the borrower never gave a TDUR, and the purchase voluntarily accepted a return of the funds paid to purchase the property and did not sue to retain the property—nullify for additional damages. Again, it's just business for Mr. York so you'll have to come up with a purchase price that makes sense to him.

Donna Parkinson  
Parkinson Philney  
400 Capital Mall, 11th Floor Sacramento, CA 95814  
T 916.449.7118 F 916.449.7124 C 916.712.6666  
www.parkinsonphilney.com

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==========================================

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

6/3/2008

WKB000068

CSOC.RICH.009361
Temporary Employee

From: Donna Parkinson
Sent: Wednesday, May 28, 2008 9:59 AM
To: Beth Ward; jmcmguinn@parkinsonphinney.com
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinsoncampusdocs@parkinsonphinney.com.vcf

Mr. York respectfully declines the offer of $25,000 over his costs. He will accept $80,000 over his costs at this time. This counter offer will remain open until the close of business on Friday, April 30.

Donna Parkinson
Parkinson Phinney
460 Capitol Mall, 11th Floor
Sacramento, CA 95814
T 916.449.1200 F 916.449.1210 C 916.712.7237
donna@parkinsonphinney.com

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IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101

6/3/2008

WKB000069

CSOC.RICH.009362
Direct Line: (619) 398-3871
Direct Fax: (619) 398-3771

THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) identified above.
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) 525-1856 or (619) 685-4000, and return the original message to Kirby & McAlpine, A.P.O., 800 9th Street, San Diego, CA 92101.

6/3/2008

WKB000070

CSOC.RICH.009363
Temporary Employee

From: Donna Parkinson
Sent: Wednesday, May 28, 2008 10:16 AM
To: Martin T. McGuinn
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson.vcf

Yes. Unless you can rewind time.

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IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Martin T. McGuinn
Sent: Wednesday, May 28, 2008 1:06 PM
To: Donna Parkinson
Subject: FW: Washington Mutual/Laura Richardson

Donna:

Do you mean May 30th to respond?

Martin T. McGuinn
Kirby & McGuinn, A.P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mcmguinn@kirbymcguinn.com
Direct Dial: (619) 525-7370
Direct Fax: (619) 525-7371

6/3/2008

WKR0000071

CSOC.RICH.009364

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From: Donna Parkinson
Sent: Wednesday, May 28, 2008 9:28 AM
To: Beth Ward; Martin T. McGuinn
Subject: RE: Washington Mutual/Laura Richardson

Mr. York respectfully declines the offer of $25,000 over his costs. He will accept $50,000 over his costs at this time. This counter offer will remain open until the close of business on Friday, April 30.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor
Sacramento, CA 95814
T 916.445.2129 E info@parkinsonchinney.com
www.parkinsonchinney.com

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IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Beth Ward
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn’s letter of today’s date regarding the above matter.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorlqian
Kirby & McGuinn, A P.C.

6/3/2008

WKB000072

CSOC.RICH.009365
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398...1
Direct Fax: (619) 398...

THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1529 or (619) 585-4000, and return the original message to Kirby & McGuan, A.P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

6/3/2008

WKB000973

CSOC.RICH.009366
May 28, 2008

VIA EMAILONLY donna@parkinsonphinney.com
Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Re: Your Clients: James York and Red Rocks Mortgage Inc. (collectively, "Red Rocks")
      Our Clients: Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")
      Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
      Borrower: Laura Richardson
      Our File No.: WAS092-93

Dear Ms. Parkinson:

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. The facts as we understand them to be are that Red Rocks was the highest bidder at a foreclosure conducted by CRC on May 7, 2008. That foreclosure sale occurred despite an agreement between WaMu and Ms. Richardson to postpone the foreclosure sale to June 4, 2008. That postponement agreement was confirmed in writing by letter dated April 17, 2008, a copy of which is attached hereinafter.

As you know, California law permits a trustee to rescind a foreclosure sale where the borrower and the lender had an agreement to postpone the sale. California Civil Code section 1058.5(b) permits a trustee with the consent of either the beneficiary or the successful bidder to rescind a foreclosure sale due to the filing of a bankruptcy by the owner or otherwise.

The extent of a trustee’s right to rescind a foreclosure sale has been the subject of litigation in several courts of appeal. Residential Capital LLC v. Cal Western Reconveyance Corp. (2003) 108 Cal.App.4th 807, 822 held: "The right of the trustee to postpone the foreclosure sale by agreement with the beneficiary is as important to the protection of the trustor’s property from wrongful foreclosure as are the notice requirements.” The Residential Capital court enunciated two important

WKBR000074

CSOC.RICH.009367
principles: First, it reaffirmed the holding in Little v. CPS Servicing Corp. (1987) 188 Cal.App.3d 1354 that the only recovery permitted to a third party bidder is the return of its capital paid at the sale, plus interest; and second, it held that the failure to postpone the sale at the request of the borrower when there was an agreement to do so was a substantial irregularity to a foreclosure sale permitting the trustee to rescind.

Although the TDUS was not delivered to the bidder prior to rescission in the Residential Capital case, later case law supported the beneficiary’s and the trustee’s right to rescind after the TDUS had been delivered and recorded. In Bank of America v. La Jolla Group II (2005) 129 Cal.App.4th 706, 712 the court held: “But La Jolla has not relied on this presumption and, if it had, we would have concluded that the presumption was rebutted by the fact that the trustee and beneficiary entered into an agreement to cure the default and reinstate the loan before the foreclosure sale. In sum, the foreclosure sale was invalid.” In Bank of America, the bidder contended that once the trustee’s deed upon sale has been delivered with all the recitals of statutory compliance and the recital of authority under the power of sale “the deed cannot be ‘void’ as a matter of law.” The court rejected that argument by noting: “We know of no authority for this proposition.”

It is clear in this case that, based on the written agreement to postpone, WaMu has the right to rescind the sale. When the sale is rescinded, in addition to return of the funds paid at the sale ($388,000.01), Red Rocks is entitled to interest on the sales proceeds, plus reimbursement of any funds expended on the Property since the sale. Reasonable interest in this case totals approximately $2,500. As well, prior to your being retained by Red Rocks, Mr. York told me that he has expended approximately $10,000-15,000 in repairs to the Property.

In an effort to resolve this matter amicably, WaMu is willing to offer Red Rocks a small premium on its investment and pay a total of $25,000 to Red Rocks in exchange for a release of all right, title and interest that Red Rocks has in the Property. That amounts to an approximate $10,000 return on a one-month investment—a return that is not legally mandated. The payment is conditioned upon the parties executing a settlement agreement releasing each other from any liability or claims arising out of or relating to the May 7, 2008 foreclosure sale, including a Civil Code section 1542 waiver, and Red Rocks will provide a W-4 to WaMu to allow it to issue the check. We are prepared to immediately document the settlement. Please advise if this offer is acceptable to Red Rocks.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or wish to discuss the case further, please do not hesitate to contact the undersigned.

Very truly yours,

Martin T. McGinn

cc: Paul Battaglia (via email)
Jim Owen (via email)

WKB000075

CSOC.RICH.009368
April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number [Redacted]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figure[s 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 904-73[Redacted]

Sincerely,

Allison Dolan
Default Specialist II – BRT
Washington Mutual Home Loans

WKB000076

CSOC.RICH.009369
June 2, 2008

VIA EMAILONLY donna@parkinsonphinney.com
Donna Parkinson, Esq.
Parkinson & Phinney I.C.
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Rs: Your Clients: James York and Red Rock Mortgage Inc.
    (collectively, “Red Rock”)
Our Clients: Washington Mutual Bank (“WaMu”) and California
Reconveyance Company (“CRC”)
Real Property: 3622 W. Curtis Drive, Sacramento, CA (the “Property”)
Borrower: Laura Richardson
Our File No.: [Redacted]

Dear Ms. Parkinson:

WaMu has considered Red Rock’s counter offer to its recent settlement proposal and has rejected it. In accordance with Civil Code section 1058.5 (b) and the case authority contained in our prior letter, enclosed please find an unrecorded copy of the Notice of Rescission of the Trustee’s Deed Upon Sale. I will send a copy of the recorded Notice of Rescission as soon as I receive it. The foreclosure trustee, California Reconveyance Company, is mailing to you separately a check in the sum of $391,190.06, which includes refund of Red Rock’s purchase funds of $388,001.01, plus 10% interest thereon through June 6, 2008 totaling $3,189.05. I will email to you the tracking number for the overnight delivery package containing the check, once I have that information, so you can track the progress of the delivery.

Mr. York previously advised me that he had incurred expenses related to the Property. WaMu will reimburse Mr. York for his expenses if you will kindly provide an itemization of the expenses and receipts for the expenditures.

Please advise your client and his agents, contractors or employees, to remove themselves and their equipment from the premises and to lock the front door when they have vacated the Property. Please notify me in writing when the equipment has been removed and the premises are locked, so that WaMu can notify the borrower that the locks need to be changed. If you are willing to send the keys to our client, I will provide you with a billing number for overnight delivery service so you can

WKB000077
return the keys at our expense.

If there is anything you wish to discuss regarding the transition and the removal of your client's equipment from the Property, please contact me so we can work together and avoid any miscommunication.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or concerns not addressed in this letter, please do not hesitate to contact the undersigned.

Very truly yours,

[Signature]

Martin T. McGuinn

cc:  Paul Battaglia (via email)
    Deborah Brignac (via email)
    Donald Cook (via email)
    Jan Owen (via email)
NOTICE OF RESCISSION OF TRUSTEE’S DEED UPON SALE

This Notice of Rescission is made on 06/30/2008 with respect to the following facts:

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

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

APN 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

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

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.00.

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

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

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE’S SALE AND PURPORTED TRUSTEE’S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMSOEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE’S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/10/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

WKB000072

CSOC.RICH.009372
IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 06/30/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY
Hana Konopek, Assistant Secretary

BY
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY
Deborah Brignac, Vice President

BY
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 06/30 before me, CARLA DODD, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, HANA KONUPEK AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/er/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature __________________________ (Seal)
June 3, 2008

Martin T. McGuinn, Esq.
Kirby & McGuinn
600 B Street, Suite 1950
San Diego, California 92101

VIA EMAIL:
mrmguinn

VIA FAX: 619.529.4818

Re: 3622 W. Curtis Drive, Sacramento, California
Our File No. 2362

Dear Mr. McGuinn:

This office is substituting as its litigation counsel for Red Rocks Mortgage, Inc. and James York with respect to the above-referenced property. In that capacity, I am in receipt of your letters dated May 28, 2008, and June 2, 2008, regarding same. We disagree that your client is entitled to rescind the trustee’s deed for the above-referenced property due to an alleged unexecuted forbearance agreement.

In support of its position, your client relies on an extrapolated reading of Bank of America, N.A. v. La Jolla Group II (2005) 129 Cal.App.4d 706 and Residential Capital LLC v. Cal Western Reconveyance Corp. (2003) 108 Cal.App.4d 807. We believe these cases are inapposite and distinguishable from the facts of this case. The Meletiades v. D & I Investment Inc. 127 Cal.App.4d 1238 case, on the other hand, is on point and absolutely supports our position that, as a bona fide purchaser, our client’s title to the property is unchallengeable.

In La Jolla, the trustees (debtors) defaulted on their loan. A Notice of Default, an Election to Sell under Deed of Trust, and a Notice of Trustee’s Sale were recorded. Four days before the sale, the trustees tendered payment at a branch of the beneficiary. A branch employees accepted the payment and reinstated the loan. However, the beneficiary never notified the trustee that the loan had been reinstated, and the foreclosure sale proceeded as planned. La Jolla Group II (the buyer at the sale) purchased the property. The trustee issued a Trustee’s Deed, which was promptly recorded. Five days after the deed was recorded, the trustee realized he made a mistake and that the sale should not have gone forward. The trustee recorded a notice of rescission of the Trustee’s Deed and tendered a refund check for the amount paid. When La Jolla Group II refused to accept tender, the trustee filed an action against it seeking cancellation of the Trustee’s Deed.
Applying these facts, La Jolla held that the sale was void. It based its holding on Bisno v. Sec (1959) 175 Cal.App.2d 714, which had held that "the tender and acceptance of a payment sufficient to cure a default on a loan secured by a deed of trust reinstated the loan and deprived the trustee of the power to foreclose." La Jolla, supra, 129 Cal.App.4th at 711. Citing Bisno, La Jolla approved of the proposition that, "[a]speaking generally, the acceptance of a delinquent installment of principal or interest cures that particular default and precludes a foreclosure sale based upon such preexisting delinquency." Id. Applying Bisno to the facts of its case, La Jolla held that "[i]f, after default, the trustor and beneficiary enter into an agreement to cure the default and reinstate the loan, no contractual basis remains for exercising the power of sale. [emphasis added]" Id. at 712. Taking these holdings together, in order for the "La Jolla" exception to apply, there must be (1) a tender (2) of a payment sufficient to cure a default, (3) acceptance of that payment, and (4) reinstatement of the loan. Here, all four of these elements are missing. The holding of La Jolla, therefore, does not apply.

Residential Capital is clearly inapposite as no Trustee's Deed Upon Sale was issued or recorded. Moreover, in that case, the court stated that if a Trustee's Deed had been issued it might have been a different case. Residential Capital, supra, at 715. Accordingly, your clients' assertion that these cases, collectively, stand for the proposition that, under our facts, the trustee's deed is rescindable is without merit.

Your failure to attempt to distinguish the Melendrez is understandable.

In Melendrez, the borrowers lost their home through non-judicial foreclosure whereby an experienced third-party bought the property at the Trustee's Sale. The borrowers sued to cancel the sale contending that, inter alia, it was invalid because it took place notwithstanding a repayment agreement between the lender and the borrowers.

The court began its discussion by explaining the comprehensive framework of the regulations attendant to non-judicial foreclosure sales pursuant to a power of sale contained in the deed of trust. The court reiterated the tri-fold purpose of the statutory scheme, to wit:

(i) to provide the creditor/beneficiary with a quick, inexpensive and efficient remedy against the delinquent debtor/trustor; (ii) to protect the debtor/trustor from wrongful loss of the property, and (iii) to ensure that a properly conducted sale is final between the parties and conclusive as to a bona fide purchaser.

"A properly conducted non-judicial foreclosure sale constitutes a final adjudication of the rights of the borrower and lender. Once the trustor's sale is completed, the trustor has no further rights of redemption." (Melendrez, at 1249-1250)
The court then defined a "bona fide purchaser": "A bona fide purchaser is one who pays value for the property without notice of any adverse interest or of any irregularity in the sale proceedings." (Nguyen (2003) 105 Cal.App.4th 428, 442.) (Meléndrez, at p. 1250.) The court specifically held that this definition of a bona fide purchaser in the context of Civil Code section 2924 is consonant with decisions defining the term under California's recording statutes. Therefore, "a bona fide purchaser for value who acquires his interest in real property without notice of another's asserted rights in the property takes the property free of such unknown rights." (Id.)

The court found that buyer was a purchaser for value. In addition, the court found that, like here, the buyer had no knowledge of the alleged repayment agreement and had no contact whatsoever with either the lender or the borrowers. In sum, the buyer had no knowledge of the borrower's asserted right and the court refused to impute notice of the alleged repayment agreement to the buyer lacking any authority upon which to do so. (Meléndrez, at pp. 1254 and 1255.)

The court then averred to the presumption set forth in Civil Code section 2924: "Where the trustee delivers a deed to the buyer at the foreclosure sale, and the deed recites that all procedural requirements for the default notice and sale notice have been satisfied, there is a statutory rebuttable presumption that such notice requirements have been fulfilled; as to a BFP, this presumption is conclusive. (Meléndrez, at p. 1255.) The court in Meléndrez went on to say:

In this instance, Borrowers' theory was that the trustee's sale violated the Repayment Agreement, ..., the most that can be said is that, in Borrowers' view, there was some potential fraud or imposition because Lender failed to instruct Trustee to postpone the foreclosure sale to a date after the second and third payments were due (i.e., after July 30). There was no evidence that Buyer knew about the Repayment Agreement itself, let alone its alleged modification. Further, there were no facts sufficient to put Buyer on notice of the Agreement or its alleged modification. Buyer was not chargeable with any alleged fraud or imposition, and there was simply no basis for setting aside the trustee's sale. Accordingly, adopting the court's finding that Buyer was a BFP, we must affirm the judgment against Borrowers. (Meléndrez, supra, at 1258.)

Based on the above-quoted language from the Meléndrez case, the responsible party for the failure to notify the trustee of the alleged forbearance agreement falls squarely on the shoulders of your client.

To reiterate, the distinction made clear from the La Jolla and Meléndrez cases is the reinstatement of the loan in La Jolla, which rendered the power of sale provision in the deed of
Mr. McGuinn
June 3, 2008
Page 4

trust ineffective. Such is not the case here. Rather, here, there was a mere alleged agreement to postpone the sale; there was no reinstatement. Accordingly, the Melendrez case is directly on point.

In further support of my client’s position, I would direct your attention to In Re Tydings-Monsour (2006) 2006 Bankr. Lexis 2455, a 9th Circuit Bankruptcy Court case applying California law, where the court employed identical reasoning in finding that the La Jolla case created only a narrow exception in instances where there is, inter alia, a reinstatement of the loan.

Accordingly, even assuming the facts are as you state them, meaning that there was a forbearance agreement, your client still loses as a matter of law because the loan was not reinstated; therefore, the power of sale provision contained in the deed of trust was not ineffective; thus, the sale is valid and cannot be unilaterally rescinded as against an undisputed bona fide purchaser.

Based upon the above-reasoning, I would implore your client not to record the Notice of Rescission attached to your letter of yesterday’s date. If such Notice is recorded, my client will have no choice but to file an action for slander of title wherein we will seek all remedies available under California law, which include attorneys’ fees.

I would hope your client does not make a bad situation worse by forcing my client into litigation. Rather, I would urge you to make an offer to my client that adequately reflects the reality of this situation. I look forward to your response.

Very truly yours,

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

THOMAS B. SHERIDAN

Cc: Client
Donna Parkinson

1 The copy enclosed with your May 28, 2008, letter is unsigned, not on letterhead, and does not include any annexes.

WKB000084
FACSIMILE COVER SHEET

THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Date: June 3, 2008
Our File No.:...

Fax No. (619) 525...
Telephone No.

To: Martin T. McGuinn
Company: Kirby & McGuinn
From: Thomas R. Sheridan

Number of pages being transmitted including the cover page: 5

Message/Document(s): Correspondence re 3622 W. Curtis Dr., Sacramento, CA

Please call Cheryl Ewing at (916) 920...
If all pages are not received.

ORIGINAL will follow by Other:

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank you.
June 6, 2008

VIA EMAIL ONLY to sheridan

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomprens & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95654

Re: Your Clients: James York and Red Rock Mortgage Inc.
    (collectively, “Red Rock”)
    Our Clients: Washington Mutual Bank (“WaMu”) and California
    Reconveyance Company (“CRC”)
    Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
    Borrower: Laura Richardson
    Our File No.: WAS092-108

Dear Mr. Sheridan:

We received your letter regarding the above-referenced matter that you now represent the Red
Rock parties. The FedEx tracking number for the return of the funds referenced in my letter to Ms.
Parkinson is 7910-7974-6682. The check should arrive in Ms. Parkinson’s office today. The sale
has already been rescinded. The Notice of Rescission was recorded June 2nd at the Sacramento
County Recorder’s Office. A conforming copy of the rescission notice is included in the letter to Ms.
Parkinson.

This letter is being sent to you pursuant to California Code of Procedure section 1152 and
Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading
or constitute an admission of liability on the part of our client. WaMu and CRC are willing to continue
settlement negotiations with your office in an effort to avoid litigation over the rescission of the
foreclosure sale. However, WaMu’s initial offer, which I personally communicated to your client,
was not accepted. In our discussion Mr. York countered with a demand of $100,000.00 to resolve
the matter. WaMu increased its offer to $25,000.00 and Red Rock counteroffer was $30,000, plus

WKB000086

CSOC.RICH.009379
its costs, which is basically the same $100,000 offer it originally made. Mr. York represented to me
his costs were approximately $15,000.00. Mr. York qualified the amount of his out-of-pocket costs
by stating he did not have in his possession all of the bills from all of his crew at the time he was
discussing the matter with me.

WaMu is serious regarding its intention to resolve the matter with Red Rock. However, it is
not willing to pay Red Rock $100,000.00 to resolve the matter, as we are confident in our position
that the prior agreement to postpone the sale constitutes a legal basis for the rescission. WaMu
wants to know whether Red Rock is willing to propose another amount it will consider accepting
to resolve the matter. If Red Rock’s principal does not want the media glare he complained about to
me, a quick resolution is the most expedient and cost effective method to achieve that goal.

You cited two cases in your letter, Melendrez v. Deil Investment Inc. and In re Tydings-
Monsour (an unpublished bankruptcy court opinion) for the proposition that courts have rejected our
analysis that a trustee may rescind a foreclosure sale where there has been an agreement to postpone
the sale. However, neither case you cited for that proposition contains similar facts or provides legal
support for that precise argument. The key factual distinction contained in both cases you cited is
that in those cases, the lender did not have an agreement to postpone the sale with the borrower that
was confirmed orally or in writing by the lender. Neither case discusses the right of a trustee to
rescind a foreclosure sale under Civil Code section 1058.5(b) or the legal effect of the “or otherwise”
language contained in that code section. Further, Melendrez makes several points that you did not
discuss in your letter. Whether Red Rock qualifies as a bona fide purchaser (BFP) is a question of
fact which cannot be ascertained by the trier of fact until after discovery or trial. Further, Melendrez
is clear that the conclusive language in Civil Code section 2924 regarding BFPs applies only to
compliance with the required procedures for the default and sales notices.

A fair reading of Melendrez must also confront the fact that the court found there was
substantial evidence supporting the trial court’s ruling that the Repayment Agreement in that case
was not orally modified to permit the borrowers to make the June 29 payments on July 30. In
contrast to this case there is a letter to the borrower from WaMu specifically agreeing to postpone the
sale to June 4th. Thus, the trustee did not possess the authority to conduct the sale and both
Residential Capital and Bank of America hold that the trustee’s lack of knowledge regarding the
postponement agreement or the reinstatement, respectively, did not prevent the trustee from
rescinding the sale.

Rather than trying to convince each other of the correctness of the other’s legal position,
please ask your client to authorize you to make another proposal so we can determine whether we are
closing the gap in an effort to resolve the matter. The amounts in dispute in this matter do not
warrant the litigation costs this matter will engender, which your client is very unlikely to recover
even if it prevails.
June 10, 2008

Via Federal Express

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

Re: James York and Red Rock Mortgage, Inc.
Trustee Sale No. 723397CA
Loan No. 0729942433
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu,

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

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

[Signature]

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
    Tom Sheridan
    Robin Klomprens
June 18, 2008

VIA FAX (916) 920-

Carl P. Blaine, Esq.
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine Klomparens & Youmans LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Re: Laura Richardson et al. v. Red Rock Mortgage, Inc.
Sacramento Superior Court Case No. Unknown

Dear Sirs:

This office will be assisting Laura Richardson with respect to the above lawsuit. You should serve this office with any papers related to the lawsuit that are directed towards Ms. Richardson, including the summons and complaint.

Very truly yours,

Meredith L. Caliman
ATTORNEY AT LAW
3820 Carson Street, Suite 150 * Torrance, California 90503
(310) 540-7272 • FAX (310) 540-7262
meredith@meredithcaliman.com

MLC:wp.laurarichardson-1080618
Meredith L. Caliman, Esq.
3838 Carson Street, Suite 120
Torrance, California 90250
(310) 540-5701
Fax (310) 540-5702

TELECOPY
PLEASE DELIVER AS SOON AS POSSIBLE

DATE: June 18, 2008

TO: Carl P. Blaine, Esq.
Thomas B. Sheridan, Esq.

Tel: (916) 920^{-} Fax: (916) 920{-}

FROM: MEREDITH L. CALIMAN, ESQ.

CLIENT/MATTER: Laura Richardson et al adv Red Rock Mortgage, Inc.

NO. OF PAGES: 2

WKB000090

CSOC.RICH.009383
July 11, 2008

Mr. Dan Bebermeyer
3600 American River Drive, Suite 135
Sacramento, CA 95864

RE: TS #
8441 Falcon Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

Wells Fargo Bank cashier's check # in the amount of $4,000.00,
Wells Fargo Bank cashier's check # in the amount of $10,000.00,
Wells Fargo Bank cashier's check # in the amount of $25,000.00,
Wells Fargo Bank cashier's check # in the amount of $200,000.00.

This sale is VOID and the funds are being returned to you. There will be NO Trustee’s Deed Upon Sale issued.

All attempts to evict and/or take possession of the property must be immediately stopped.

Please feel free to contact our office if you have any questions.

Sincerely,

Chris Parnell
President
NDEX West, LLC

FEDERAL EXPRESS TRACKING #

WKB000091
July 11, 2008

Mr. Dan Bebermeyer
3500 American River Drive, Suite 135
Sacramento, CA 95864

RE: TX #582629
8413 Felton Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

- Wells Fargo Bank cashier's check #1 in the amount of $4,000.00,
- Wells Fargo Bank cashier's check #1 in the amount of $10,000.00,
- Wells Fargo Bank cashier's check #1 in the amount of $25,000.00,
- Wells Fargo Bank cashier's check #1 in the amount of $200,000.00.

This sale is VOID and the funds are being returned to you. There will be NO Trustee's Deed Upon Sale issued.

All attempts to evict and/or take possession of the property must be immediately stopped.

Please feel free to contact our office if you have any questions.

Sincerely,

[Signature]

Chris Pomajda
President
NDEX West, LLC

FEDERAL EXPRESS TRACKING #

Received checks 7/13/08

WKB000093

CSOC.RICH.009386
July 11, 2008

Martin T. McGuinn  
Kirby & McGuinn, A.P.C.  
600 B Street, Ste. 1950  
San Diego, CA 92101

Our File No.: ____________

Dear Mr. McGuinn:

Pursuant to my telephone conversation with Beth, enclosed are the following documents: original initial page; original signature page; original Quitclaim Deed; and keys to the subject property.

This office will file the Request for Dismissal and Withdraw of Lis Pendens on Monday, July 14, 2008. We will send you an endorsed and confirmed copy immediately upon return by the court.

If you have any questions or need any additional information regarding the foregoing, please do not hesitate to contact me directly.

Very truly yours,

WAGNER KIRKMAN BLAIR  
KLOMPARENS & YOUHANS LLP

[Signature]

Litigation Paralegal  
Enclosures
4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

[Signature]

Red Rock

WMB

CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found thereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.
CALIFORNIA RECONVEYANCE COMPANY

By: ____________________________________________
   Deborah Bignac
   Its: Vice President

RED ROCK MORTGAGE INC.

By: ____________________________________________
   James York, President
   ____________________________________________
   James York
QUITCLAIM DEED

The undersigned Grantor(s) declare(s) under penalty of perjury that the following is true and correct:

Documentary transfer tax is $0.
[ ] Computed on full value of property conveyed, or
[ ] Computed on full value less value of liens and encumbrances remaining at time of sale or transfer.
[ ] Unincorporated area: [ ] City of Sacramento

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

RED ROCK MORTGAGE, INC.

REMEMES, RELEASES AND FOREVER QUITCLAIMS all their right, title and interest to

LAURA RICHARDSON, an unmarried woman

the following described real property in the County of Sacramento, State of California:
Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision NOV. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

APN

Address: 3622 West Curtis Drive, Sacramento, CA 95818

Dated: 1/18/2008

Dated: ______________, 2008

RED ROCK MORTGAGE, INC., a California corporation
By: JAMES YORK, PRESIDENT

WKB000097
CSOC.RICH.009390
ACKNOWLEDGMENT

State of California )
County of Sacramento )

On July 3, 2023, before me, Kristin Capettio, a notary public, personally appeared James York, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/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: [Signature]

(Scale)

[Notary Seal]

WKB000098

CSOC.RICH.009391
July 11, 2008

VIA FEDEX

Thomas B. Sheridan, Esq.
Wagman Kirkman Blaine
Klompars & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95655

Re: Your Clients: James York and Red Rock Mortgage Inc. (collectively, “Red Rock”)
   Our Clients: Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")
   Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
   Borrower: Laura Richardson
   Our File No.: WAS002-108

Dear Mr. Sheridan:

In accordance with our conversation today, enclosed are the checks in the amounts of $100,000 and $388,000.01, together with the original signature page of California Reconveyance, copy of Washington Mutual’s signature page and initialed page 4. I will obtain the original signature page for Washington Mutual and will forward it to you when I receive the same.

It has been a pleasure working with you and your staff.

Very truly yours,

Beth Ward

encls.

WKB000099

CSOC.RICH.009392
4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York) (Red Rock) (WMB) (CRC)

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.
21. **Other Agreements with WaMu or CRC.** Nothing contained herein shall
    affect, 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 of or 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: [Signature]

Page 7 of 8

WKB000101

CSOC.RICH.009394
CALIFORNIA RE-CONVEYANCE COMPANY

By: __________________________
    Deborah Brignac
    Its: Vice President

RED ROCK MORTGAGE INC.

By: __________________________
    James York, President

______________________________
    James York
July 15, 2008

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klopmanis & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95655

Re: Your Clients: James York and Red Rock Mortgage Inc.
    Our Clients: Washington Mutual Bank and California
                 Reconveyance Company
    Real Property: 3622 W. Curtis Drive, Sacramento, CA
    Borrower: Laura Richardson
    Our File No.: WAS002-108

Dear Mr. Sheridan:

Enclosed for your records is the original signature page of the above-referenced Settlement and Release Agreement for Washington Mutual Bank (Ann Thom).

Very truly yours,

[Signature]

Beth Ward

encl.

---

WKB000103
21. **Other Agreements with WaMu or CRC.** Nothing contained herein shall affect, 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: [Signature]  
Its: First Vice President

Page 7 of 8  WKB000104

CSOC.RICH.009397
SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is entered into as of June 18, 2008, by and between Washington Mutual Bank, a federally chartered savings association ("WaMu"), California Reconveyance Company ("CRC"), James York ("York") and Red Rock Mortgage Inc. ("Red Rock"). York and Red Rock shall hereafter be collectively referred to as Red Rock. For purposes of this Agreement, the term "WaMu" shall also refer to all predecessors, successors, assigns and investors of WaMu, including, without limitation, any person or entity taking assignment of the Note and Deed of Trust originated by WaMu as described below, except as specifically identified herein. WaMu, CRC, York and Red Rock are at times referred to in this Agreement individually as a "Party" and, collectively, as the "Parties."

RECITALS

A. On or about January 4, 2007, WaMu made a loan to Laura Richardson, ("Richardson") evidenced by a promissory note in the sum of $535,001.00 (the "Note").

B. On or about January 4, 2007, Richardson executed and delivered to WaMu a Deed of Trust (the "WaMu Deed of Trust") securing the real property located at 3622 West Curtis Drive, Sacramento, California 95818 ("the Property"). On or about January 10, 2007, the WaMu Deed of Trust was recorded in the County Recorder's Office for Sacramento County, California at Book 20070110, Page 1818.

C. Richardson became delinquent on the Note and on December 14, 2007, WaMu caused CRC to record a Notice of Default against the Property at Book 20071214, Page 358. Thereafter, CRC recorded a Notice of Sale on March 19, 2008 setting the original sale date for the Property on April 7, 2008 at Book 2008-0319, Page 352. CRC conducted a foreclosure sale on May 7, 2008, and Red Rock was the highest bidder at the sale. On or about May 10, 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 0665 in the Official Records of the Sacramento County Recorder.

E. Red Rock disagrees that CRC had the right to rescind the foreclosure sale conducted on May 7, 2008. Red Rock claims the foreclosure sale was final and that it was a bona fide purchaser for value and that it was not aware of the postponement issue until after May 7, 2008. On June 12, 2008, Red Rock filed a lawsuit in Sacramento County
Superior Court under cause number 34-2008.00013081-CU-OR-GDS (the "Action") seeking, among other things, to quiet title to the Property in Red Rock's name.

F. The parties wish to resolve their differences and avoid further litigation over the nature and extent of WaMu's and CRC's rights to rescind the foreclosure sale conducted on May 7, 2008, to confirm title to the Property in favor of Richardson subject to the lien of WaMu, and to reimburse Red Rock for its out of pocket expenses related to the Property and incurred in the Action and any related claims for loss arising over the quieting of title to the Property and any claims Red Rock may have against WaMu, CRC, or their agents or employees related to the rescission of the Trustee's Deed Upon Sale to Red Rock, and any dispute over title to the Property prior, during and after the foreclosure sale conducted on May 7, 2008.

G. The Parties desire to rescind the effect of the foreclosure sale through this Agreement whereby WaMu will pay a settlement to Red Rock and Red Rock will execute and deliver to WaMu a quitclaim deed from Red Rock to Richardson. Red Rock further agrees that by executing this Agreement, it is disclaiming any interest in the Property.

H. The Parties desire to clarify and confirm how the title to the Property will be held, resolve their differences, and confirm their understanding of how the foreclosure sale will be rescinded. The parties are entering into this Agreement in order to avoid the costs and uncertainty of litigation and settle all alleged claims Red Rock has against WaMu or CRC, known and unknown arising from the May 7, 2008 foreclosure sale and the rescission of the foreclosure sale and restoration of the viability of the Note and WaMu’s Deed of Trust against the Property.

AGREEMENT

The Parties, on behalf of themselves and on behalf of their respective principals, officers, directors, investors, parents, affiliates, employees, trustees, attorneys, agents, predecessors and successors, and on behalf of all other nonparties, in consideration of the promises set forth below, agree as follows:

1. OBLIGATIONS OF WaMu AND CRC.
   
   1.1. WaMu agrees to pay the sum of $100,000.00 to Red Rock upon the execution of the Agreement by all Parties. The sum of $100,000.00 includes sums to reimburse Red Rock for any out of pocket expenses it has incurred related to the Property, any interest on the funds paid by Red Rock at the foreclosure sale on May 7, 2008, Red Rock's anticipated profits on the resale of the Property and any legal fees incurred by Red Rock prior to and after the Action was filed.
   
   1.2. WaMu, contemporaneously with the payment of the sum of $100,000.00, shall also return the sum of $368,000.01 paid by Red Rock at the foreclosure sale conducted on May 7, 2008.
   
   1.3. WaMu and CRC agree to execute this Agreement and be bound by the terms of the Agreement.
2. **Obligations of Red Rock and York under this Agreement.**

2.1. Red Rock agrees to be bound by the terms of this Agreement and execute the Agreement.

2.2. Red Rock agrees to accept the sum of $100,000.00, plus the return of the $388,000.01 paid at the foreclosure sale on May 7, 2008.

2.3. Upon execution of the Agreement Red Rock also agrees to contemporaneously execute a quitclaim deed in recordable form for the Property to Richardson in the form attached hereto and incorporated herein by reference as Exhibit A.

2.4. Red Rock warrants and represents that it has not encumbered or transferred the Property to any third party after May 7, 2008 to, and including, the date of the execution of this Agreement.

2.5. Red Rock shall immediately file a dismissal of the Action with prejudice.

2.6. Red Rock shall deliver to York all sets of the keys to the Property in its possession or control.

3. **Release of All Claims.**

3.1. Upon execution of this Agreement by the Parties, and performance of all acts required to be done by each of them under this Agreement, the Parties release each other and all who acted in concert or participation with them, their officers, directors, employees, agents, attorneys, investors, predecessors, successors, assigns, parents, affiliates, and all others (the "Related Parties") from and against all claims, causes of action, liabilities, demands, obligations, damages, costs, expenses, and attorneys’ fees, of whatever kind or nature, whether known or unknown, whether accrued or not yet accrued, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Trustee’s Deed from CRC to the Red Rock on or about May 19, 2008, all claims alleged in the Action, and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the foreclosure sale of May 7, 2008, and the rescission of the 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 on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the May 7, 2008 foreclosure sale and the rescission of the 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 on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and are 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 favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor.

[Signatures]

4.3. The Parties waive and release any right, claim, or benefit which each of them 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 the Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found thereafter 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 differences 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.
4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

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A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York) (Red Rock) WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. **Time of the Essence.** The Parties agree time is of the essence in the Agreement.

6. **Assumption of Risk.** Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. **Governing Law.** This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.
8. **No Admission of Liability.** This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.

9. **Drafting Ambiguities.** The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.

10. **Entire Agreement.** This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or by 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 herein. 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 anyone 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:

<table>
<thead>
<tr>
<th>Washington Mutual Bank</th>
<th>Washington Mutual Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Reconveyance Company</td>
<td>California Reconveyance Company</td>
</tr>
<tr>
<td>c/o Martin McGuinn</td>
<td>Attn.: Paul Battaglia</td>
</tr>
<tr>
<td>Kirby &amp; McGuinn A P.C.</td>
<td>1301 Second Avenue, WaMu 3501</td>
</tr>
<tr>
<td>600 D Street, Suite 1050</td>
<td>Scottsbl, WA 98101</td>
</tr>
<tr>
<td>San Diego, CA 92101</td>
<td>Telephone: (206) 500-4261</td>
</tr>
<tr>
<td>Telephone: (619) 525-1659</td>
<td>Facsimile: (206) 377-2784</td>
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<table>
<thead>
<tr>
<th>Red Rock Mortgage Inc.</th>
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<td>James York</td>
<td>California Reconveyance Company</td>
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<tr>
<td>c/o Thomas B. Sheridan</td>
<td>Attn.: Paul Battaglia</td>
</tr>
<tr>
<td>Wagner Kirkman Blaine</td>
<td>1301 Second Avenue, WaMu 3501</td>
</tr>
<tr>
<td>Klopamore &amp; Youmans LLC</td>
<td>Scottsbl, WA 98101</td>
</tr>
<tr>
<td>10640 Mather Blvd., Suite 2001</td>
<td>Telephone: (206) 500-4261</td>
</tr>
<tr>
<td>Mather, CA 956554</td>
<td>Facsimile: (206) 377-2784</td>
</tr>
<tr>
<td>Telephone: (916) 920-5266</td>
<td></td>
</tr>
<tr>
<td>Facsimile: (916) 920-8608</td>
<td></td>
</tr>
</tbody>
</table>
21. Other Agreements with WaMu or CRC. Nothing contained herein shall affect, 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 or, 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: __________________________

Page 7 of 8

WKB000112

CSOC.RICH.009405
CALIFORNIA RECONVEYANCE COMPANY

By: ____________________________
   Deborah Brignac
   Vice President

RED ROCK MORTGAGE INC.

By: ____________________________
   James York, President

______________________________
James York
CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: James York, President

James York
Hashimoto, Leiton
Sempra Energy
Subpoena Response
Received by
CSOC on 12/23/2009
AFFIDAVIT

Case Name: In Re Laura Richardson; et al.
Court: House of Representatives of the Congress of the United States of America
Case No.: None

I hereby declare under penalty of perjury that the following statements are true and correct to the best of my knowledge and belief.

I am the duly authorized custodian of records or other qualified witness for the records of SOUTHERN CALIFORNIA GAS COMPANY and I have the authority to certify said records.

The accompanying records are true and correct copies of records kept in the regular course and scope of SOUTHERN CALIFORNIA GAS COMPANY'S business and constitute the records requested in the subpoena heretofore served in this matter.

The records were gathered and reproduced in accordance with California Evidence Code, Sections 1580-1583, except those documents which we consider privileged and confidential.

Executed on this 22nd day of December, 2009, at Los Angeles, California.

[Signature]
Custodian of Records

CSOC.LRichHASH.00000002

CSOC.RICH.009409
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<tr>
<th>Customer</th>
<th>LAURA ANN RICHARDSON</th>
</tr>
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</tr>
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</tr>
<tr>
<td>Read 03/13/01 SB</td>
<td>3403 OFC ON</td>
</tr>
<tr>
<td>Read 03/13/01 BL</td>
<td>3403 OFC ON</td>
</tr>
</tbody>
</table>

- Behavior Score: A
- Credit Code: L
- Min Coll Amt: 150.00
- Last Payment: / /
- Last Bill: 09/11/06
- Payment Amt: / /
- Bill Amt: 32.64
- Payment Method: Previous Bill
- Total Bill Due: 32.64

*Quick Tips: OCOS RICH 00733 Parker Street S
Quick Tips: OCOS RICH 00733 Parker Street S

hashimo 12/22/09 14:40:46

CSOC.LRich.HASH.00000004

CSOC.RICH.009411
**Quick Tips**

**Occupied On:** 3673 S. Parker St.
**SNPD:** 9/13/01 6465

---

**Customer:** LAURA ANN RICHARDSON

**Rate:** INDIVIDUALLY METERED RESIDENTIAL

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**Next Read:** 01/13/10
**System Deposit:** 35

**Forced:** 03/13/01
**LPP Avg:**

**STANDARD READ INFO:** 18

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**Node ID #:** 1310052400

**Base SD:** [Redacted]
**Region:** [Redacted]
**Pacific:**

**Meter #:** [Redacted]
**Meter Location:** [Redacted]
**Meter Route:** 28587

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**Additional Info:**

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**hashino**

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**CSOC.LRich.HASH.00000005**

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**CSOC.RICH.009412**
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Customer Information

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12/22/09 14:40:05

CSOC.LRichHASH.00000006

CSOC.RICH.009413
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CSOC.LRich.HASH.00000008

CSOC.RICH.009415
### Customer Information

| Customer       | MARYANN RICHARDSON |

| Spouse/Partner |                              |

| Meter Status   | Mt: 6166 | Cyl: 2 | Doc: 2000 | Deg: 107 |

| Meter On       | 01.13.2890.107 |

| Next Read      | 01/21/10 | System Deposit: |

| LFP Avg        | 45       |

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- Bill Account: CR 1
- Turn On: 03/13/01
- Behavior Score 10
- Credit Code L
- Min Coll $150.00

- Last Payment: 11/13/09
- Last Bill: 12/17/09
- Bill Paid: 0.00

- Payment Ant: 16.14
- Previous Bal: 17.97
- Total Bal Due: 40.97

- Hashino: 12/22/09 14:40:35

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**CSOC.LRich.HASH.00000010**

**CSOC.RICH.009417**
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**Statement Of Account**

**Account #**

**Name** MARYANN RICHARDS

**Address** 3623 S PAPPY ST

SAN PEDRO CA 90731 - 6433

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**SAN PEDRO CA 90731 - 6433**

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Hashimoto  
12/22/09 14:41:07

CSOC.LRich.HASH.00000017

CSOC.RICH.009424
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12/22/09 14:41:11

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CSOC.RICH.009425
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12/22/09 14:41:16

CSOC.LRich.HASH.00000019

CSOC.RICH.009426
Name: MARYANN RICHARDSON  
Address: 3623 S PARKER ST  
SAN PEDRO CA 90731 - 6433

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**Statement Of Account**

**Account #**

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**Name**  MARYANN RICHARDSON  
**Address**  3623 S DARKER ST  
**City, State Zip**  SAN PEDRO CA 90731 6433

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CSOC.LRich.HASH.00000024

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CSOC.LRich.HASH.00000043

CSOC.RICH.009450
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12/22/09 14:43:26

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CSOC.RICH.009455
Amount $29.16
Payment Date 08/31/06
Processed By SAN PEDRO - TPDXH
Batch No 624356015
Amount: $ 60.00
Payment Date: 07/28/06
Batch No: 620950015

Processed By: SAN PEDRO - TPDXH

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12/22/09 14:44:25
Payment Detail  Account #

Amount $ 22.00  Processed By SAN PEDRO - TP5CLG
Payment Date 10/24/05  Batch No 529758015

Illashimo
12/22/09 14:44:30

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CSOC.LRich.SCE.00000135

CSOC.RICH.009478
**BCAI  *****  .CUST ACCT BILLING SUMMARY INQUIRY  ******* Page - 1

NOTHING SCHEDULED

**Cust Name - RICHARDSON, LABRA**  
**CA Name -**  
**CA M/R - 717 E VERNON ST**  
**LONG BEACH CA 90806-2726**  

<table>
<thead>
<tr>
<th>Sol</th>
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<th>Transaction</th>
<th>Trans/Stmt</th>
<th>Stmt</th>
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Selection Number -

**PF2 = DEPOSIT INQUIRY**  
**PF6 = EVENTS**  
**PF8 = MULT**  
**PF12 = RETURN**

Date: 12/21/2009 Time: 1:01:47 PM
**BCAI**  

**CUST ACCT BILLING SUMMARY INQUIRY**  

**NOTHING SCHEDULED**

**CUSTOM NAME - RICHARDSON, LAURA**  
CA Name -  
CA M/A - 717 E VERNON ST  
LONG BEACH CA 90806-2726

<table>
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**Selection Number** - **Page Number** -

PP2 = DEPOSIT INQUIRY  
PP6 = EVENTS  
PP8 = MULT  
PP10 = NEXT PAGE  
PP12 = RETURN

*Date: 12/21/2009  Time: 1:02:01 PM*  

CSOC.LRich.SCE.00000148  
CSOC.RICH.009491
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ACCOUNT NUMBER = [redacted]

Directory:

Name: NICK LAURA RICHARDSON
Acct: [redacted] Status: ACTV

Business Name: Y
Name: NICK LAURA RICHARDSON
Address: 100 W BROADWAY
City: LONG BEACH
State/Prov: CA
Country: USA
Account Type: POL
Amount Due: 129.38
Due Date: 07/07/20
PPV Limit: 49.99
Community: 16

Home Phone: 562-436-436
Bus. Phone: 562-436-436
Ext: 9
Cable Status: A

*ID 1:
*ID 2:
Mail Mask: Y
Promotional Calls: Y
Promotional Mail: Y

Services:
DSS Access Card
DSS Change
Billing Ledger
Bill Image
Select New Account

Use Alternate Mailing Address: Y
Name: NICK LAURA RICHARDSON
Address: 100 W BROADWAY
City: LONG BEACH
State/Prov: CA
Zip Code: 90802-446325
Country: USA

Use Credit Card: N
Credit Card Num:
Expiration Date:
Debit Card Due Date:

*Statement Option: Y

Services:
DSS Access Card
Billing Ledger
Bill Image
Select New Account

CSOC.Rich.DirTV.0002
CSOC.RICH.009516
DTV

Show Subscriber

12/16/09 04:32...

Name: NON LAURA RICHARDSON
Status: ACTV

Create Date: 02/12/2009
Subscriber Acct Ind: 04
Activate Date: 02/13/2009
Bill Cycle Day: 13
Last Modified Date: 12/14/2009
Service Cycle Day: 13
Last Modified By: BILL_UPDT
Last Billed Date: 12/13/2009
Last Bill Due Date: 01/02/2010
Last Bill Amount: 189.20
Disconnect Date: Last Payment Date: 11/16/2009
Disconnect Reason Code: 9.00
Tax Code: F
Time Zone: Y
Cutoff Date: 12/28/2009
Daylight Savings: Y
Cutoff Extended By: Census Tract: 1
Cutoff Level: L
Census Block Group: 337619 N
Non Pay Code: 1
Latitude: 4181953 W
Write-Off Amount:
Dealer Acct Type: OR
Longitude: 71
Created By/Dealer: FRONT PAGE COMMUNICATIONS INC
Profile Name/Dealer: FRONT PAGE COMMUNICATIONS
Services:
Billing Ledger
Sub Demographics Change
DSS Access Card
Show Services

12/16/09 04:12...

Name: NON LAURA RICHARDSON
Account Balance: 189.38
DSS Access Card:

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<td>ACTV</td>
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CSOC.LRich.DirTV.0003

CSOC.RICH.009517
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**CMS Card Change History by Account**

Acct. Name: MON LAURA RICHARDSON

Date: 12/16/09 04:32

Status: ACTV
DFV

Comment List

Acct No: [Redacted] Name: HON LAURA RICHARDSON

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<th>Imp</th>
<th>Subject</th>
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<td>N</td>
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<td>4</td>
<td>ACCT 8700</td>
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<td>06/26/2009</td>
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<td>05/12/2009</td>
<td>12:24 PM</td>
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DFV

Show Comments

Acct No: [Redacted] Name: HON LAURA RICHARDSON Status: ACTV

*Comment Type: MISC *Reason Code: 0100 Miscellaneou s Information
*DGU Card
Date: 09/14/2009 Time: 03:08 PM CSR ID [Redacted]

COMMENT:

caller: felix
position: tech.
reason: oci to activate receiver #5295.
#green#: [Redacted]

CSOC.LRich.DirTV.0005

CSOC.RICH.0009195
DTV

Show Comments

12/16/09 04:33

Acct No: [ ] [ ] [ ] Name: HOK LAURA RICHARDSON Status: ACTV

*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information

*DNS Card: Date: 07/07/2009 Time: 09:57 AM CSR ID: [ ] [ ] [ ]

COMMENT: Name: Lucy

[Reason: Cust's services were cutoff; Informed dealer that there was a past due amount on the acct, reinstated services as a courtesy and extended cutoff date by 7 days; informed cust that $61.40 was past due and the total amount due is $189.98]

-Ja'Mea/Contracts

DTV

Show Comments

12/16/09 04:33

Acct No: [ ] [ ] [ ] Name: HOK LAURA RICHARDSON Status: ACTV

*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information

*DNS Card: Date: 06/29/2009 Time: 02:41 PM CSR ID: [ ] [ ] [ ]

COMMENT:

*NAME: MS BORCHES

*POSITION: A/P

*REASON: CCI BECAUSE SHE WANTED TO REQUEST HER 5/31 INVOICE INFORMED THE CUST THAT IT WOULD BE A LEDGER AND SHE WILL RECEIVE IT IN 4-6 HRS. CUST ALSO REQUESTED AN EXT ON THE ACCT INFORMED THE CUST THAT THE MAX WAS 7 DAYS INFORMED CUST THAT IT WOULD BE DUE 7/5

140 338 [ ] [ ] [ ]

CSOC.LRich.DirTV.0006

CSOC.RICH.009520
Called business number concerning accounts payable matter, left message with Henry for accounts pay to return call.

euphoria/call

Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or BCP will be applied to their account.
DTV  Show Comments  12/16/09 04:33

Acct No: C127784316  Name: LAURA RICHARDSON  Status: ACTV
*Comment Type: MISC  *Reason Code: 0100  Miscellaneous Information
*DSS Card: Date: 05/20/2009 Time: 02:51 PM CSR ID: [...]

COMMENT:

Name: David Castillo
Position: Tech
Reason: cci to resend auth to two receivers
Resolution: resent auth to the two receivers prog was verified

Tomika 189740

DTV  Show Comments  12/16/09 04:33

Acct No: C127784316  Name: LAURA RICHARDSON  Status: ACTV
*Comment Type: MISC  *Reason Code: 0100  Miscellaneous Information
*DSS Card: Date: 05/20/2009 Time: 01:28 PM CSR ID: PRC84716

COMMENT:

CALLER: FREDDY CAMO
POSITION: INSTALLER
REASON: JR CAMO IS CALLING IN TO ADD 3 HD RECEIVERS TO THE ACCOUNT, AND HE REQUESTED HD ACCESS CHANNEL FOR 13.39 TO BE ADDED TO THE ACCOUNT
DENNIS/81716 00199964966

CSOC.LRich.DirTV.0008
Show Comments

Acct No: URI Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT  *Reason Code: 9500 REFERRED TO-DEALER
*DSN Card: 002186741522 Date: 05/12/2009 Time: 12:23 PM CSR ID: PRC173839

---

CALLER: IVANAH LINDSAY
POSITION: STAFF ASSISTANT
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT CONNECTION; REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.

*******DONLEY/173839******

---

Show Comments

Acct No: URI Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: SQVF  *Reason Code: 6200 ON-SCREEN DISPLAY
*DSN Card: 002186741522 Date: 05/12/2009 Time: 12:24 PM CSR ID: PRC173839

---

CALLER: IVANAH LINDSAY
POSITION: STAFF ASSISTANT
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT CONNECTION; REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.

*******DONLEY/173839******

---

CSOC.LRich.DirTV.0009

CSOC.RICH.0009523
6548

Dtv Show Comments 12/16/09 04:34

Acct No: 6548 Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSN Card: __ Date: 04/23/2009 Time: 12:37 PM CSR ID: PRC229530

CALLER: RAYA
POSITION: STAFF ASSISTANCE
REASON: CCI FOR BILLING QUESTIONS CUSTOMER SERVICES WAS DISCONNECTED PAYMENT WAS RECEIVED PROGRAM WAS VERIFIED
CASSANDRA/229530

Dtv Show Comments 12/16/09 04:34

Acct No: 6548 Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: AXTL *Reason Code: 6700 STATEMENT-NEED EXPLANATION
*DSN Card: __ Date: 02/24/2009 Time: 12:36 PM CSR ID: PRS4716

CALLER: ROSA HERNANDEZ
POSITION: ATTENTION PERSON
REASON: MISS HERNANDEZ IS CALLING IN STATE THAT THEY MADE A FULL PAYMENT TO IN THE YEAR. I EXPLAINED TO HER THAT IN STELLENT THE PAPER WORK THAT WAS SENT TO THE PDM HAD THE SUBJECTS MONTHLY NOT ANNUALLY AND NO FUTURE PAYMENTS I WAS ON THE PAPER WORK SHE STATES SHE SENT THE FUNDS TO FRONT PAGE, SO I R EPRIRED HER THERE
RESISE/44716

CSOC.LRich.DirTV.0010

CSOC.RICH.009524
Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or ECF will be applied to their account.

ACCT/ PH #: 35737748
NAME: Freddie Cano
POSITION: Tech
REASON: activate 1 receiver
RESOLUTION: programming verified

ANGELA ********91693
Lucy Dealer

CHECKED ACCT STATUS

Tiffany

*Comment Type: MISC  *Reason Code: 0100  Miscellaneous Information

**Comment:  

Lucy Dealer

CHECKED ACCT STATUS

Tiffany

**Comment:

6550

---

Lucy Dealer

CHECKED ACCT STATUS

Tiffany

**Comment:

RECEIVED COMPLETE PAPERWORK  (OKAY TO ACTIVATE)

CUSTOM INFO/ORDER FORM: COMPLETE

VIEWING AGREEMENT: COMPLETE

SERVICES WAS ADDED TO THE PRIMARY CARD

PAPERWORK ARCHIVED  D/S UPDATED  R-CODE 41100

Lataisha (contracts)

---

CSOC.LRich.DirTV.0012

CSOC.RICH.009526
Received fax and created a new account with 5 pages.

KJackson
<table>
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<th>Pay-Per-View Information</th>
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Last Modified Date: 07/20/2009  
Last Modified By: AUTO_REIN
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- Selling Code: X
- Restricted: N
- Installer ID: N/A
- Card Type: S
- Phone Connection: Y
- MIRROR: Y
- Charge Mirror Fee: Y
- Receiver Indicator: OWN
- PVR Region Bits: D
- Parent CSS: 1 DTV
- CAM Period ID: 001

Pay-Per-View Information:
- Allow OPPV: Y
- Allow IPVV: Y
- Purchase Period: M
- Purchase Limit: 49.99
- Callback Day: 10
- Initial Callback: N/A
- Callback Threshold: 49.99

LSU Information:
- Serial No.: C13550D7361410
- Manufacturer: DIRECTV
- Model Number: H21-100
- RDI: 029419174239

Activation Date: 06/20/2009
Last Modified Date: 07/20/2009
Last Modified By: AUTO_RKIR
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Indicator: PRIMARY
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Charge Mirror Fee: N

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Callback Day: 10
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Receiver Indicator: OWN
Pers. Region Bits: D
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Change Satellite IDs:
Software Yet:

Activation Date: 02/13/2009
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Last Modified Date: 07/20/2009
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CSOC.LRich.DirTV.0018

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**Acct No.** 25-X1

**Show Pay-Per-View**

**Name:** JOR LAURA RICHARDSON

**Status:** ACTV

**Account Balance:** 189.38

**12/16/69 04:39**
2008 HOLIDAY OFFER OFFICE CHOICE
COMMITMENT FORM for NEW CUSTOMERS
ALL PROGRAMMING AND PAYING SURETY TO COMMENCE AT SAME TIME

Non Laura Richardson

Establishment Name / DBA * Phone # * Fax # * Email Address
100 W Broadway St. 600 Long Beach CA 90802
Service Address * City * State * Zip Code *
Front Page Communications Inc 193 FR
Dealer Name * Dealer # *

* = Required

Offers Available until 3/31/09

Required programming for the standard equipment offer

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Note: Where local channels are available, OFFICE CHOICE w/ Local Channels programming or SELECTION COMMERCIAL ULTRA w/ Local Channels will automatically be delivered. Final price does not include applicable state taxes. Applicable taxes will be charged, based on package price of OFFICE CHOICE w/ Local Channels or SELECTION COMMERCIAL ULTRA w/ Local Channels. Please read all terms and conditions carefully. This offer is available in the U.S. only. Offer is subject to change without notice.

—Required programming for the optional discounted programming offer: DIRECTV HD Access Programming Offer:

Q: Yes, I would like to receive DIRECTV HD Access FREE for three months.

By checking this box, I agree to activate and maintain DIRECTV HD Access for a minimum of 12 consecutive months from the date of activation. In order to receive this offer, you must also agree not to cancel your DIRECTV service within 12 months from the date of activation. In the event that I fail to maintain DIRECTV HD Access for the minimum 12-month period, I will be charged an early cancellation fee of $99.00, in addition to the regular monthly charge of $11.00. You agree to maintain your DIRECTV access for the minimum 12-month period. If you fail to maintain this service for the minimum 12-month period, you will be charged an early cancellation fee of $99.00, in addition to the regular monthly charge of $11.00. The early cancellation fee of $99.00 will be applied in months 1 through 12 of your service agreement.

Disclaimer: All promotional rates for DIRECTV HD Access will be applied to months 1 through 6 of your service agreement. To receive DIRECTV HD Access, you must provide a valid credit card or bank account information. Number of HD channels varies based on subscriber package at the time of activation.

I agree to activate the OFFICE CHOICE package including Local Channels or the SELECTION COMMERCIAL ULTRA package including Local Channels (where local channels are currently available) without interruption for twelve (12) consecutive months in order to receive said credit. Required services must be activated for eligibility. If the event I fail to cancel my service prior to the required programming package effective date, I will be charged an early cancellation fee of $99.00, in addition to the regular monthly charge of $11.00 per month. This early cancellation fee of $99.00 will be applied in months 1 through 12 of your service agreement.

Signature: [Signature]
Print Name: [Print Name]
Date: [Date]

* Standard equipment offer includes up to two (2) standard DIRECTV Receivers, or one (1) DIRECTV HD Receiver and one (1) standard DIRECTV Receiver. SELECTION COMMERCIAL ULTRA requires the purchase of two (2) HD Receivers (HBO Receivers). Activation of DIRECTV HD or HD-DVR Receiver requires annual commitment to DIRECTV HD Access (paid monthly). An early cancellation fee of $99.00 will be charged if not maintained for the expiration of the one-year term.

Please return completed form via fax to: 1-800-903-4638 or via overnight delivery to DIRECTV Business Service Center, 1006 NW 10th Street, Miami, FL 33136

CSOC.LRich.DirTV.0024
CSOC.RICH.009538
Private Office Order Form

DIRECTV Account #: [Redacted]

Customer Name: [Redacted]

Business Name: [Redacted]

Business Address: 100 W. Broadway St., 45th Floor, Long Beach, CA 90802

Date: [Redacted]

Contact Name: [Redacted]

Phone Number: [Redacted]

Email: [Redacted]

Service Phone Number: [Redacted]

Service Fax Number: [Redacted]

Billing Address: [Redacted]

City: [Redacted]

State: [Redacted]

ZIP: [Redacted]

Billing Phone Number: [Redacted]

Billing Fax Number: [Redacted]

Please select one Legal Structure: [Select option]

State of Organization: [Select option]

Entity Number: [Redacted]

Federal Tax ID Number: [Redacted]

Tax Exempt: Yes [ ] No [ ]

If you are a government agency, nonprofit organization, or direct payment customer, please mail your transaction certificate.

Please choose your applicable type of establishment.

PRIVATE WATCHING: [Select option]

PRIVATE OFFICE [ ]

Programming (please fill in)

Office Choices: [Select options]

Office Entertainments: [Select options]

Office Information: [Select options]

Total Minutes: [Redacted]

Additional minutes charged at $4.99 monthly, per receiver for all advance programming. Purchase orders not accepted.

$4.99 X [Redacted] Receivers = [Redacted]

Payment Options:

[Select option]

Total Payment Envelope: [Redacted]

Charge Envelope: [ ]

Visa: [ ]

MasterCard: [ ]

American Express: [ ]

Discover Card: [ ]

I certify that the foregoing information is true to the best of my knowledge, complete and accurate, and that I have verified the accuracy of the information that is submitted in this document and that it is submitted to the authorized by the person(s) listed in the above information.

Bill Murray [Signature]

Date: [Redacted]

Billing Account Number: [Redacted]

Email Address: [Redacted]

Signature of Sales Agent: [Redacted]

Date: [Redacted]

Customer Signature: [Redacted]

Date: [Redacted]

Last Update: 12/12/2000

Page 8 of 11

CSOC.LRich.DirTV.0025

CSOC.RICH.009539
DIRECTV Commercial Viewing Agreement

1. AGREEMENT TO TERMS AND CONDITIONS: You agree to pay $50.00 per billing period for Service and related fees, taxes, and charges. We have the right to request deposit in advance of your account or to cancel your service. Deposits may be made in cash, debit, credit, or check. Your account will be charged in accordance with your deposit and your creditworthiness. We reserve the right to take any action to collect the amount owed. If you fail to pay your bill by the due date, we may charge you late fees. If you do not pay your bill within the specified time frame, we may close your account. You agree to pay all late fees and other charges associated with your account, including any fees for late payment or late delivery. If you fail to pay your bill by the due date, we may charge you late fees. If you do not pay your bill within the specified time frame, we may close your account.

2. BILLING STATEMENTS AND PAYMENTS: We will send you a statement for each billing period in which you use the Service. If you dispute a charge on your account, you must send us a written notice within 30 days of the statement date. If you do not dispute a charge, we reserve the right to pursue collection of the disputed amount. You agree to pay all charges associated with your account, including any fees for late payment or late delivery. If you fail to pay your bill by the due date, we may charge you late fees. If you do not pay your bill within the specified time frame, we may close your account.

3. PAYMENT: You agree to pay for all direct-billing services, including any late fees, in accordance with the terms of this Agreement. You agree to pay for all charges associated with your account, including any fees for late payment or late delivery. If you fail to pay your bill by the due date, we may charge you late fees. If you do not pay your bill within the specified time frame, we may close your account.

4. CLOSING YOUR ACCOUNT: You agree to arrange to receive and retain all copies of your bill and to notify us if you change your address. You agree to arrange to receive and retain all copies of your bill and to notify us if you change your address. You agree to arrange to receive and retain all copies of your bill and to notify us if you change your address. You agree to arrange to receive and retain all copies of your bill and to notify us if you change your address.

5. SECURITY DEPOSIT: You understand and agree that if you fail to maintain credit with us, you will be required to pay a security deposit in advance of the amount owed. If you fail to maintain credit with us, you will be required to pay a security deposit in advance of the amount owed. If you fail to maintain credit with us, you will be required to pay a security deposit in advance of the amount owed. If you fail to maintain credit with us, you will be required to pay a security deposit in advance of the amount owed.
FEB-12-2009 18:12
FRONT PAGE COMMUNICATIONS

OF ANY LIMITED INFRINGEMENT. WE MAKE NO WARRANTY, EITHER EXPRESSED OR IMPLIED, INCLUDING "IMPLIED WARRANTY OF MERCHANTABILITY," TO ANY USER. ALL MATERIALS ARE EXPRESSED "AS IS" AND ARE LICENSED DIRECTLY TO THE DIRECTV CUSTOMER. WE WILL NOT BE LIABLE TO ANY PERSON OR ENTITY DUE TO OR BASED ON THE CONTENT OR MATERIALS, OR ANY OTHER MATERIALS PROVIDED BY US INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER WHETHER ARISING IN CONTRACT, TORT, OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH LOSS. YOU ACKNOWLEDGE THAT YOUR EQUIPMENT IS AN INDEPENDENTLY DEVELOPED PRODUCT UNLESS NOTED OTHERWISE.

10. LIABILITY FOR UNAUTHORIZED USE: If your DIRECTV equipment is stolen or otherwise not in your possession without your authorization, you must contact DIRECTV immediately. Use of your DIRECTV equipment by any third party or any person who uses your DIRECTV equipment without your authorization is entirely your responsibility.

11. RULES FOR USE: TERMINATION: "Faxes can only be received at the DIRECTV equipment, which is located in your residence. If you no longer have the DIRECTV equipment, you must destroy all copies of any fax messages transmitted by you.

12. AGREEMENTS: Any agreements or instruments made, entered into, or required in connection with your use of the DIRECTV equipment, are subject to the terms of this Agreement. This Agreement contains the entire agreement between the parties and supersedes all prior negotiations.

13. TERMINATION: The terms of this Agreement will survive the termination of this Agreement. The DIRECTV equipment, and all copies of any fax messages transmitted by you, will be in the possession of DIRECTV.

14. APPLICABLE LAW: IN CONTRACT OR OTHER AGREEMENT. Without limitation of the foregoing, you shall indemnify, defend, and hold harmless DIRECTV, its agents, employees, and representatives for any claims or demands, including, but not limited to, any claims or demands arising out of or related to your use of the DIRECTV equipment.

15. CONFIDENTIALITY AND PROTECTION OF INVENTORIES: ALL DISCLOSURE: By your signature below, you agree to the terms and conditions contained in the Agreement. You certify to DIRECTV under seal that to the best of your knowledge and belief, all of the information contained in this Agreement is true and correct and that you are fully aware of the content and implications of this Agreement.

16. INJUNCTIVE REMEDIES: You agree to be bound by the terms of this Agreement and agree to be subject to all laws and regulations applicable to the operation of your DIRECTV equipment.

17. SPECIFIC PERFORMANCE: You agree to comply with all the terms and conditions of this Agreement and to perform in accordance with the terms of this Agreement.

18. WAIVER: No waiver of any breach of this Agreement shall be deemed to be a waiver of any prior or subsequent breach of this Agreement.

19. ENTIRE AGREEMENT: This Agreement contains the entire agreement between the parties and supersedes all prior negotiations.

20. SEVERABILITY: If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be construed in all respects so as to be valid and enforceable to the maximum extent possible.

21. AMENDMENTS: This Agreement may be amended from time to time by DIRECTV in its sole discretion.

22. NOTICE OF AMENDMENTS: Any notice of amendment, modification, or termination of this Agreement shall be given in writing and shall be deemed to have been given when received by the party to whom it is addressed.

23. ENTIRE AGREEMENT: This Agreement contains the entire agreement between the parties and supersedes all prior negotiations.

24. ASSIGNMENT: You agree to assign all rights and obligations under this Agreement to any successor in interest.

25. AMENDMENTS: This Agreement may be amended from time to time by DIRECTV in its sole discretion.

CSOC.Rich.DirTV.0027
CSOC.RICH.009541
**DIRECTV Account #:**  
(Required when ordering additional services after service is activated)

---

### Receiver Information Form

<table>
<thead>
<tr>
<th>Receiver 1</th>
<th>Receiver 2</th>
<th>Receiver 3</th>
<th>Receiver 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Card Number</td>
<td>Access Card Number</td>
<td>Access Card Number</td>
<td>Access Card Number</td>
</tr>
<tr>
<td>Receiver Model</td>
<td>Receiver Model</td>
<td>Receiver Model</td>
<td>Receiver Model</td>
</tr>
<tr>
<td>Location of Receiver</td>
<td>Location of Receiver</td>
<td>Location of Receiver</td>
<td>Location of Receiver</td>
</tr>
<tr>
<td>Receiver Brand</td>
<td>Receiver Brand</td>
<td>Receiver Brand</td>
<td>Receiver Brand</td>
</tr>
<tr>
<td>SID Number</td>
<td>SID Number</td>
<td>SID Number</td>
<td>SID Number</td>
</tr>
<tr>
<td>Associated Telephone Number</td>
<td>Associated Telephone Number</td>
<td>Associated Telephone Number</td>
<td>Associated Telephone Number</td>
</tr>
<tr>
<td>(Receiver must be continuously connected to a land-based phone line.)</td>
<td>(Receiver must be continuously connected to a land-based phone line.)</td>
<td>(Receiver must be continuously connected to a land-based phone line.)</td>
<td>(Receiver must be continuously connected to a land-based phone line.)</td>
</tr>
</tbody>
</table>

---

For additional receivers, please make a photocopy of this page and submit with contract paperwork.

---

*Program pricing does not include taxes and is subject to tax. Account is responsible for all taxes charged on account services. DIRECTV will issue a bill for appropriate taxes after service has been authorized. If, for example, such tax exemption certificate is not approved, all quoted taxes will be billed back to account. *Price and services are based on current tariff rates, provided DIRECTV reserves its rights, unless otherwise stated and upon receipt of any applicable taxes. Commercial service requires an appropriate service agreement. Program may vary in Alaska and Hawaii. Certain programming may vary in Alaska and Hawaii. Some channels may be subject to cancellation or termination. DIRECTV, Inc. (C2002) and DIRECTV, Inc. (C2006) are trademarks of DIRECTV, Inc. B2006 DIRECTV, Inc.*
<table>
<thead>
<tr>
<th>Type</th>
<th>ANI Number</th>
<th>Transfer Connect #</th>
<th>Actual Start</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inbound - Call</td>
<td>3101 1212</td>
<td>63813</td>
<td>3/12/2009 12:00</td>
</tr>
</tbody>
</table>
This file is empty (i.e., its length is zero bytes)
LAURA RICHARDSON

Account Summary

Previous Charges $ 80.38
No payment received. 00
Past Due Charges (please pay now) $ 80.38

New Charges
Verizon (page 3) $ 77.47
Verizon Long Distance (page 5) 2.58
Total New Charges Due Feb 15 $ 80.05
To avoid a 1.5% late payment charge, payment must be received before February 22, 2005.

Total Due (Past Due + New) $ 160.43

Verizon California, PO Box 30001, Inglewood CA 90313-0001

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
For more information, visit verizon.com/billing中心 or see page 2

Season's Readings!
Thank you for supporting the 2004 Season's Readings campaign and our efforts to place quality books in the hands of children in need. Verizon and Barnes & Noble were pleased to support this innovative campaign to improve literacy throughout the nation. And we could not have done it without you.

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About Your Bill

Bills are due and payable upon presentation.

Current bill: The current bill includes all charges for services provided during the billing cycle. You must pay it in full by the due date to avoid any late fees or service disruptions.

Previous bill: If the amount due in this bill is not paid within 15 days from the date of presentation, service may be disconnected.

Reconnection charge: If a disconnection notice is issued and the account remains unpaid, a reconnection charge will be applied.

Late payment charge: Late payment charges will be applied to the next bill if the payment is not received by the due date. The late payment charge will be the greater of $30.00 or 1.5% of the amount due, whichever is less.

Direct payment enrollment: If you pay your bill electronically or set up direct payment, you may be eligible for a discount on your monthly bill.

Director getting assistance? The amount of your bill may include charges for directory advertising. Any changes in future directories may be delayed. Current directory advertising charges are not paid.

Disconnection bill: The amount of your bill may include charges for directory advertising. Any changes in future directories may be delayed. Current directory advertising charges are not paid.

Direct Payment Enrollment for Account:

1: Check this box
2: Sign and date
3: Return this slip with your check for this month’s payment.

Billing Address Changes or Corrections for Account:

1: Check this box
2: Enter your correct billing address
3: Return this slip with your payment.

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.
## MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residential line</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>Residential line</td>
<td>1</td>
<td>17.26</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
</tr>
</tbody>
</table>

**Total** $48.00

## BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Item</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1.52</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>2.56</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>0.04</td>
</tr>
<tr>
<td>811 State Fee</td>
<td>0.23</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>0.42</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>0.83</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>0.05</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>0.37</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>0.06</td>
</tr>
<tr>
<td>Svc Provider Number Portability Fee</td>
<td>0.42</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>0.72</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>0.78</td>
</tr>
</tbody>
</table>

**Total** $7.26

**Verizon basic charges** $55.25

## LOCAL TOLL CALLS

### Sensible Minutes® Plan Calls

For 562 426-0001

### Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Summary of Sensible Minutes® Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>Jan 7</td>
<td>8:04 am</td>
<td>Los Angeles CA</td>
<td>213 747-3203</td>
<td>1</td>
<td>$0.07</td>
</tr>
</tbody>
</table>

Subtotal $0.07

### Sensible Minutes® Plan start date: 06/16/04

**Total local toll charges** $0.07

**Thank you for using Verizon.**

**Verizon local toll charges** $0.87

*Non-payment of local toll charges will result in the disconnection of your local telephone service.*

## MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Line</td>
<td>1</td>
<td>34.55</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>1.75</td>
</tr>
<tr>
<td>Home Voicemail Plus Standard - Pkg</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Three-way Calling</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Speed Dialing</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Total** $12.60

**Additional Services** $21.90

**Total** $34.50

---

CSOC.LRich.Verizon.00000158

CSOC.RICH.009939
**VERIZON NON-BASIC SERVICE (continued)**

@ Indicates services included in Verizon Local Package Lite.
@ Zone Unit Charges

<table>
<thead>
<tr>
<th>Day Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon Dec 27 12:28 am</td>
<td>Redondo CA</td>
<td>310 374-7700</td>
<td>Day</td>
<td>1</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Mon Dec 27 11:28 am</td>
<td>Inglewood CA</td>
<td>310 568-7820</td>
<td>Day</td>
<td>4</td>
<td>0.09</td>
<td></td>
</tr>
<tr>
<td>Thu Jan 6 9:31 pm</td>
<td>Los Angeles CA</td>
<td>323 568-7820</td>
<td>Five</td>
<td>11</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$0.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

@ These calls are included with Local Package Lite.

**NON-BASIC SERVICE TAXES AND SURCHARGES**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Federal excise tax at 3.00%</td>
<td>.51</td>
</tr>
<tr>
<td>2. Long Beach city tax</td>
<td>.66</td>
</tr>
<tr>
<td>3. Funding to support the Public Utilities Commission</td>
<td>.02</td>
</tr>
<tr>
<td>4. 511 State Tax</td>
<td>.11</td>
</tr>
<tr>
<td>5. Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR $2.42</td>
</tr>
<tr>
<td>6. California Relay Service and Communications Devices Fund</td>
<td>.06</td>
</tr>
<tr>
<td>7. CA High Cost Fund - B</td>
<td>.51</td>
</tr>
<tr>
<td>8. California Teleconnect Fund surcharge</td>
<td>.03</td>
</tr>
<tr>
<td>9. CHCF-B Rate Adjustment</td>
<td>CR $1.90</td>
</tr>
<tr>
<td>10. CA Universal Lifeline Telephony Service</td>
<td>.20</td>
</tr>
<tr>
<td>11. CA High Cost Fund - A</td>
<td>.04</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22.13</strong></td>
</tr>
</tbody>
</table>

**Verizon non-basic charges WILL NOT result in the disconnection of your local telephone service.**

**Total Verizon charges** $77.47

**Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads, a nonprofit organization created by Verizon Communications Inc., to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

**CHANGE IN CHARGES**

**California changes High Cost Fund B**

Beginning 01/01/2005, your CA High Cost Fund B charge will increase from 2.9 percent to 4.3 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

See CA High Cost Fund - B.

**Changes in Federal Charges**

Effective January 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers, and to provide a discount to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentalk.

---

CSOC.LRich Verizon 00000159
CSOC.RICH 009940
CHANGE IN CHARGES

Credits increase starting with this bill
Beginning January 1, the credit applied to your long-distance calls went from 3.32 percent to 3.41 percent. The credit on your monthly service rate, zone, unit calls and installation service (if any) went from 1.14 percent to 1.23 percent. These credit adjustments are related to Verizon's 2005 price cap filing as approved by the California Public Utilities Commission.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

| Questions about your long distance bill | 1 877 483-5305 |
| Trouble with your long distance service | 1 800 483-8494 |
| Changes to your long distance service | 1 888 483-7547 |
| Other long distance questions | 1 888 483-7547 |
| Visit our Website at | verizonLD.com |

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
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</tr>
<tr>
<td>Total usage</td>
<td>$ .20</td>
</tr>
<tr>
<td>Plan Charges</td>
<td>2.00</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$ 2.20</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>.36</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$ 2.56</td>
</tr>
</tbody>
</table>

Your calling plan(s): Verizon 5 Cent Package Plan™
Verizon 5 Cent Package Plan™
For 562 424-**-**

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sun</td>
<td>Jan 2</td>
<td>9:49 pm</td>
<td>San Ysidro, CA</td>
<td>310-697-**</td>
<td>4</td>
</tr>
</tbody>
</table>

Summary of Verizon 5 Cent Package Plan™

| 2 | Plan charge | 2.00 |
| 3 | Plan calls | .20 |
| Total | | $ 2.20 |

Verizon 5 Cent Package Plan™ start date: 09/16/04
Total Long Distance calls | $ 2.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| 4 | Federal excise tax at 3.05% | .07 |
| 5 | Long Beach city tax | .12 |
| 6 | Federal Universal Service Fee - Verizon LD | .19 |
| Total | | $ .38 |
Verizon Long Distance

Verizon Long Distance basic charges $2.58

Total Verizon Long Distance Charges $2.58

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

******************************************************************************

IMPORTANT INFORMATION
California changes High Cost Fund B rate
Beginning January 1, 2005, your California High Cost Fund B rate will increase from 2.2 percent to 2.43 percent per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

******************************************************************************

Notice of Price Increase
Effective February 19, 2005, Verizon Long Distance is adding Premium Termination rates for calling to over 50 countries as well as changing the Premium Termination rates for most countries that already have Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose on us for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 2 cents and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, please contact us at the number on this bill.
LAURA RICHARDSON

Account Summary

Previous Charges $ 160.43
Payment(s) received. Thank you. $ (160.43)
Balance $ 0.00

New Charges
Verizon(page 3) $ 123.02
Verizon Long Distance(page 5) $ 2.47
Total New Charges Due-Mar 18 $ 125.49
To avoid a 1 ½ % late payment charge, payment must be received before March 25, 2006.

Total Due (Paid Due = New) $ 125.49

Billing Date: 02/22/06 Page 1 of 6
Telephone Number: 562-400-
ACCOUNT NUMBER:
How To Reach Us: See page 2

Manage Your Verizon Account Online
View & pay bills, request repairs, place orders. It’s quick and easy. At verizon.com click “sign-in” under “My Account.”

Learn At Your Own Pace!
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit www.verizonlearning.com

Change Lives - Check Into Literacy!
Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public service program. It’s easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, P.O. Box 30001, Inglewood CA 90313-3001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

Yes! I want to be a Literacy Champion.
Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

Account: 254631207
New Charges Due: 03/16/05
Total Due: $ 125.49
Amount Paid: $

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-3001

CSOC.LRich.Verizon.00000162
CSOC.RICH.009943
### MONTHLY SERVICE - BASIC (Feb 23 to Mar 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>8.50</td>
<td>8.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
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</table>

**Total** $48.00

### MISCELLANEOUS CHARGES AND CREDITS

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge</td>
<td></td>
<td></td>
<td>1.21</td>
</tr>
<tr>
<td>Reconnection charge</td>
<td></td>
<td></td>
<td>44.24</td>
</tr>
</tbody>
</table>

**Total** $45.45

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td></td>
<td></td>
<td>1.56</td>
</tr>
<tr>
<td>Long Bean city tax</td>
<td></td>
<td></td>
<td>2.61</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td></td>
<td>.04</td>
</tr>
<tr>
<td>City Tax</td>
<td></td>
<td></td>
<td>.23</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td></td>
<td>.42</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
<td></td>
<td>.11</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td></td>
<td></td>
<td>.86</td>
</tr>
<tr>
<td>California Telecommunications Fund surcharge</td>
<td></td>
<td></td>
<td>.06</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td></td>
<td></td>
<td>.30</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td></td>
<td></td>
<td>.06</td>
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<tr>
<td>Svc Provider Number Portability Fee</td>
<td></td>
<td></td>
<td>.42</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td></td>
<td>.72</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td></td>
<td>.78</td>
</tr>
</tbody>
</table>

**Total** $7.42

### Verizon basic charges

**Total** $100.87

### LOCAL TOLL CALLS

**Total local toll charges** $0.00

Thank you for using Verizon.

### MONTHLY SERVICE - NON-BASIC (Feb 22 to Mar 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>34.95</td>
<td>34.95</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>CR 12.25</td>
<td>CR 12.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>1.75</td>
<td>1.75</td>
</tr>
<tr>
<td>Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Three-way Calling</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Speed Dialing</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Caller ID with Anonymus Call Block</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
</tbody>
</table>

**Total** $21.20
VERIZON NON-BASIC SERVICE (continued)

@ Indicates services included in Verizon Local Package Lite.
@ Indicates services included with Local Package Lite.

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon</td>
<td>Feb 21</td>
<td>11:00 am</td>
<td>Whittier</td>
<td>562 777 3455</td>
<td>Night</td>
<td>3</td>
<td>.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ .00</td>
</tr>
</tbody>
</table>

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

2. Federal excise tax at 3.00% .51
3. Long Beach city tax .50
4. Funding to support the Public Utilities Commission .02
5. 911 Stat. Tax .11
6. Temporary surcharge as allowed by Public Utilities Commission .22
7. California Relay Service and Communications Devices Fund .06
8. CA High Cost Fund - B .51
9. California Teleconnect Fund surcharge .03
10. CHCF-9 Rate Adjustment .01
11. CA Universal Lifeline Telephone Service .72
12. CA High Cost Fund - A .04
Total $ .93

Verizon non-bases charges ** $ 22.15
**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $ 123.02

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.
Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill                        1 877 483-5305
Trouble with your long distance service                       1 800 483-5394
Changes to your long distance service                         1 888 483-7947
Other long distance questions                                 1 888 483-7847
Visit our Website at                                           verizonl2.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic:                                                      Amount
Direct Dialed                                                  .10
Total usage                                                    $ .10
Plan Charges                                                   2.00
Total Long Distance calls                                      $ 2.10
Taxes and Surcharges                                          .37
Total Verizon Long Distance Charges                           $ 2.47

Your calling plan(s):  Verizon 5 Cent Package Plan**
Verizon 5 Cent Package Plan**
For 562 425

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fri</td>
<td>9:22am</td>
<td>Los Angeles</td>
<td>213 899</td>
<td>.05</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Mon</td>
<td>10:30am</td>
<td>Los Angeles</td>
<td>323 293</td>
<td>.05</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ .10</td>
</tr>
</tbody>
</table>

Summary of Verizon 5 Cent Package Plan**

  1. Plan charge                              2.60
  2. Plan calls                                .10
  3. Total                                    $ 2.70

Verizon 5 Cent Package Plan** start date: 09/16/04

Total Long Distance calls                              $ 2.47

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

  1. Federal excise tax at 3.00%                     .01
  2. Los Angeles city tax                           .11
  7. Federal Universal Service Fee - Verizon LD     .19
  8. Total                                          $ .37

Verizon Long Distance basic charges                    $ 2.47

Total Verizon Long Distance Charges                    $ 2.47

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
Account Summary

Previous Charges $ 125.49
No payment received.
Past Due Charges (please pay now) $ 125.49

New Charges
Verizon (page 3) $ 77.98
Verizon Long Distance (page 5) 3.32
Total New Charges Due Apr 15 $ 81.30

To avoid a 1.5% late payment charge, payment must be received before April 22, 2005.

Total Due: (Past Due + New) $ 206.79

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/w/billing/address, or see page 2

Detach & return payment slip with your check, payable to Verizon.

Amount Paid:

CSOC.RICH.Verizon.00000168

CSOC.RICH.009949
How to Reach Us

Billing questions           verizon.com/billinghelp  1-800-482-3000  8 am - 8 pm M-F
Repair                     verizon.com/repair      1-800-482-1000  24 hours a day
To cancel service          verizon.com/cancel      1-800-482-4000  8 am - 8 pm M-F
Are you moving?            verizon.com/mvcenter    1-800-482-4000  8 am - 8 pm M-F
Contral Hispano de Verizon verizon.com/mvd 

한 년

1-800-483-8888  8 am - 8 pm M-F

Tiếng Việt Nam

1-800-483-7772  8 am - 5 pm M-F

Online billing & payment  verizon.com/billview  24 hours a day
Direct payment enrollment verizon.com/billpay  24 hours a day
Tariff numbers            www.verizon.com/tariffs
Correspondence address    P.O. Box 11326, St. Petersburg, FL 33733-1328

About Your Bill

Bills are due and payable upon presentation

Current bill
The amount of the bill for telephone service is not paid within 10 days of the date of presentation, service may be disconnected.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the date referred to above.

Adjustments
If your telephone service is discontinued, in addition to the billed amount shown, a reconnection charge per line will apply. Both charges must be paid before service will be restored. Direct Billing may be available to qualified customers. Call 1-800-482-1000 for details.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on the actual date balance is unpaid. If payment is not received at the Utility or by the date payment is scheduled to be received, the Utility or the payment agent will be required to pay your bill on the date payment is due.

In addition, a late payment charge of 1.5% will be applied to your bill on the actual date balance is unpaid. If payment is not received at the Utility or by the date payment is scheduled to be received, the Utility or the payment agent will be required to pay your bill on the date payment is due.

Incorrect billing
Billing errors will be corrected and billed to the customer. If you believe there is an error on your bill, please contact our Customer Service Department at 1-800-482-1000.

Direct Advertising
The amount of the bill may include charges for directory advertising. According to future directions may be changed if current directory advertising charges are not paid. Disconnection will result in disconnection of telephone service and charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the billing number below on the date of the charge. If you are not satisfied after review and explanation, please ask to speak to a supervisor who will reverse your request. You may pay the unpaid amount to Verizon by the due date indicated on your bill. You may call a representative at 1-888-822-1657 to discuss your concerns. If you are unable to pay your bill, we will work with you to determine a payment plan.

Restoration of service
If service is restored, in addition to the billed amount shown, a reconnection charge per line will apply. Both charges must be paid before service will be restored. Direct Billing may be available to qualified customers. Call 1-800-482-1000 for details.

Direct Payment Enrollment for Account:

If your telephone service is discontinued, in addition to the billed amount shown, a reconnection charge per line will apply. Both charges must be paid before service will be restored. Direct Billing may be available to qualified customers. Call 1-800-482-1000 for details.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

Direct Payment Enrollment for Account:

If you sign this box and return this bill to your telephone service provider, you authorize your financial institution to automatically pay the amount of any monthly telephone bill from your checking account and return the bill to Verizon. (To disenroll Direct Payment, you must call Verizon.)

1: Check this box  2: Sign and Date  3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box  2: Enter your correct billing address  3: Return this slip with your payment.

Street Address

City, State, Zip

CSCC.LRich.Verizon.00000169

CSOC.RICH.009950
## MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Package residential line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>2 Residential line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$48.00</strong></td>
<td></td>
</tr>
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</table>

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Federal excise tax at 3.00%</td>
<td>1.50</td>
</tr>
<tr>
<td>6 Long Beach city tax</td>
<td>2.52</td>
</tr>
<tr>
<td>7 Funding to support the Public Utilities Commission</td>
<td>.10</td>
</tr>
<tr>
<td>9 911 State Tax</td>
<td>.04</td>
</tr>
<tr>
<td>2 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>.05</td>
</tr>
<tr>
<td>10 California Relay Service and Communications Devices Fund</td>
<td>CR. A2</td>
</tr>
<tr>
<td>11 CA High Cost Fund - B</td>
<td>.83</td>
</tr>
<tr>
<td>12 California Teleconnect Fund surcharge</td>
<td>.05</td>
</tr>
<tr>
<td>13 CA Universal Lifeline Telephone Service</td>
<td>.37</td>
</tr>
<tr>
<td>14 CA High Cost Fund - A</td>
<td>.06</td>
</tr>
<tr>
<td>15 Federal Universal Service Fee</td>
<td>.70</td>
</tr>
<tr>
<td>16 Federal Universal Service Fee</td>
<td>.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$6.73</strong></td>
</tr>
</tbody>
</table>

### Verizon basic charges

**$54.73**

## LOCAL TOLL CALLS

### Sensible Minute® Plan Calls

<table>
<thead>
<tr>
<th>Fee</th>
<th>Rate</th>
</tr>
</thead>
</table>

### Direct Distance Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>07 Wed</td>
<td>Feb 22</td>
<td>9:24 am</td>
<td>Los Angeles</td>
<td>213 897</td>
<td>1</td>
<td>.07</td>
</tr>
</tbody>
</table>

### Summary of Sensible Minute® Plan

<table>
<thead>
<tr>
<th>Plan calls</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.07</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>.07</td>
</tr>
</tbody>
</table>

Sensible Minute® Plan start date: 09/16/04

## OPERATOR ASSISTANCE

### Summary of Directory Assistance Calls

<table>
<thead>
<tr>
<th>Fee</th>
<th>Rate</th>
</tr>
</thead>
</table>

### Detail of Calls from Summary

### Local Area Call(s)

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 Wed</td>
<td>Feb 22</td>
<td>9:40 am</td>
<td>Dir Amt</td>
<td>582 411</td>
<td>.05</td>
</tr>
<tr>
<td>22 Fri</td>
<td>Feb 25</td>
<td>8:40 am</td>
<td>Dir Amt</td>
<td>582 411</td>
<td>.05</td>
</tr>
</tbody>
</table>

### National Area Call(s)

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 Wed</td>
<td>Feb 23</td>
<td>7:31 am</td>
<td>Dir Amt</td>
<td>582 411</td>
<td>.05</td>
</tr>
</tbody>
</table>

The above detail is informational only and not part of the total.

**Total local toll charges**

$1.02

Thank you for using Verizon.
### LOCAL TOLL TAXES AND SURCHARGES
1. Federal excise tax at 3.00%  
2. Long Beach city tax  
3. 911 State Tax  
4. Temporary surcharge as allowed by Public Utilities Commission  
5. CA High Cost Fund - B  
6. CHCF-B Rate Adjustment  
7. CA Universal Lifeline Telephone Service  
   **Verizon local toll charges** **Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**
   **MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.55</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>1.75</td>
</tr>
<tr>
<td>@Home Voice Match Standard - Pkg</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Voice ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>21.20</strong></td>
</tr>
</tbody>
</table>

**For 562 426-1111**

@ Indicates services included in Verizon Local Package Lite.

**Zone Unit Charges**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Fri</td>
<td>8:35</td>
<td>Inglewood</td>
<td>CA 310 641</td>
<td>Day</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Fri</td>
<td>9:06</td>
<td>Inglewood</td>
<td>CA 310 641</td>
<td>Day</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>0.00</strong></td>
</tr>
</tbody>
</table>

@ These calls are included with Local Package Lite.

### NON-BASIC SERVICE TAXES AND SURCHARGES
8. Federal excise tax at 3.00%  
9. Long Beach city tax  
10. Fraudline to support the Public Utilities Commission  
11. Temporary surcharge as allowed by Public Utilities Commission  
12. California Relay Service and Communications Device Fund  
13. California Telephone Fund - B  
14. California Telephone Fund surcharge  
15. CHCF-B Rate Adjustment  
16. CA Universal Lifeline Telephone Service  
17. CA High Cost Fund - A  
   **Verizon non-basic charges** **Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**
   **Total**  

CSOC.LRich.Verizon.00000171

CSOC.RICH.009952
Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.’s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill... 1 877 483-5305
Trouble with your long distance service... 1 800 483-9494
Changes to your long distance service... 1 888 483-7547
Other long distance questions... 1 888 483-7547
Visit our Website at... vzw.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic Amount</th>
<th>Total usage $ .85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Charges</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Total Long Distance calls $ 2.85
Taxes and Surcharges $ .47
Total Verizon Long Distance Charges $ 3.32

Your calling plan(s): Verizon 5 Cent Package Plan

Verizon 5 Cent Package Plan

Per 862.428

<table>
<thead>
<tr>
<th>Direct Dial Calls</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Mar 30</td>
<td>9:27 am</td>
<td>San Francisco</td>
<td>415 442 0000</td>
<td>1 .05</td>
<td></td>
</tr>
<tr>
<td>3 Mar 30</td>
<td>9:05 am</td>
<td>Los Angeles</td>
<td>213 555 5555</td>
<td>10 .50</td>
<td></td>
</tr>
<tr>
<td>4 Mar 30</td>
<td>8:47 am</td>
<td>Sacramento</td>
<td>916 442 0000</td>
<td>2 .10</td>
<td></td>
</tr>
<tr>
<td>5 Mar 30</td>
<td>7:16 pm</td>
<td>San Monica</td>
<td>310 442 0000</td>
<td>1 .05</td>
<td></td>
</tr>
</tbody>
</table>

Total $ .85

Summary of Verizon 5 Cent Package Plan

6 Plan calls $ 2.00
7 Plan calls $ .85
Total $ 2.85

Verizon 5 Cent Package Plan start date: 09/10/04

Total Long Distance calls $ 2.85

Thank you for using Verizon Long Distance.

CSOC.LRich.Verizon.00000172

CSOC.RICH.009953
Verizon Long Distance

TAXES AND FEES ON SERVICES
1 Federal excise tax at 3.00% .09
2 Long Beach city tax .15
3 911 State Tax .01
4 CA High Cost Fund - B .02
5 CA Universal Service Fund Telephone Service .01
6 Federal Universal Service Fee - Verizon LD .15
Total $ .47

Verizon Long Distance basic charges $ 3.32

Total Verizon Long Distance Charges $ 3.32

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

************************************************************************************************************
Your Rates, Terms or Services Have Changed
As of 3/1/05, the following Verizon Long Distance per call surcharges will go into effect. State to State Directory Assistance-from 1 dollar 25 cents to 1 dollar 59 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 2 dollars 45 cents to 2 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents, Operator Dialed Calls-from 1 dollar 35 cents to 1 dollar 59 cents, In-State Directory Assistance-from 1 dollar 25 cents to 1 dollar 59 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 3 dollars 45 cents to 4 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents, Payphone surcharge from 25 cents to 50 cents. In addition, the per minute rate for Operator Dialed calls carried by Verizon Long Distance will increase from 88 cents to 99 cents State to State, from 11.57 cents off peak/13.47 cents peak to 89 cents for local calls, and from 59 cents to 89 cents in-state long distance calls. For questions, please consult www.verizon.com or call our business office.
LAURA RICHARDSON

Account Summary

Previous Charges $205.79
Payment Received Apr 05. Thank You. 125.49
Past Due Charges (please pay now) $81.30

New Charges
Verizon (page 3) $123.58
Verizon Long Distance (page 5) 49.61
Other Providers (page 6) 9.50

Total New Charges Due May 16 $173.76

To avoid a 1.5% late payment charge, payment must be received before May 19, 2005.

Total Due: (Past Due + New) $254.97

Mail payments to:
Verizon California, PO Box 9588, Mission Hills CA 91346-9588

Change of billing address?
Go to verizon.com/billpayment or see page 2.

see other side for important regulatory messages

Verizon

Yes! I want to be a Literacy Champion.

Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

Account:

New Charges Due: 05/16/05

Total Due: $254.97

Amount Paid:

$  

DETACH & RETURN PAYMENT ALONG WITH YOUR CHECK, PAYABLE TO VERIZON.

6588

Billing Date: 04/22/05 Page 1 of 6
Telephone Number: 562-987-2000
Account Number: 6588

Hour to Reach Us: See page 2.
How to Reach Us
Billing questions Verizon.com/billinghelp 1-800-453-3000 8 am - 6 pm M-F
Repair Verizon.com/repair 1-800-453-1000 24 hours a day
To order services Verizon.com/servicecenter 1-800-453-4000 8 am - 6 pm M-F
Are you moving? Verizon.com/movingcenter 1-800-453-4000 8 am - 6 pm M-F
Center Hispano de Verizon Verizon.com/centerhispano 1-800-743-2463 8 am - 6 pm M-F

How to Reach Us:
Verizon.com/billinghelp 1-800-453-3000 8 am - 6 pm M-F
Verizon.com/servicecenter 1-800-453-4000 8 am - 6 pm M-F
Verizon.com/movingcenter 1-800-453-4000 8 am - 6 pm M-F
Verizon.com/centerhispano 1-800-743-2463 8 am - 6 pm M-F

Billing Date: 04/22/18 Page 2 of 6
Account Number: [Redacted]
How to Reach Us: See below

About Your Bill
Bills are due and payable upon presentation.
Current bill:
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.
Previous bill:
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.
Restored charge:
If your telephone service is discontinued, in addition to the charges on your bill, there will be a restoration charge (per day) that will apply. These charges must be paid before service will be restored.
Late payment charge,
A late payment charge of 1.5% will be added to your bill on or before the 15th of the following month if the payment is not received at the party or service at the specified time. It is not due until paid in full. The amount of the late payment charge will apply to future billing periods as well. If the full amount of the late payment charge is not paid within 30 days from the date of the bill, service may be discontinued.
Directory advertising:
The amount of the bill may include charges for directory advertising, advertising. Advertising charges may be included in the total amount of the bill. If you have any questions about the amount of the bill, contact your local telephone service provider.

Direct Payment Enrollment for Account:

If you are not satisfied with the service or product you purchased, you may contact us to request a refund. Please contact us at 1-800-453-1000 to request a refund.

Billing Address Changes or Corrections for Account:

1. Check this box
2. Enter your correct billing address
3. Return this slip with your payment.

Required Billing Information

Billing Address

City, State, Zip

CSCC.L.Rich.Verizon.00000175

CSOC.RICH.009956
MONTHLY SERVICE - BASIC (Apr 22 to May 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
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<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Internation non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>48.00</strong></td>
<td><strong>48.00</strong></td>
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</table>

MISCELLANEOUS CHARGES AND CREDITS

<table>
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<tr>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
<th>Total</th>
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<tbody>
<tr>
<td>Late payment charge on $125.48 at 1.50%</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
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<tr>
<td>Reconnection charge</td>
<td></td>
<td></td>
<td>.44</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>4.44</strong></td>
<td><strong>4.44</strong></td>
</tr>
</tbody>
</table>

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1</td>
<td>1.56</td>
<td>1.56</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>1</td>
<td>.63</td>
<td>.63</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>911 State Tax</td>
<td>1</td>
<td>.23</td>
<td>.23</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>.11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>1</td>
<td>.87</td>
<td>.87</td>
</tr>
<tr>
<td>California Telephones Fund surcharge</td>
<td>.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>1</td>
<td>.05</td>
<td>.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>7.58</strong></td>
<td><strong>7.58</strong></td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td>.75</td>
<td>.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>8.33</strong></td>
<td><strong>8.33</strong></td>
</tr>
</tbody>
</table>

**Verizon basic charges** $101.59

MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>34.55</td>
<td>34.55</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>1.75</td>
<td>3.50</td>
</tr>
<tr>
<td>Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Three way Calling</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Speed Dialing</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>21.20</strong></td>
<td><strong>21.20</strong></td>
</tr>
</tbody>
</table>

For 562 426 **"**

**Indicates services included in Verizon Local Package Lite.**

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1</td>
<td>.51</td>
<td>.51</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>1</td>
<td>.86</td>
<td>.86</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.02</td>
<td></td>
<td></td>
</tr>
<tr>
<td>911 State Tax</td>
<td>1</td>
<td>.11</td>
<td>.11</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>1</td>
<td>.51</td>
<td>.51</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>.03</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CETC-B Rate Adjustment</td>
<td></td>
<td>CR 1.20</td>
<td>CR 1.20</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1.94</strong></td>
<td><strong>1.94</strong></td>
</tr>
</tbody>
</table>

**Verizon non-basic charges** $22.24

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.
Total Verizon charges $125.56

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.’s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES.

California Changes High Cost Fund A Rate
Beginning 04/01/2005, your CA High Cost Fund A charge will decrease from 0.17 percent to 0.15 percent per month. The fee is collected by Verizon and sent to the CA Public Utilities Commission where it is used to provide affordable telecommunications services within the state. See CA High Cost Fund A.

CA Public Utility Commission changes Universal Lifeline
Telephone Service charge
Beginning 04/01/2005, your CA Universal Lifeline Telephone Service charge will increase from 1.10 percent to 1.55 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide telecommunications services to limited income customers. See CA Universal Lifeline Telephone Service.

Changes in Federal Charges
Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This change is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information About Inside Wire Maintenance Plan
If you currently subscribe to Verizon’s Inside Wire Maintenance Plan (IWMP), the rate for this service will increase from $3.75 to $4.85 a month, beginning no earlier than 30 days from the date of this notice. The Inside Wire Maintenance Plan is limited to simple residence lines. ISDN lines are excluded from coverage. If you decide to keep the Inside Wire Maintenance Plan, Verizon will continue to guarantee repair of any telephone jacks or standard wire inside your home. The monthly charge also includes diagnostic work that may be necessary to determine the origin of the problem.

You should be aware that IWMP is an optional service and you may discontinue it at any time. You may use outside vendors to perform inside wire repair maintenance or may make repairs yourself, under state law, landlords, and not tenants, are responsible for providing one working telephone jack and the repair to and maintenance of inside telephone wire. If you have any questions about Verizon’s Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

CSOC.LRich.Verizon.00000177
CSOC.RICH.009958
Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

**LONG DISTANCE HELPFUL NUMBERS**
- Questions about your long distance bill: 1 877 483-5305
- Trouble with your long distance service: 1 800 485-8494
- Changes to your long distance service: 1 888 483-7547
- Other long distance questions: Visit our Website at verizonl.d.com

**SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total usage</td>
<td>37.94</td>
</tr>
<tr>
<td>Plan Charges</td>
<td>2.00</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>34.29</td>
</tr>
<tr>
<td>Usage (not included in above)</td>
<td>6.32</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>40.61</td>
</tr>
</tbody>
</table>

**Your calling plan(s): Verizon 5 Cent Package Plan**

**Verizon 5 Cent Package Plan**

For 562 456- **[redacted]**

### Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sat Mar 28</td>
<td>10:13 am</td>
<td>San Montan  CA</td>
<td>310 4877467</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Sun Mar 27</td>
<td>1:57 pm</td>
<td>San Montan  CA</td>
<td>310 4877467</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Wed Apr 13</td>
<td>6:54 am</td>
<td>San Montan  CA</td>
<td>310 4877467</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
</tr>
</tbody>
</table>

**Summary of Verizon 5 Cent Package Plan**

4 Plan charges: 2.60
5 Plan calls: .25
Total: 2.25

**Verizon 5 Cent Package Plan** start date: 09/16/04

**For 562 456- **[redacted]**

### Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Wed Mar 23</td>
<td>8:08 pm</td>
<td>Korea</td>
<td>82109552967</td>
<td>Disc</td>
<td>32.04</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>32.04</td>
</tr>
</tbody>
</table>

Total Long Distance calls: 34.29

Thank you for using Verizon Long Distance.
Verizon Long Distance

TAXES AND FEES ON SERVICES
1 Federal excise tax at 3.00%  1.13
2 Long Beach city tax  1.88
3 CA High Cost Fund - B  .01
4 Federal Universal Service Fee - Verizon LD  3.30
Total  $ 6.32

Verizon Long Distance basic charges  $ 40.61

Total Verizon Long Distance Charges  $ 40.61

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

California changes Universal Lifeline Telephone Service rate
Effective April 1, 2006, your California Universal Lifeline Telephone charge will increase from 1.80 percent to 1.95 percent per month. This fee is collected by Verizon Long Distance on your intrastate telecommunications services and is sent to the California Public Utilities Commission where it is used to provide telecommunications services to limited income customers.

Billing for AT&T

The following charges appear on your Verizon bill as a service to AT&T. Direct your billing questions to the phone number on the right.

For more information on AT&T, please access their World Wide Web Site address at: www.att.com
To order an AT&T calling card, True Reach Savings® or other long distance services, call 1-888-222-0300.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar 22</td>
<td>8:00 pm UK</td>
<td>96</td>
<td>Std</td>
<td>3</td>
<td>8.80</td>
<td></td>
</tr>
</tbody>
</table>

TAXES AND FEES ON SERVICES:
6 Federal excise tax at 3.00%  .26
7 Long Beach city tax  .43
Total  $  .69

AT&T Basic Service charges  $  .90

Total for AT&T  $  9.50

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

Previous Charges $ 254.97
No payment received. $ 0.00
Past Due Charges (please pay now) $ 254.97

New Charges
Verizon (page 3) $ 78.59
Verizon Long Distance (page 4) $ 3.33

Total New Charges Due Jun 15 $ 81.92
To avoid a 1.5% late payment charge, payment must be received before June 22, 2005.

Total Due: (Past Due + New) $ 336.89

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2

see other side for important regulatory messages

View & pay bills, request repairs, place orders, it's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace For $99/Year
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-643-7000.

ACCOUNT:

Verizon

New Charges Due: 06/15/05
Total Due: $ 336.89
Amount Paid:

$ 0.00

Verizon California
PO Box 9688
Mission Hills CA 91346-9688

ACCESSION NUMBER: 00009350

Laura Richardson
717 Vernon St.
Long Beach CA 90806

verizon

Detach & return payment slip with your check, payable to Verizon.

CSCC.LRich.Verizon.00000180

CSOC.RICH.009961
## MONTHLY SERVICE - BASIC (May 22 to Jun 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>19.5</td>
<td>19.5</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>48.00</strong></td>
<td></td>
</tr>
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</table>

## MISCELLANEOUS CHARGES AND CREDITS

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge on $31.30 at 1.50%</td>
<td></td>
<td></td>
<td>1.22</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1.22</strong></td>
<td></td>
</tr>
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</table>

## BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td></td>
<td></td>
<td>1.54</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td></td>
<td></td>
<td>2.19</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td></td>
<td>.04</td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
<td></td>
<td>.23</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td></td>
<td>CR.42</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
<td></td>
<td>1.1</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td></td>
<td></td>
<td>.86</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td></td>
<td></td>
<td>.06</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td></td>
<td></td>
<td>.05</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td></td>
<td></td>
<td>.75</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td></td>
<td>.75</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td></td>
<td>.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 7.13</strong></td>
<td></td>
</tr>
</tbody>
</table>

Verizon basic charges                  |     | $36.35    |

## LOCAL TOLL CALLS

**OPERATOR ASSISTANCE**

**Summary of Directory Assistance Calls**

For 562 426: 
- 1 local area call(s) at no charge

Total: 

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.55</td>
<td>34.55</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>1.75</td>
<td>3.50</td>
</tr>
<tr>
<td>@Limited ZUM</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Calling ID w/ Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 34.55</strong></td>
<td></td>
</tr>
</tbody>
</table>

For 562 426: 

@Indicates services included in Verizon Local Package Lite.

---

CSOC.LRich.Verizon.00000182

CSOC.RICH.009963
Billing Date: 05/23/05  Page: 4 of 6
Telephone Number: 562 424-7---
Account Number: 562 424-7---
How to Reach Us: See page 2

@Zone Unit Charges
For 562 424-7---

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tue May 17</td>
<td>8:48 am</td>
<td>Redondo</td>
<td>CA 310 774</td>
<td>Day</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>Tue May 17</td>
<td>8:50 am</td>
<td>Los Angeles</td>
<td>CA 323 754</td>
<td>Day</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>Tue May 17</td>
<td>8:50 am</td>
<td>Whittier</td>
<td>CA 562 556</td>
<td>Night</td>
<td>2</td>
</tr>
</tbody>
</table>

Total: $0.00

@ These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES
4. Federal excise tax at 3.00%
5. Long Beach city tax .06
6. Funding to support the Public Utilities Commission .02
7. SII State Tax .11
8. Temporary surcharge as allowed by Public Utilities Commission CR .22
9. California Relay Service and Communications Devices Fund .06
10. CA High Cost Fund - B .51
11. California Telephone Fund surcharge .03
12. CHCF-B Rate Adjustment CR 1.20
13. CA Universal Lifeline Telephone Service .33
14. CA High Cost Fund - A .03

Total: $1.04

Verizon non-basic charges ** $22.24
**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $78.59

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance
The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.
Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
Trouble with your long distance service 1 800 483-8494
Changes to your long distance service 1 888 483-7547
Other long distance questions 1 888 483-7547
Visit our Website at verizon.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>.85</td>
</tr>
<tr>
<td>Total usage</td>
<td>$ .85</td>
</tr>
<tr>
<td>Plan Charges</td>
<td>2.00</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$ 2.85</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>.48</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$ 3.33</td>
</tr>
</tbody>
</table>

Your calling plan(s): Verizon 5 Cent Package Plan™
Verizon 5 Cent Package Plan™
For 562 4256: 

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tue</td>
<td>6:17 pm</td>
<td>Canyon Park</td>
<td>CA 818 3461</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Tue</td>
<td>6:10 pm</td>
<td>Canyon Park</td>
<td>CA 818 3461</td>
<td>7</td>
</tr>
<tr>
<td>3</td>
<td>Tue</td>
<td>6:26 pm</td>
<td>San Monica</td>
<td>CA 310 4521</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Tue</td>
<td>8:30 am</td>
<td>W Angles</td>
<td>CA 818 4721</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Tue</td>
<td>9:09 am</td>
<td>Santa Ana</td>
<td>CA 714 2835</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Tue</td>
<td>10:15 am</td>
<td>Addison</td>
<td>TX 972 4981</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Tue</td>
<td>10:15 am</td>
<td>Addison</td>
<td>TX 972 4981</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
</tr>
</tbody>
</table>

Summary of Verizon 5 Cent Package Plan™

- Plan charge | 2.00 |
- Plan calls | .85 |
- Total | $ 2.85 |

Verizon 5 Cent Package Plan™ start date: 08/16/04

Total Long Distance calls | $ 2.85 |

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Federal excise tax at 3.00%</td>
</tr>
<tr>
<td>11</td>
<td>Long Beach city tax</td>
</tr>
<tr>
<td>12</td>
<td>CA High Cost Fund - B</td>
</tr>
<tr>
<td>13</td>
<td>CA Universal Lifeline Telephone Service</td>
</tr>
<tr>
<td>14</td>
<td>Federal Universal Service Fee - Verizon LD</td>
</tr>
<tr>
<td>Total</td>
<td>$ .48</td>
</tr>
</tbody>
</table>

Verizon Long Distance basic charges | $ 3.33 |
Verizon Long Distance

Total Verizon Long Distance Charges $3.33

Nonpayment of overdue charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

*****************************************************************************
Your Rates, Terms or Services have changed
Effective 07/18/03, Long Distance Message Telecommunications Service (LDMTS) in-state/instate rates will increase from 30 cents to 35 cents/min. in mileage band 1 (0-3500 miles) and from 34 cents/min. to 35 cents/min. for calls in mileage band 2 (3501-5000 miles), peak and off-peak. International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or OCP information, call our business office.

CSOC.LRich.Verizon.00000185

CSOC.RICH.009966
LAURA RICHARDSON

Account Summary

Previous Charges $336.89
Payment Received Jun 10, Thank You. - 336.89
Balance $0.00

New Charges
Verizon Long Distance (page 4) $120.39
Total New Charges Due Jul 16 $134.15
To avoid a 1.0% late payment charge, payment
must be received before July 23, 2005.

Total Due: (Past Due + New) $134.15

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91349-9688

Change of Billing Address?
Go to verizon.com/billingaddress or see page 2.

Yes I want to be a Literacy Champion
Sign me up for a $1 monthly donation to Verizon Reads. Your signature is
required.

Account: ____________
New Charges Due: 07/16/05
Total Due: $134.15
Amount Paid: $0

Customer Signature

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91349-9688

CSCC.LRich.Verizon.00000186
CSOC.RICH.009967
<table>
<thead>
<tr>
<th>MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>$17.29</td>
<td>$17.29</td>
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<tr>
<td>Residence line</td>
<td>1</td>
<td>$17.59</td>
<td>$17.59</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>$6.50</td>
<td>$6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>$7.00</td>
<td>$7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$48.00</strong></td>
</tr>
</tbody>
</table>

**MISCELLANEOUS CHARGES AND CREDITS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge on $2534.87 at 1.50%</td>
<td></td>
<td></td>
<td>$38.52</td>
</tr>
<tr>
<td>Jun 10 Reconnection charge</td>
<td>1</td>
<td></td>
<td>$44.24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$82.76</strong></td>
</tr>
</tbody>
</table>

**LOCAL TOLL CALLS**

**OPERATOR ASSISTANCE**

**Summary of Directory Assistance Calls**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Service Provider</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>@Vt Local Package 1 Line</td>
<td>1</td>
<td>$34.55</td>
<td>$34.55</td>
</tr>
<tr>
<td>@Vt Local Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>$2.00</td>
<td>$4.00</td>
</tr>
<tr>
<td>@Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>@Unlimited ZUM</td>
<td>1</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$33.58</strong></td>
</tr>
</tbody>
</table>

**RATe ADJUSTMENTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Amount</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate increase (May 27 to Jun 21)</td>
<td>2</td>
<td>$0.0412</td>
<td>25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$2.06</strong></td>
</tr>
</tbody>
</table>

---

CSGC.LRichard.Verizon.00000188
CSGC.RICH.009969
NON-BASIC SERVICE TAXES AND SURCHARGES

1. Federal excise tax at 3.00% .51
2. Long Beach city tax .06
3. Funding to support the Public Utilities Commission .03
4. 811 State Tax .11
5. Temporary surcharge as allowed by Public Utilities Commission CR .22
6. California Relay Service and Communications Device Fund .08
7. CA High Cost Fund - B .52
8. California Telephone Fund surcharge .04
9. CHCF-B Rate Adjustment CR 1.34
10. CA Universal Lifeline Telephone Service .40
11. CA High Cost Fund - A .04
Total $ 1.13

Verizon non-basic charges ** $ 26.87
**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $ 130.38

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information About Inside Wire Maintenance Plan
If you currently subscribe to Verizon's Inside Wire Maintenance Plan (WMP), the rate for this service increased last month from $1.75 to $2.98 per month. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance
The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-2905
Trouble with your long distance service 1 800 483-4994
Changes to your long distance service 1 888 483-7347
Other long distance questions 1 888 483-7347
Visit our Website at verizonld.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dial</td>
<td>1.25</td>
</tr>
<tr>
<td>Total usage</td>
<td>$ 1.25</td>
</tr>
<tr>
<td>Plan Charges</td>
<td>2.00</td>
</tr>
</tbody>
</table>

CSOC.LRich.Verizon.000000189
Verizon Long Distance

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)

Total Long Distance calls $3.25
Taxes and Surcharges .52
Total Verizon Long Distance Charges $3.77

Your calling plan(s): Verizon 5 Cent Package Plan™

Verizon 5 Cent Package Plan™
For 562-426-6604

Direct Dial Calls:

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place Called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wed</td>
<td>May 25</td>
<td>5:11 pm</td>
<td>Canoga Park</td>
<td>818 223</td>
<td>2</td>
</tr>
<tr>
<td>Wed</td>
<td>May 25</td>
<td>5:54 pm</td>
<td>San Monica</td>
<td>310 383</td>
<td>14</td>
</tr>
<tr>
<td>Sun</td>
<td>Jun 19</td>
<td>9:45 pm</td>
<td>San Monica</td>
<td>310 483</td>
<td>9</td>
</tr>
</tbody>
</table>

Total $1.25

Summary of Verizon 5 Cent Package Plan™

4 Plan change 2.00
5 Plan calls 1.25
Total 3.25

Verizon 5 Cent Package Plan™ start date 06/16/04

Total Long Distance calls $3.25

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Federal excise tax at 3.000%</td>
<td>.10</td>
</tr>
<tr>
<td>7</td>
<td>Long Beach city tax</td>
<td>.17</td>
</tr>
<tr>
<td>8</td>
<td>B11 State Tax</td>
<td>.01</td>
</tr>
<tr>
<td>9</td>
<td>CA High Cost Fund - B</td>
<td>.03</td>
</tr>
<tr>
<td>10</td>
<td>CA Universal Lifeline Telephone Service</td>
<td>.02</td>
</tr>
<tr>
<td>11</td>
<td>Federal Universal Service Fee - Verizon LD</td>
<td>.09</td>
</tr>
</tbody>
</table>

Total $ .52

Verizon Long Distance basic charges $3.77

Total Verizon Long Distance Charges $3.77

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

Previous Charges $134.15
No payment received: $0.00
Past Due Charges (please pay now) $134.15

New Charges
Verizon (page 3) $80.63
Verizon Long Distance (page 5) $0.91

Total New Charges Due Aug 15 $87.24
To avoid a 1.5% late payment charge, payment must be received before August 23, 2023.

Total Due: (Past Due + New) $221.39

IMPORTANT LIFELINE INFORMATION,
SEE LAST THREE PAGES!

VERIZON FIVE CENTS PLAN
With the Verizon Five Cents Plan, you can get state-to-state long distance calling for five cents per minute, anytime. It's only $4.55 a month. You'll even get your local and long distance services together on one bill. Call 1-800-406-1985 for details.

Convenience! Access Your Verizon Account Online—Day Or Night!
Login the password of managing your Verizon account online: review and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.

Learn At Your Own Pace For $50/Year
For only $50, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/lifeonlinefree or call 1-800-605-7670.

Mail payments to:
Verizon California, PO Box 9000, Mission Hills CA 91340-9009

Change of billing address?
Do to verizon.com/billingaddresses or see page 2.

see other side for important regulatory messages

Test i want to be a Literacy Champion.
Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

ACCOUNT ESTABLISHED 2/4/88 09/1996
LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90808-2726
6606

VERIZON CALIFORNIA
PO BOX 9000
MISSION HILLS CA 91340-9009

CSOC.LRich.Verizon.00000192

CSOC.RICH.009973
How to Reach Us

Billing questions  verizon.com/onlinehelp  1 800 483-3000  8 am - 6 pm M-F
Repair  verizon.com/repair  1 800 483-1000  24 hours a day
To order services  verizon.com/onlineservice  1 800 483-0000  8 am - 6 pm M-F
Are you moving?  verizon.com/movingcenter  1 800 483-0000  8 am - 6 pm M-F
Centro Hispano de Verizon  verizon.com/espanol  1 800 743-2583  8 am - 6 pm M-F

한 국 어  1 800 483-8888  8 am - 5 pm M-F
Tiếng Việt Nha  1 800 483-7772  8 am - 5 pm M-F

Online billing & payment  verizon.com/mybill  24 hours a day
Direct payment enrollment  verizon.com/billpay  24 hours a day
Customers w/ disabilities-WTTY verizon.com/disabilities  1 800 877-5399  8 am - 6 pm M-F
Tariff questions  www.verizon.com/tariffs  1 800 483-3000  8 am - 5:30 pm M-F
Correspondence address  P.O. Box 11329, St. Petersburg, FL 33733-1329

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for your service is not paid within 15 days from the date of account activity, service may be disconnected.

Previous bill
If an amount of telephone service to a previous bill has not been paid, service is subject to disconnection prior to the date of service.

Accrued charges
Your previous bill for your service is not paid prior to the due date indicated on the bill.

Late payment charges
A late payment charge of 30% will be applied to your bill if you fail to pay your account within 15 days from the due date indicated on your bill. This late payment charge will not exceed the amount you owe for the current month.

Directory advertising
The amount of your bill may include charges for directory advertising. Contact your local telephone company to obtain information about the amount of your bill.

If you have any questions, please call 1-800-483-3000.

If you question this bill, you may contact the California Public Utilities Commission at 916-445-5360 or online at www.cpuc.ca.gov.

Notes:
1. The CPUC handles complaints of non-payment and investigates unlawful and unfair charges in telephone bills.
2. The California consumer protection laws are available online at www.cpuc.ca.gov

Returned Payments
In some cases, a returned check charge may apply to each check dishonored, and your account may be closed if you fail to settle your charge within 30 days of the notice.

Direct Payment Enrollment for Account:

1. Check this box  2. Sign and Date  3. Return this slip with your check for this month's payment.

Billing Address Changes or Corrections for Account:

1. Check this box  2. Enter your correct billing address  3. Return this slip with your payment.

City, State, Zip

CSOC.LRich.Verizon.00000193
CSOC.RICH.009974
### MONTHLY SERVICE - BASIC (Jul 32 to Aug 32)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 @Package residence line</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>2 Residence line</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 46.00</strong></td>
</tr>
</tbody>
</table>

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Federal excise tax at 3.00%</td>
<td></td>
<td>1.20</td>
</tr>
<tr>
<td>6 Long Beach city tax</td>
<td></td>
<td>2.53</td>
</tr>
<tr>
<td>7 Funding to support the Public Utilities Commission</td>
<td></td>
<td>.04</td>
</tr>
<tr>
<td>8 911 State Tax</td>
<td></td>
<td>.63</td>
</tr>
<tr>
<td>9 Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR.42</td>
</tr>
<tr>
<td>10 California Relay Service and Communications Devices Fund</td>
<td></td>
<td>.10</td>
</tr>
<tr>
<td>11 CA High Cost Fund - B</td>
<td></td>
<td>.88</td>
</tr>
<tr>
<td>12 California Teleconnect Fund surcharge</td>
<td></td>
<td>.05</td>
</tr>
<tr>
<td>13 CA Universal Lifeline Telephone Service</td>
<td></td>
<td>.05</td>
</tr>
<tr>
<td>14 CA High Cost Fund - A</td>
<td></td>
<td>.17</td>
</tr>
<tr>
<td>15 Federal Universal Service Fee</td>
<td></td>
<td>.72</td>
</tr>
<tr>
<td>16 Federal Universal Service Fee</td>
<td></td>
<td>.83</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 8.83</strong></td>
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</table>

**Verizon basic charges**

<table>
<thead>
<tr>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$ 24.83</strong></td>
</tr>
</tbody>
</table>

### LOCAL TOLL CALLS

#### OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

<table>
<thead>
<tr>
<th>For 582 415</th>
<th>Where</th>
<th>$ .95</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 1 local area call(s) at no charge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 1 residential area call(s) at $.06 per call</td>
<td></td>
<td>$.95</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ .95</strong></td>
</tr>
</tbody>
</table>

Detail of Calls from Summary

<table>
<thead>
<tr>
<th>Local Area Call(s)</th>
<th>Day</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>19 Fri</td>
<td>Jul 8</td>
<td>7:47 pm Dr</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
<tr>
<td>National Area Call(s)</td>
<td>20 Mon</td>
<td>Jul 3</td>
<td>5:29 pm Dr</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
</tbody>
</table>

The above detail is informational only and not part of the total.

| Total local toll charges | $ .95 |

Thank you for using Verizon.

### LOCAL TOLL TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 Federal excise tax at 3.00%</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>22 Long Beach city tax</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>23 911 State Tax</td>
<td></td>
<td>.04</td>
</tr>
<tr>
<td>24 Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR.61</td>
</tr>
<tr>
<td>25 CA High Cost Fund - B</td>
<td></td>
<td>.02</td>
</tr>
<tr>
<td>26 CHCF-B Rate Adjustment</td>
<td></td>
<td>CR.03</td>
</tr>
<tr>
<td>27 CA Universal Lifeline Telephone Service</td>
<td></td>
<td>.01</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ .98</strong></td>
</tr>
</tbody>
</table>

**Verizon local toll charges**

<table>
<thead>
<tr>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$ 1.03</strong></td>
</tr>
</tbody>
</table>

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**
<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.05</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.99</td>
</tr>
<tr>
<td>@Home Voice Mail Standard - Pig</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Unlimited 211/4</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Speed Dial</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 23.88</strong></td>
</tr>
</tbody>
</table>

For Verizon non-basic charges **

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges **$ 80.63**

**Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.’s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you do not have to pay the Literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

**CHANGE IN CHARGES**

**Effective July 1, 2005, the Federal Subscrotion Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the cost of providing and maintaining the local network.**

In addition, your Federal Universal Service Fund (FUSF) surcharge may change. Effective July 1, 2005, the FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incendental charges.
FOR YOUR INFORMATION

Important Information
In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill: 1-877-483-5305
Trouble with your long distance service: 1-888-483-8494
Changes to your long distance service: 1-888-483-7547
Other long distance questions: 1-888-493-7547
Visit our Website at: verizonfios.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>2.70</td>
</tr>
<tr>
<td>Other</td>
<td>1.00</td>
</tr>
<tr>
<td>Total usage</td>
<td>$3.70</td>
</tr>
<tr>
<td>Plan Charge</td>
<td>2.00</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$5.70</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>.51</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$6.61</td>
</tr>
</tbody>
</table>

Your calling plan(s): Verizon 5 Cent Package Plan

DIRECTORY ASSISTANCE SUMMARY

| Call(s) for Correct Request | $1.00 per call |
| Total | $1.00 |

The above detail is informational only and not part of the total.
# Verizon Long Distance

**Verizon 5 Cent Package Plan**

**For 562 435-**

## Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wed Jun 22</td>
<td>8:08</td>
<td>San Marcos CA</td>
<td>310 487</td>
<td>1 .05</td>
</tr>
<tr>
<td></td>
<td>Wed Jun 22</td>
<td>9:43</td>
<td>Granada Hills CA</td>
<td>818 472</td>
<td>2 .10</td>
</tr>
<tr>
<td></td>
<td>Thu Jun 23</td>
<td>9:24</td>
<td>Granada Hills CA</td>
<td>818 472</td>
<td>20 1.00</td>
</tr>
<tr>
<td></td>
<td>Sun Jul  3</td>
<td>3:56</td>
<td>San Monica CA</td>
<td>310 487</td>
<td>2 .10</td>
</tr>
<tr>
<td></td>
<td>Sun Jul  3</td>
<td>2:23</td>
<td>New York NY</td>
<td>212 719</td>
<td>2 .10</td>
</tr>
</tbody>
</table>

Above call completed via Compact Request.

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Sun Jul  3</td>
<td>5:23</td>
<td>New York NY</td>
<td>212 719</td>
<td>1 .05</td>
</tr>
<tr>
<td>7</td>
<td>Sun Jul  3</td>
<td>9:24</td>
<td>New York NY</td>
<td>212 719</td>
<td>4  .20</td>
</tr>
<tr>
<td>8</td>
<td>Thu Jul  7</td>
<td>12:17</td>
<td>San Monica CA</td>
<td>310 487</td>
<td>2 .10</td>
</tr>
<tr>
<td>9</td>
<td>Fri Jul  13</td>
<td>9:46</td>
<td>Los Angeles CA</td>
<td>213 590</td>
<td>3 .15</td>
</tr>
<tr>
<td>10</td>
<td>Fri Jul  15</td>
<td>9:01</td>
<td>Beverly Hills CA</td>
<td>310 289</td>
<td>7 .35</td>
</tr>
<tr>
<td>11</td>
<td>Fri Jul  15</td>
<td>8:13</td>
<td>Beverly Hills CA</td>
<td>310 289</td>
<td>2 .10</td>
</tr>
<tr>
<td>12</td>
<td>Fri Jul  13</td>
<td>8:15</td>
<td>El Segundo CA</td>
<td>310 607</td>
<td>6 .60</td>
</tr>
<tr>
<td>13</td>
<td>Fri Jul  15</td>
<td>8:55</td>
<td>Los Angeles CA</td>
<td>212 899</td>
<td>2 .10</td>
</tr>
<tr>
<td>14</td>
<td>Sat Jul 16</td>
<td>10:31</td>
<td>San Monica CA</td>
<td>310 487</td>
<td>1 .05</td>
</tr>
</tbody>
</table>

**Total**  
$2.70

## Summary of Verizon 5 Cent Package Plan

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Plan charge</td>
<td>2.00</td>
</tr>
<tr>
<td>16 Plan calls</td>
<td>2.70</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4.70</strong></td>
</tr>
</tbody>
</table>

Verizon 5 Cent Package Plan** start date: 09/16/04

## Total Long Distance calls

**Total** $3.70

Thank you for using Verizon Long Distance.

## TAxES AND FEES ON SERVICES

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 Federal excise tax at 3.00%</td>
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<td>19 .11 State Tax</td>
<td>.02</td>
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<td>.01</td>
</tr>
<tr>
<td>21 CA High Cost Fund - B</td>
<td>.06</td>
</tr>
<tr>
<td>22 CA Universal Lifeline Telephone Service</td>
<td>.04</td>
</tr>
<tr>
<td>23 Federal Universal Service Fee - Verizon LD</td>
<td>.28</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>.91</strong></td>
</tr>
</tbody>
</table>

Verizon Long Distance basic charges **$6.61**

Total Verizon Long Distance Charges **$6.61**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
YOU CAN LOWER YOUR BILL IF YOU QUALIFY FOR UNIVERSAL LIFELINE SERVICE

WHAT IS UNIVERSAL LIFELINE SERVICE (Lifeline)?
- Lifeline provides basic telephone service at reduced rates to people who qualify.
- There are two types of Lifeline service available in most areas:

FLAT RATE service provides unlimited local calling for $5.34 per month.
You benefit if you make a high number of local calls each month.

MESSAGE RATE service provides 60 unlimited local calls for $2.85 per month.
Additional calls are 8 cents each. You benefit if you make a low number of local calls each month.

Other benefits: you get a credit for the amount of your monthly network access (PCC) charge for intercity calling. You also get a discount on installation charges.

WHO QUALIFIES?
To qualify, you must meet these requirements:
1. You can have more than one telephone number in your household, but only one may have Lifeline service. (There’s no limit to the number of phones.)
   Exception: If you’re a Special Needs customer with a TTY, you may be eligible for two Lifeline numbers. For more information, please call us at 1-800-784-4741.
2. Your total household income* before tax is no more than:
   HOUSEHOLD SIZE | ANNUAL GROSS INCOME
   1 - 2          | $22,600
   3              | $24,300
   Each add’l person | $4,900
3. You’re not listed as a dependent on another person’s tax return.
4. You’re using Lifeline service only in your primary residence, not a second home or business.
5. Your income levels are adjusted. You must certify annually that you meet these eligibility rules.
   * See enclosed Lifeline brochure for income guidelines

TO CHANGE TO LIFELINE immediately, call us at 1-800-462-4003 or you can mail in the form on the next page. If you have questions about Lifeline service, call our special toll free Lifeline information number at 1-800-784-4741.
PODER REDUCIR EL IMPORTE DE SU CUENTA SI REUNE
LOS REQUISITOS PARA EL SERVICIO TELEFONICO UNIVERSAL.

QUÉ ES EL SERVICIO TELEFONICO UNIVERSAL?
- El servicio telefónico universal (detalles) ofrece servicio telefónico básico a
todas las personas a quienes cumplan con determinados requisitos.
- En la mayor parte de las áreas, se cuenta con dos tipos de servicio universal:

CON EL SERVICIO DE CUOTA RÍA, PODRÁ HACER UN NÚMERO ILIMITADO DE LLAMADAS LOCALES
POR SOLO $3 AL MES. ESTA TARIFA LE CONVENCERÁ SI HACE MUY POCAS LLAMADAS LOCALES CADA MÍS.
CON EL SERVICIO MEDIO, PODRÁ HACER UN MÁXIMO DE 60 LLAMADAS LOCALES, SIN LIMITES DE
TIEMPO A UN COSTO DE $10 AL MES. CADA LLAMADA ADICIONAL LE COSTARÁ 3 CENTAVOS. ESTA
TARIFA LE CONVENCERÁ SI HACE POCAS LLAMADAS LOCALES CADA MÍS.

OTRAS VENTAJAS: SI SE REUNIERA EL IMPORTE DEL CARGO MENSUAL DE ACCESO A LA RED
DE LLAMADAS INTERREGIONALES (C.O.), TAMBIÉN OBTENDRÁ UN DESCUENTO Sobre LOS CARGOS DE
INSTALACIÓN.

QUIÉN TIENE DERECHO AL SERVICIO UNIVERSAL?
PARA REUNIR ESTE SERVICIO, DEBE DE CUMPLIR CON ESTOS REQUISITOS:

1. PODRÁ TENER MÁS DE UN (1) NUMERO TELEFÓNICO EN SU HOGAR, PERO SOLO UNO PUEDE TENER
EL SERVICIO UNIVERSAL, SI USTED TIENE MÁS DE UN NUMERO DE TELEFONOS, EXCEPCIÓN; SI USTED ES
UNA PERSONA CON NECESIDADES ESPECIALES Y TIENE QUE LLAMAR UN APARATO 119
PODRA TENER DERECHO A DOS NUMEROS CON SERVICIO UNIVERSAL.

2. EL TOTAL DE INGRESOS* ANTES DEL IMPUESTO DE TODAS LAS PERSONAS QUE VIVEN
EN SU HOGAR NO PODRA EXCEDER DE:

<table>
<thead>
<tr>
<th>PERSONAS EN EL HOGAR</th>
<th>INGRESO ANUAL TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 2</td>
<td>$ 20,000</td>
</tr>
<tr>
<td>3</td>
<td>$ 34,000</td>
</tr>
</tbody>
</table>

3. NO Aparece COMO DEPENDIENTE ECONOMICO EN LA DECLARACIÓN DE IMPUESTOS DE OTRA
PERSONAL.
4. EL SERVICIO TELEFÓNICO UNIVERSAL DEBE SER DEPENDIENTE EXCLUSIVAMENTE PARA SU RESIDENCIA PRINCIPAL,
NO PARA UNA SEGUNDA ASISTENCIA O NEGOCIO.
5. ESTOS NIVELES DE INGRESOS SE MODIFICAN CADA DOCE MESES, POR LO QUE TENDRÁ
QUE VOLVER A Solicitar EL SERVICIO ANUALMENTE.

*VER LAS GUÍAS DE INGRESO EN EL POLÍTICO DEL SERVICIO TELEFÓNICO UNIVERSAL QUE SE AGREGA.

SI Desea cambiar Su SERVICIO UNIVERSAL, DE INMEDIATO COMUNÍCATE CON
NOSOTROS AL 1-800-735-1411 PARA ENTERARSE POR CÓDIGO EL FORMATO QUE SE ENCUENTRA EN
LA SIGUIENTE HOJA. SI TIENE ALGÚN PREGUNTA SOBRE EL SERVICIO UNIVERSAL, LLAME
AL NUMERO ESPECIAL DE INFORMACIÓN SOBRE EL SERVICIO TELEFÓNICO UNIVERSAL AL 1-800-735-1411.

CSCC.LRich.Verizon.00000199

CSCC.RICH.009980
LIFELINE SERVICE APPLICATION

If you meet the eligibility requirements and want to sign up for Lifeline service, please:

- Check the appropriate box on the form below and indicate whether you want Flat Rate or Message Rate service. (EXCEPT ONE OPTION)

- Sign and date the attached form.

- Put the form in the enclosed envelope with your bill payment, add the proper postage and send it to us. Your Lifeline service will begin when we receive your request. (To establish Lifeline, there is a one-time charge of $10 applied over three months.)

Please detach form below and return in the enclosed envelope.

Signature (Only Use Black Ink)
FIRMA (UTILICE NADA MAS QUE INK)

Date
FECHA

CSCC.LRich.Verizon.00000200
CSOC.RICH.009981
LAURA RICHARDSON

Account Summary

Previous Charges: $221.39
No payment received: $0.00
Past Due Charges (please pay now): $221.39

New Charges:
Verizon (page 3): $65.09
Verizon Long Distance (page 4): 1.56

Total New Charges Due Sep 09: $78.65
Total Due: (Past Due + New): $154.34

Please pay upon receipt

Closing statement:

To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

Mail payments to:
Verizon California, PO Box 9888, Mission Hills CA 91346-9888

To change your billing address:
Call Verizon customer service or see page 2.

See other side for important regulatory messages

Verizon

Billing Date: 09/16/05
Account Number: [redacted]
How to Reach Us: See page 2

Let us know what you think and you could win a Panasonic 2.4GHz phone!

Complete a short survey and you’ll be entered for a chance to win a state-of-the-art phone.

For more information, visit VerizonCareers/Kanny or see this month’s Extra newsletter in your IAM.

Get Superfast Verizon Online DSL
For as low as $20.95 Per Month

Experience high-speed internet with Verizon Online DSL for not much more than dial-up. See verizon.com/directconnect for availability.

Service not available on all lines.
Subject to final verification by Verizon. Other restrictions apply.

Conveniently access your Verizon Account Online Day or Night.

Enjoy the benefits of managing your Verizon account online and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.

Detach & return payment slip with your check, payable to Verizon.

Account: [redacted]
New Charges Due: Pay upon receipt
Total Due: $154.34
Amount Paid: $0.00

VERIZON CALIFORNIA
PO BOX 9888
MISSION HILLS CA 91346-9888

CSOC.LRich.Verizon.00000202
CSOC.RICH.009983
How to Reach Us
Billing questions verizon.com/onlinehelp 1-800-483-3000 8 am - 6 pm M-F
Repair verizon.com/service 1-800-465-7839 24 hours a day
To order services verizon.com/onfront 1-800-465-4000 8 am - 6 pm M-F
Are you moving? verizon.com/movecenter 1-800-483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon verizon.com/espanol 1-800-743-2935 8 am - 6 pm M-F.
한국어 1-800-483-8688 8 am - 5 pm M-F
Tiếng Việt Nam 1-800-483-7772 8 am - 6 pm M-F
Online billing & payment verizon.com/billview 24 hours a day
Direct payment enrollment verizon.com/billpay 24 hours a day
Customer service disabilities 1-800-974-6000 8 am - 5 pm M-F
Tariff questions www.verizon.com/tariffs 1-800-483-3000 8 am - 5:30 pm M-F
Correspondence address P.O. Box 13926, St. Petersburg, FL 33732-1392

About Your Bill
Bills are due and payable upon presentation.
Current bill: The amount of the bill for telephone service is not paid within 15 days from the date of presentation. Service may be discontinued.
Previous bill: If no account for telephone service from a previous bill has not been settled, service is subject to discontinuance prior to the date stated on your bill.

Rental charge: If your telephone service is disconnected, in addition to the bill charge, a rental charge (plus applicable tax) will apply. Both charges must be paid before service will be reconnected.

Late payment charge: A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $5.00 or more if payment is not received at the due date indicated on your bill. This late payment does not include more than 22 days from the due date. An interest indicator may be issued by the service provider which indicates the due date of the bill charge. The due date is the day on which payment was due before the due date of the bill charge.

Directory advertising fee: The amount of the fee may include charges for directory advertising. Increasingly, if future directories may be determined if you cannot receive an advertising charge, it may cease to exist in the bill. Disconnection of the service may be made for delinquent telephone service charges, including directory advertising.

If you have questions about this bill, please contact a Verizon customer service representative at 1-800-483-3000.

Changes or corrections for account:

Billing Address Changes or Corrections for Account: [ ]

1. Check this box
2. Enter your correct billing address
3. Return this slip with your payment.

CSOC.LRich.Verizon.00000203
CSOC.RICH.009984
This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or removed, your bill may also include a partial month's charges. See the sections "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE
For 652 481

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>5,42</td>
</tr>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>14,36</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td>CR 19,80</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For 562 428

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residence line</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>14,38</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>5,83</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td>CR 20,21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Adding and Changing Service</td>
<td>CR 55.01</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1,22</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>2,05</td>
</tr>
<tr>
<td>Purging to support the Public Utilities Commission</td>
<td>0,03</td>
</tr>
<tr>
<td>911 State Tax</td>
<td>0,19</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>0,35</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>0,60</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>0,60</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>0,05</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>0,44</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>0,04</td>
</tr>
<tr>
<td>Total</td>
<td>5,45</td>
</tr>
</tbody>
</table>

Verizon basic charges

CR 55.01

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE
For 562 428

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>29,13</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>2,49</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>01344899</td>
<td>Jul 27-Aug 21</td>
<td>4,38</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td>CR 35,94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### ADDING AND CHANGING SERVICE (continued)

#### Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
<th>Total Services Removed CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>08/02/05</td>
<td>Jul 27-Aug 31</td>
<td>2.49</td>
<td>2.49</td>
</tr>
</tbody>
</table>

**Total Adding and Changing Service** CR $19.73

#### NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%%</td>
<td>.42</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>.72</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.02</td>
</tr>
<tr>
<td>111 State Tax</td>
<td>.09</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>.18</td>
</tr>
<tr>
<td>California Relay Service and Communications Fund</td>
<td>.06</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.28</td>
</tr>
<tr>
<td>California Teleconnect fund surcharge</td>
<td>.08</td>
</tr>
<tr>
<td>CHIC-1 Rate Adjustment</td>
<td>1.07</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.30</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>.08</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>.90</td>
</tr>
</tbody>
</table>

**Verizon non-basic charges** CR $20.63

**Total Verizon charges** CR $65.09

---

### Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

#### LONG DISTANCE HELPFUL NUMBERS

- Questions about your long distance bill: 1 877 483-5305
- Trouble with your long distance service: 1 800 483-8494
- Changes to your long distance service: 1 888 483-7347
- Other long distance questions: 1 888 453-7347
- Visit our Website at: [verizon.com](http://verizon.com)

#### SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

- **Adding & Changing Service**: CR $1.67
- **Taxes and Surcharges**: CR .29
- **Total Verizon Long Distance Charges**: CR $1.96

---

### ADDING AND CHANGING SERVICE

#### For CSOC 4261

The following services are for a partial month, from the effective date of your change to the Statement Tracing Date (Aug 10, 2005).

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order Number</th>
<th>Effective Date</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon 5 Cent Package Plan</td>
<td>1</td>
<td>08134588</td>
<td>Jul 27</td>
<td>1.67</td>
</tr>
<tr>
<td><strong>Total Adding and Changing Service</strong></td>
<td></td>
<td></td>
<td></td>
<td>1.67</td>
</tr>
</tbody>
</table>

---

CSOC.LRich.Verizon.00000205

CSOC.RICH.000986
Verizon Long Distance

TAXES AND FEES ON SERVICES
1. Federal excise tax at 3.0086 CR .05
2. Long Beach city tax CR .09
3. Federal Universal Service Fee Verizon LD CR .18

Total CR $ .29

Verizon Long Distance basic charges CR $ 1.96

Total Verizon Long Distance Charges CR $ 1.96

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

Previous Charges $154.34
Payment Received Aug 17. Thank You. - 221.39
Balance Forward - $67.05

New Charges
Total New Charges Due $260
Refund, check to follow $67.05
Total Due: (Past Due + New) $89

- FINAL BILL -
Thank you for letting us serve you.

Learn at Your Own Pace
For only $99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizononlinecourses to learn more.

Change Lives. Check Into Literacy!
Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-time or monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

Account: [REDACTED]

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-7776

CSOC.RICH.Verizon.00000208

CSOC.RICH.009989
LAURA RICHARDSON

ACCOUNT SUMMARY

Previous Charges $ .90
No payment received. .90
Balance $ .90

New Charges
Verizon (page 3) $ 121.09
Total New Charges Due Oct 16 $ 121.09
To avoid a 1.5% late payment charge, payment must be received before October 25, 2005.
Total Due: (Paid Due + New) $ 121.09

*Important Message About This Bill
Please be aware that the last bill includes a partial month of billing plus next month’s full billing amount. Your next bill will reflect charges for a 30-day period.

Thank You for Choosing Verizon!
You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-468-4666.

Convenience! Manage Your Verizon Account Online Anytime Day & Night!
Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign in" under "My Account." New user? Start with:
User ID: Password:
Learn At Your Own Pace
For $99 A Year
For only $99, you can enroll up to 20 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinescourses to learn more.

Multi payments to:
Verizon California, PO Box 9868, Mission Hills CA 91346-0868
Change of billing address?
Go to verizon.com/billing/address or see page 2.

Verizon

Yoel i want to be a literacy champion,
Sign me up for a $1 monthly donation to Verizon Reads. Your signature is acquired.

Account: [redacted]
New Charges Due: 10/16/05
Total Due: $ 121.09
Amount Paid: $ [redacted]

VERIZON CALIFORNIA
PO BOX 9868
MISSION HILLS CA 91346-9868

CSOC.LRich.Verizon.00000212
CSOC.RICH.009993
How to Reach Us
Billing questions: verizon.com/billinghelp 1.800.482.3020 8 am - 6 pm M-F
Repair: verizon.com/repair 1.800.485-1000 24 hours a day
To report emergencies: verizon.com/emergencyalert 1.800.481.4001 8 am - 6 pm M-F
Are you moving? verizon.com/movingcenter 1.800.483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon verizon.com/hispanics

川語
1.800.481.9059 8 am - 6 pm M-F
한국어
1.800.481.7772 8 am - 5 pm M-F
Tiếng Việt
1.800.481.2262 8 am - 6 pm M-F
Online billing & payment verizon.com/billing 24 hours a day
Direct payment enrollment verizon.com/billing 24 hours a day
Customers with disabilities/TTY verizon.com/disabilities 1.800.974-9000 8 am - 6 pm M-F
Tariff questions www.verizon.com/tariffs 1.800.482-3020 9 am - 9:30 pm M-F
Correspondence address: P.O. Box 11329, St. Petersburg, FL 33733-1229

About Your Bill
Bills are due and payable upon presentation.

Common bill:
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill:
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Renewed charge:
If your telephone service is discontinued, in addition to the amount paid for service, a reinstatement charge (per line) will apply. Both charges must be paid before service will be reinstated.

Late payment charge:
A late payment charge of $5.50 plus 1.5% will be added to your bill on the 15th day of the month, if payment is not received at the billing address before the due date. Late payment charges will be assessed if any balance is outstanding when your statement is due. Your past due balance will be assessed a reinstatement charge of $5.50 per line plus 1.5% of the amount due. If your account is not paid within 30 days of the due date, you will be charged interest on the past due balance at the rate of 18% per annum, and your account may be referred to a collection agency. The balance due will be subject to a $5.50 reinstatement charge (per line) plus 1.5% of the amount due. Late payment charges will be added to your account, if you fail to pay the full amount due by the due date.

Directory advertising:
The amount of the bill may include charges for directory advertising. Advertising is subject to change and may be discontinue without notice. Discontinue will be made for direct advertising charges, including directory advertising.

Direct Payment Enrollment for Account:

1: Check this box
2: Sign and Date
3: Return this slip with your check for this month's payment.

Billing Address Changes or Corrections for Account:

1: Check this box
2: Enter your new billing address
3: Return this slip with your payment.

CSOC.LRich.Verizon.00000213
CSOC.RICH.009994
This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDITION AND CHANGING SERVICE" for more information.

MONTHLY SERVICE - BASIC (Sep 22 to Oct 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>2 Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$ 48.00</strong></td>
</tr>
</tbody>
</table>

ADDITION AND CHANGING SERVICE

For 562 429

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>189960956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td>6 @Package residence line</td>
<td>1</td>
<td>189960956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td><strong>7.52</strong></td>
</tr>
</tbody>
</table>

For 562 429

Services Added

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Residence line</td>
<td>1</td>
<td>189960956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td>8 Interstate non-primary access</td>
<td>1</td>
<td>189960956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td><strong>8.08</strong></td>
</tr>
</tbody>
</table>

**Total Adding and Changing Service** $ 16.00

CONVENIENT PAYMENT PLANS

Extended Payment Schedule

9 Payment 1 of 3 included with this bill. 15.34
Remaining balance is $30.66. 
Total $ 15.34

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Federal excise tax at 3.00%</td>
<td>1.99</td>
</tr>
<tr>
<td>11 Long Beach city tax</td>
<td>3.55</td>
</tr>
<tr>
<td>12 Funding to support the Public Utilities Commission</td>
<td>.05</td>
</tr>
<tr>
<td>13 PUD State Tax</td>
<td>.30</td>
</tr>
<tr>
<td>14 Universal subscriber surcharge as allowed by Public Utilities Commission</td>
<td>.07</td>
</tr>
<tr>
<td>15 California Relay Service and Communications Devices Fund</td>
<td>.14</td>
</tr>
<tr>
<td>16 CA High Cost Fund - B</td>
<td>1.40</td>
</tr>
<tr>
<td>17 California Teleconnect Fund surcharge</td>
<td>.07</td>
</tr>
<tr>
<td>18 CA Universal Lifeline Telephone Service</td>
<td>.70</td>
</tr>
<tr>
<td>19 CA High Cost Fund - A</td>
<td>.07</td>
</tr>
<tr>
<td>20 Federal Universal Service Fee</td>
<td>.67</td>
</tr>
<tr>
<td>21 Federal Universal Service Fee</td>
<td>.72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 8.59</strong></td>
</tr>
</tbody>
</table>

Verizon basic charges

$ 87.83
**MONTHLY SERVICE - NON-BASIC (Sep 22 to Oct 22)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>34.95</td>
<td>34.95</td>
</tr>
<tr>
<td>@VERIZON Package Credit</td>
<td>1</td>
<td>CR 17.22</td>
<td>CR 17.22</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.98</td>
<td>5.96</td>
</tr>
<tr>
<td>Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>$ 23.62</td>
</tr>
</tbody>
</table>

For 562 425

@Indicates services included in Verizon Local Package Lite.

**ADDING AND CHANGING SERVICE**

For 562 425

This section shows partial month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTLY SERVICE section.

<table>
<thead>
<tr>
<th>Service Added</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>19998956</td>
<td>CR 5.76</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td>6.90</td>
</tr>
</tbody>
</table>

For 562 425

<table>
<thead>
<tr>
<th>Service Added</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12-Sep 21</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td>1.00</td>
</tr>
</tbody>
</table>

For 562 425

<table>
<thead>
<tr>
<th>Service Added</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial order</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
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<tr>
<td>Line connection</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td><strong>Total Adding and Changing Service</strong></td>
<td></td>
<td></td>
<td>$ 7.90</td>
</tr>
</tbody>
</table>

**NON-BASIC SERVICE TAXES AND SURCHARGES**

<table>
<thead>
<tr>
<th>Service Added</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>Long Island city tax</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>STMT State Tax</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>SBC 911 State Adjustment</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>1</td>
<td>19998956</td>
<td>Sep 12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>$ 1.58</td>
</tr>
</tbody>
</table>

Verizon non-basic charges **$ 33.16**

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

---

CSCC.LRich.Verizon.00000215

CSOC.RICH.009996
Total Verizon charges $127.00

Verizon Reads
If you have checked the box on the first page of your bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.
Your local toll provider is Verizon.

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.
Cost of change: $.00

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.
Cost of change: $.09

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580.

FOR YOUR INFORMATION

FCC ruling - Pay Per Call
The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY-PER-CALL charges, however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.
Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for those services.

We may use this information, without further authorization by you, to offer you (1) services of the type you already purchase from us and (2) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at www.verizon.com. Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 800-483-5700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.

CSOC.LRich.Verizon.00000217

CSOC.RICH.009998
Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

Timeless start date: 09/12/05

Total Verizon Long Distance Charges $ .00

CSCC.LRich.Verizon.00000218

CSOC.RICH.009999
LAURA RICHARDSON

Account Summary

Previous Charges: $0.00
Payment Received Oct 14. Thank You: $121.09
Balance Forward: $121.09

New Charges
Total New Charges Due: $90.00
Refund check to follow: $121.99
Total Due: (Past Due + New): $90.00

-FINAL BILL-
Thank you for letting us serve you.

Take Charge of Your Health Today
October is Health Literacy Month. The Society for Women's Health Research and Verizon want you to know: the easy steps to better health: eat right, exercise, don't smoke. These simple steps will make you feel better and live longer. Visit womenshealthresearch.org for tips.

Mail payments to:
Verizon California, PO Box 9888, Mission Hills CA 91346-9888

See other side for important regulatory messages.

Account: ____________

LAURA RICHARDSON
717 VERZON ST.
LOMANS BEACH, CA 90806-2728

CSOC.LRich.Verizon.00000220

CSOC.RICH.010001
### How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>billing questions</td>
<td>1-800-483-3000</td>
</tr>
<tr>
<td>repair</td>
<td>1-800-483-1000</td>
</tr>
<tr>
<td>Trimtamer services</td>
<td>1-800-483-4000</td>
</tr>
<tr>
<td>are you moving?</td>
<td>1-800-483-5000</td>
</tr>
<tr>
<td>centro regional de verizon</td>
<td>1-800-743-2453</td>
</tr>
<tr>
<td>han oh</td>
<td>1-800-483-8688</td>
</tr>
<tr>
<td>TAT Viet Nam</td>
<td>1-800-483-7777</td>
</tr>
<tr>
<td>online billing &amp; payment</td>
<td>1-800-483-2262</td>
</tr>
<tr>
<td>directed payment enrollment</td>
<td>72 hours a day</td>
</tr>
<tr>
<td>customers’ disabilities WTTY</td>
<td>1-800-874-6000</td>
</tr>
<tr>
<td>tariffs</td>
<td>1-800-483-3000</td>
</tr>
<tr>
<td>correspondence address</td>
<td>P.O. Box 11328, St. Petersburg, FL 33713-1138</td>
</tr>
</tbody>
</table>

### About Your Bill

#### General Info
- If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be disconnection.

#### Previous Bill
- If an amount for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the date referred to above.

#### Roommate change
- If your telephone service is disconnection, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

#### Late payment charge
- A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $10.00 or more if payment is not received at the utility or one of its service agents by the due date. Bills may be subject to disconnection if payment is not received within 14 days from the due date.

#### Directory advertising
- The amount of late payment charge may include charges for directory advertising. Accounting in future directories may be delayed if payment is not received. Service charges may be subject to disconnection if payment is not received within 14 days from the due date. If payment is not received, service may be disconnection. The California consumer protection laws are available at the website of the California Public Utilities Commission.

#### Returned Payments
- If you return an unpaid bill, the utility may make a charge for the returned check. This charge may not exceed $25.00. The California consumer protection laws are available at the website of the California Public Utilities Commission.

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**CSCC.LRich.Verizon.00000221**

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**CSOC.RICH.010002**
Total Verizon charges $ 00

CHANCE IN CHARGES

Changes in Federal Charges Beginning October, 2005
Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incursals.

Important Information
Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or Verizon.com) will determine the new non-recurring rate.
## Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$121.09</td>
</tr>
<tr>
<td>No payment received.</td>
<td>$00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$121.09</td>
</tr>
<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>Verizon (page 2)</td>
<td>$94.93</td>
</tr>
<tr>
<td>Total New Charges Due, Nov 15</td>
<td>$94.93</td>
</tr>
</tbody>
</table>

To avoid a 1.5% late payment charge, payment must be received before November 23, 2005.

**Total Due (Past Due + New): $216.02**

---

**Take Charge of Your Health Today**

October is Health Literacy Month. The Society for Women’s Health Research and Verizon want you to know: easy steps to better health; eat right, exercise, don’t smoke. These simple steps will make you feel better and live longer. Visit womenshealthresearch.org for tips.

**Convenience Manage Your Verizon Account Online Anytime Day & Night**

Order services, view & pay your bill, request repairs, anytime day or night. At verizon.com click "Sign In" under "My Account." New user? Start with:

User ID:

Password:

and customize your ID as you register.

---

**Mail payments to:**

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

**Change of billing address?**

Go to verizon.com/billingaddresses or see page 2.

---

[Signature]

**Yea! want to be a Literacy Champion.**

Sign me up for a $1 monthly donation to **Verizon Reads**. Your signature is required.

---

[Signature]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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CSOC.LRich.Verizon.00000224

CSOC.RICH.010005
How to Reach Us

Billing questions  verizon.com/billinghelp  1-800-483-3000  8 am - 8 pm M-F
Help desk  verizon.com/helpdesk  1-800-483-1000  24 hours a day
To report service  verizon.com/repairfront  1-800-483-4000  8 am - 5 pm M-F
Are you moving?  verizon.com/movingservice  1-800-483-4000  8 am - 5 pm M-F
Customer support  verizon.com/customerservice  1-800-483-2663  8 am - 9 pm M-F

한국어  1-800-483-9888  8 am - 8 pm M-F

Tiếng Việt Nam  1-800-483-2262  8 am - 8 pm M-F

Online billing & payment  verizon.com/billview  24 hours a day
Direct payment enrollment  verizon.com/direct  24 hours a day

Customers w/ disabilities/VTTY  verizon.com/disabilities  1-800-874-9008  8 am - 8 pm M-F
Tariff questions  www.verizon.com/tariffs  1-800-483-2000  9 am - 5:30 pm M-F

Correspondence address  P.O. Box 11295, St. Petersburg, FL 33733-1295

About Your Bill

With the due date and payable upon presentation

General info:
If the amount of the bill for telephone service is not paid within 15 days of the due date of this bill, service may be disconnected.

Previous bill:
If the amount for telephone service is not paid within 15 days of the due date of this bill, service may be disconnected.

Renewal charge:
If your telephone service is discontinued, in addition to the amount of your phone bill, a non-refundable charge (per line) will apply.

Late payment charge:
A late payment charge of 1.5% will be applied to your bill if the due date of this bill has passed.

Directory advertising:
The amount of the bill may subject you to a directory advertising fee, and in some cases local advertising carriers (cabling)

Disconnection:
The amount of the bill may subject you to a disconnection fee, and in some cases local advertising carriers (cabling).

Direct Payment Enrollment for Account:

Direct Payment Enrollment for Account:
if your account is not enrolled, you authorize and agree to your financial institution to deduct the amount of your monthly telephone bill directly from your checking account (Direct Payment Enrollment, you must call Verizon)

1: Check this box  2: Sign and Date  3: Return this slip with your check for this month's payment.

Billing Address Changes or Corrections for Account:

Billing Address Changes or Corrections for Account:
if your account is not enrolled, you authorize and agree to your financial institution to deduct the amount of your monthly telephone bill directly from your checking account (Direct Payment Enrollment, you must call Verizon)

1: Check this box  2: Enter your current billing address  3: Return this slip with your payment.

CSOC.LRich.Verizon.00000225
CSOC.RICH.010006
### MONTHLY SERVICE - BASIC (Oct 22 to Nov 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>14.65</td>
<td>14.65</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 48.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

### CONVENIENT PAYMENT PLANS

Extended Payment Schedule
6 Payment 2 of 3 included with this bill.
Remaining balance is $15.33.

**Total** $15.33

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1.50</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>2.55</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.04</td>
</tr>
<tr>
<td>511 State Tax</td>
<td>.20</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR .42</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>.10</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.00</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>.05</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.33</td>
</tr>
<tr>
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<td>.06</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>.67</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>.12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$ 6.83</td>
</tr>
</tbody>
</table>

### Verizon basic charges

**Total** $70.16

### MONTHLY SERVICE - NON-BASIC (Oct 22 to Nov 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>34.95</td>
<td>34.95</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>2.55</td>
<td>2.55</td>
</tr>
<tr>
<td>Home Voice Mail Standard - Plus</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>1</td>
<td>0.06</td>
<td>0.06</td>
</tr>
<tr>
<td>Call Waiting/Call Waiting</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Three-way Calling</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Speed Dialing</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Caller ID with Anymous Call Block</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 23.68</strong></td>
<td></td>
</tr>
</tbody>
</table>

For S6 420

*Indicates services included in Verizon Local Package Lite.

### NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>.51</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>.86</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.00</td>
</tr>
<tr>
<td>511 State Tax</td>
<td>.11</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR .22</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>.00</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.57</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>.04</td>
</tr>
<tr>
<td>CRF 1 B Rate Adjustment</td>
<td>CR 1.28</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.06</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>.04</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$ 1.09</td>
</tr>
</tbody>
</table>

*Verizon non-basic charges **

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

---

CSOC.LRich.Verizon.00000226

CSOC.RICH.010007
Total Verizon charges $94.98

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon. You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES.
Changes in Federal Charges Beginning October, 2005
Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information
Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or VZ.com) will determine the new non-recurring rate.

FOR YOUR INFORMATION
Important billing information
Verizon has changed the way it processes check payments. Your payment may look like an electronic fund transfer from your account and you will not receive a cancelled check from your bank. Verizon will keep an image of your check in case there is a dispute. If you wish to be excluded from this process, please call 1-888-500-3598.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$ 716.02</td>
</tr>
<tr>
<td>Payment Received Oct 24, Thank You</td>
<td>- 121.09</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$ 94.93</td>
</tr>
<tr>
<td><strong>New Charges</strong></td>
<td></td>
</tr>
<tr>
<td>Verizon</td>
<td>$ 99.69</td>
</tr>
<tr>
<td>Verizon Long Distance</td>
<td>4.68</td>
</tr>
<tr>
<td><strong>Total New Charges Due Dec 16</strong></td>
<td>$ 104.57</td>
</tr>
<tr>
<td>To avoid a 1.5% late payment charge, payment must be received before December 23, 2006.</td>
<td></td>
</tr>
<tr>
<td><strong>Total Due</strong> (Past Due + New)</td>
<td>$ 199.50</td>
</tr>
</tbody>
</table>

Billing Data: 11/2/2005
Telephone Number: 562-420-
Account Number: [Redacted]
How to Reach Us: See page 2

Communication! Manage Your Verizon Account Online Anytime, Day & Night
Order services, view & pay your bill, request rollover, anytime day or night! At verizon.com click "Sign In" under "my account." New user? Start here:
User ID:
Password:
and customize your ID as you register.

Moving?
Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconfiguring your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/move or call your local business office.

Change Lines—Check Into Literacy!
Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verison Reads, a national public charity. It's easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 4988, Mission Hills CA 91340-0988

Change of billing address?
Go to verizon.com/billing/address or see page 2.

see other side for important regulatory messages

Yes I want to be a Literary Champion. Sign me up for a $1 monthly donation to Verison Reads. Your signature is required.

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90886-2726

VERIZON CALIFORNIA
PO BOX 9488
MISSION HILLS CA 91340-0988

CSCC.LRich.Verizon.00000228
CSOC.RICH.010009
### MONTHLY SERVICE - BASIC (Nov 22 to Dec 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primacy access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 58.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

### CONVENIENT PAYMENT PLANS

**Extended Payment Schedule**
- Payment 3 of 3 included with this bill. Remaining balance is $0.00.

**Total** $15.33

### MISCELLANEOUS CHARGES AND CREDITS

<table>
<thead>
<tr>
<th>Late payment charge on $121.00 at 1.50%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.82</td>
<td>$ 1.82</td>
</tr>
</tbody>
</table>

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td></td>
<td></td>
<td>1.50</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td></td>
<td>2.62</td>
<td></td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td>.64</td>
<td></td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
<td>.23</td>
<td></td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR .42</td>
<td></td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
<td>-.11</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td></td>
<td>.87</td>
<td></td>
</tr>
<tr>
<td>California Connect Fund surcharge</td>
<td></td>
<td>.06</td>
<td></td>
</tr>
<tr>
<td>CA Universal LifeLine Telephone Service</td>
<td></td>
<td>.56</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td></td>
<td>.05</td>
<td></td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td>.67</td>
<td></td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td></td>
<td>.72</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 7.07</strong></td>
<td></td>
</tr>
</tbody>
</table>

Verizon basic charges $72.25

### LOCAL TOLL CALLS

**Verizon Five Cents Plan**

**For 562 426-**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 Wed</td>
<td>Nov 2</td>
<td>9:13 am</td>
<td>CA</td>
<td>818 472-1501</td>
<td>2</td>
<td>.10</td>
</tr>
<tr>
<td>20 Wed</td>
<td>Nov 2</td>
<td>9:22 am</td>
<td>CA</td>
<td>818 472-1501</td>
<td>1</td>
<td>.05</td>
</tr>
<tr>
<td>21 Thu</td>
<td>Nov 17</td>
<td>8:19 am</td>
<td>CA</td>
<td>826 476-3014</td>
<td>4</td>
<td>.20</td>
</tr>
<tr>
<td>22 Thu</td>
<td>Nov 17</td>
<td>9:48 am</td>
<td>CA</td>
<td>310 383-9461</td>
<td>3</td>
<td>.15</td>
</tr>
</tbody>
</table>

**Summary of Verizon Five Cents Plan**

<table>
<thead>
<tr>
<th>Plan calls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
<td>.50</td>
</tr>
</tbody>
</table>

**OPERATOR ASSISTANCE**

**Summary of Directory Assistance Calls**

**For 562 426-**

| 24 3 local area calls at no charge | 1.05 |
| 25 3 local area calls at $.35 per call | .95 |
| 26 1 national area call(s) at $.35 per call |     |

**Total** $2.00

**For 562 425-**

**Detail of Calls from Summary**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>27 Fri</td>
<td>Nov 11</td>
<td>9:49 am</td>
<td>CA</td>
<td>562 411-0000</td>
<td>.35</td>
</tr>
<tr>
<td>28 Tue</td>
<td>Nov 15</td>
<td>12:38 am</td>
<td>CA</td>
<td>562 411-0000</td>
<td>.35</td>
</tr>
<tr>
<td>29 Tue</td>
<td>Nov 15</td>
<td>12:12 am</td>
<td>CA</td>
<td>562 411-0000</td>
<td>.35</td>
</tr>
</tbody>
</table>
### For 562 429

**Detail of Calls from Summary (continued)**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tue</td>
<td>Nov 10</td>
<td>1:13 am</td>
<td>Dir Ass't</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
<tr>
<td>Wed</td>
<td>Nov 16</td>
<td>3:59 pm</td>
<td>Dir Ass't</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
<tr>
<td>Wed</td>
<td>Nov 16</td>
<td>5:08 pm</td>
<td>Dir Ass't</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
<tr>
<td>Thu</td>
<td>Nov 17</td>
<td>9:51 am</td>
<td>Dir Ass't</td>
<td>CA 562 411</td>
<td>.36</td>
</tr>
<tr>
<td>Thu</td>
<td>Nov 17</td>
<td>1:19 pm</td>
<td>Dir Ass't</td>
<td>CA 562 411</td>
<td>.35</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>National Area Call(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day</td>
</tr>
<tr>
<td>Wed</td>
</tr>
</tbody>
</table>

The above detail is informational only and not part of the total.

**Total local toll charges** $2.50

Thank you for using Verizon.

### LOCAL, TOLL, TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Federal excise tax at 3.00%</td>
<td></td>
<td>.07</td>
</tr>
<tr>
<td>8 Long Beach city tax</td>
<td></td>
<td>.12</td>
</tr>
<tr>
<td>9 Sales Tax</td>
<td></td>
<td>.09</td>
</tr>
<tr>
<td>10 Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR .02</td>
</tr>
<tr>
<td>11 Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR .02</td>
</tr>
<tr>
<td>13 California Relay Service and Communications Devices Fund</td>
<td></td>
<td>.01</td>
</tr>
<tr>
<td>14 CA High Cost Fund - B</td>
<td></td>
<td>.06</td>
</tr>
<tr>
<td>15 CHCF-B Rate Adjustment</td>
<td></td>
<td>CR .08</td>
</tr>
<tr>
<td>16 CA Universal Lifeline Telephone Service</td>
<td></td>
<td>.04</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$ .20</td>
</tr>
<tr>
<td><strong>Verizon local toll charges</strong></td>
<td></td>
<td>$2.70</td>
</tr>
</tbody>
</table>

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

### MONTHLY SERVICE - NON BASIC (Nov 22 to Dec 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 @ Local Package Lite</td>
<td>1</td>
<td>34.95</td>
</tr>
<tr>
<td>17 @ Verizon Package Credit</td>
<td>1</td>
<td>CR 17.23</td>
</tr>
<tr>
<td>18 Inside Wire Maintenance</td>
<td>2</td>
<td>2.98</td>
</tr>
<tr>
<td>19 @ Home Voice Mail Standard - PKG</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>20 @ Unlimited ZONI</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>21 @ Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>22 @ Three-way Calling</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>23 @ Speed Dialing</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>24 @ Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>$23.89</td>
</tr>
</tbody>
</table>

**For 562 429**

*Indicates services included in Verizon Local Package Lite.

*Zone Unit Charges For 562 429*

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period Min.</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tue</td>
<td>Nov 15</td>
<td>12:11 am</td>
<td>Redondo</td>
<td>CA 510 377</td>
<td>Night</td>
<td>.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ .00</td>
</tr>
</tbody>
</table>

*These calls are included with Local Package Lite.

### NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>25 Federal excise tax at 3.00%</td>
<td></td>
<td>.51</td>
</tr>
<tr>
<td>26 Long Beach city tax</td>
<td></td>
<td>.46</td>
</tr>
<tr>
<td>27 Funding to support the Public Utilities Commission</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>28 California Relay Service and Communications Devices Fund</td>
<td></td>
<td>.07</td>
</tr>
<tr>
<td>29 CA High Cost Fund - B</td>
<td></td>
<td>.67</td>
</tr>
</tbody>
</table>

CSOC.LRich.Verizon.00000231

CSOC.RICH.010012
NON-BASIC SERVICE TAXES AND SURCHARGES (continued)
1. California Disconnect Fund surcharge $0.04
2. CHCF-B Rate Adjustment CR 1.28
3. CA Universal Lifeline Telephone Service $0.25
4. CA High Cost Fund - A $0.04
Total $1.09

Verizon non-basic charges ** $24.77
**Non-payment of non-basic service charges WILL NOT result in the disconnection
of your local telephone service.

Total Verizon charges $99.60

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local
business office and signed up to be a Literacy Champion, a tax deductible $1
donation will be included monthly in the Verizon section of the bill. Contributions
will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation
created by Verizon Communications Inc. to administer a nationwide fund-raising
program to support literacy programs. Verizon Reads Inc.'s principal source of
revenue is money contributed by the general public. Even if you check the box or
call the local business office to sign up, you are not required to pay the literacy
donation. Phone service will not be terminated if you do not contribute. To discon-
tinue your literacy donation, call the phone number listed on page 2 of your bill.
Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

**************************
FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your
check to make a one-time electronic fund transfer from your account or to process
this transaction as a check. If you wish to be excluded from this process, please
call 1-888-900-6538.

Verizon Long Distance
The following long distance charges appear on your Verizon bill as a service to
Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS
Questions about your long distance bill 1-877-483-5395
Trouble with your long distance service 1-800-183-8494
Changes to your long distance service 1-888-483-7447
Other long distance questions 1-888-483-7547
Visit our Website at Verizon.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Calls</td>
<td>$4.30</td>
</tr>
<tr>
<td>Total usage</td>
<td>$4.30</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$4.30</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>$0.58</td>
</tr>
</tbody>
</table>

CSOC.LRich.Verizon.00000232
CSOC.RICH.010013
Verizon Long Distance

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)

Total Verizon Long Distance Charges $4.88

Your calling plan(s): Timeless

Timeless
For 592-829-5201

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>CA Number</th>
<th>Minutes</th>
<th>Rate</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wed</td>
<td>Nov 15</td>
<td>Sacramento</td>
<td>916 832-1801</td>
<td>3</td>
<td>.20</td>
<td>.60</td>
</tr>
<tr>
<td>2</td>
<td>Sun</td>
<td>Nov 20</td>
<td>Elk Grove</td>
<td>916 711-1801</td>
<td>40</td>
<td>.05</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Subtotal $4.30

Summary of Timeless

<table>
<thead>
<tr>
<th>Plan calls</th>
<th>$4.30</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>$4.30</td>
</tr>
</tbody>
</table>

Timeless start date: 08/12/05
Total Long Distance calls $4.30

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| 4 | Federal excise tax at 3.00% | .12 |
| 5 | Long Distance tax           | .22 |
| 6 | CA State Tax                | .03 |
| 7 | California Relay Service and Communications Devices Fund | .01 |
| 8 | CA High Cost Fund - D       | .10 |
| 9 | California Teleconnect Fund surcharge | .04 |
| 10| CA Universal Lifeline Telephone Service | .07 |
| 11| CA High Cost Fund - A       | .01 |
| Total | $ .38 |

Verizon Long Distance basic charges $4.00

Total Verizon Long Distance Charges $4.88

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$199.50</td>
</tr>
<tr>
<td>Payment Received Dec 06, Thank You</td>
<td>-199.50</td>
</tr>
<tr>
<td>Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>New Charges</td>
<td>$125.50</td>
</tr>
<tr>
<td>Verizon (page 3)</td>
<td>$125.50</td>
</tr>
<tr>
<td>Total New Charges Due Jan 15</td>
<td>$125.50</td>
</tr>
</tbody>
</table>

To avoid a 1.5% late payment charge, payment must be received before January 10, 2006.

**Total Due (Paid Date = New)**: $125.50

---

**Conveniently Manage Your Verizon Account Online Anytime Day & Night**

Enter services, view & pay your bill, request repairs, anytime day or night. At verizon.com click "Sign In" under "My Account." New users? Start with:

- **User ID:**
- **Password:**

and customize your ID as you register.

---

**Moving?**

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and internet service at your new place. Let us do that for you. Visit us at verizon.com/moveservicing or call your local business office.

---

**Change Lives - Check Into Literacy!**

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It's easy to make a monthly donation to your phone bill. Visit verizonreads.net for more information.

---

**Detach & return payment slip with your check, payable to Verizon.**

- **Account:**
- **New Charges Due:** 01/15/06
- **Total Due:** $125.59
- **Amount Paid:** $0.00

---

CSOC.LRich.Verizon.00000234

CSOC.RICH.010015
## How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Contact Information</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing questions</td>
<td>verizon.com/billing</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Repair</td>
<td>verizon.com/repair</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To cancel service</td>
<td>verizon.com/cancel</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>verizon.com/movingcenter</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Centro Hispano de Verizon</td>
<td>verizon.com/hscc</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Français</td>
<td></td>
<td></td>
</tr>
<tr>
<td>한 국 어</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tiếng Việt Nam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online billing &amp; payment</td>
<td>verizon.com/billing</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>Direct payment enrollment</td>
<td>verizon.com/paid</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>Customers with disabilities</td>
<td>verizon.com/disabilities</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Tariff questions</td>
<td><a href="http://www.verizon.com/tariffs">www.verizon.com/tariffs</a></td>
<td>8 am - 5:30 pm M-F</td>
</tr>
<tr>
<td>Correspondence address</td>
<td>P.O. Box 15929, St. Petersburg, FL 33733-1528</td>
<td></td>
</tr>
</tbody>
</table>

## About Your Bill

Bills are due and payable upon presentation.

### Current Bill

If the amount of the bill for telephone service is not paid within 15 days from the due date of presentation, service may be discontinued.

### Previous Bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date indicated to discontinue.

### Requirement Change

If your telephone service is continued, in addition to the delinquent amount, a requirement change (set line) will apply. Delinquent charges must be paid before service will be reconnected.

### Late Payment Charge

A late payment charge of 1% will be added to your bill on an unpaid balance of $25.00 or more if payment is not received at the utility office 10 business days from the due date of your payment. Late payment charge will be added to your bill on the day 11 business days from the due date of your payment. If your account is in arrears of $25.00 or more after 10 business days from the due date, service may be discontinued prior to the close of the next business day.

### directory advertising

The amount of directory advertising may include charges for directory advertising. Directory advertising rates may be calculated if contact directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, including directory advertising.

## Direct Payment Enrollment for Account

If you are enrolled in Direct Payment, or by phoning Verizon, you authorize us to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon.)

1. Check this box  
2. Sign and Date  
3. Return this slip with your check for this month's payment.

![Signature](signature)

Date

## Billing Address Changes or Corrections for Account

If your billing address has changed, or if your address is incorrect as it appears on the bill, please provide corrections here.

1. Check this box  
2. Enter your correct billing address  
3. Return this slip with your payment.

Street Address

City, State, Zip

---

CSOC.LRich.Verizon.00000235

CSOC.RICH.010016
## Monthly Service - Basic (Dec 22 to Jan 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$ 48.00</strong></td>
</tr>
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## Miscellaneous Charges and Credits

<table>
<thead>
<tr>
<th>Description</th>
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<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge</td>
<td>1.42</td>
<td></td>
</tr>
<tr>
<td>Dec 6 Reconnection charge</td>
<td>44.24</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 43.66</strong></td>
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## Basic Service Taxes and Surcharges

<table>
<thead>
<tr>
<th>Description</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1.55</td>
<td></td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>2.69</td>
<td></td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>0.04</td>
<td></td>
</tr>
<tr>
<td>H1 State Tax</td>
<td>0.23</td>
<td></td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>8.42</td>
<td></td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>1.11</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund – B</td>
<td>0.86</td>
<td></td>
</tr>
<tr>
<td>California Tobacco Assessment Fund Surcharge</td>
<td>0.08</td>
<td></td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>0.55</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund – A</td>
<td>0.86</td>
<td></td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>0.67</td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 7.02</strong></td>
</tr>
<tr>
<td><strong>Various basic charges</strong></td>
<td></td>
<td><strong>$ 100.68</strong></td>
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</table>

## Local Toll Calls

### Verizon Five Cents Plan

**For 562 428...**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th><strong>Summary of Verizon Five Cents Plan</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Nov 24</td>
<td>11:34</td>
<td>San Marino</td>
<td>CA 310 4877</td>
<td>1</td>
<td><strong>$ 0.05</strong></td>
</tr>
</tbody>
</table>

**Thank you for using Verizon.**

**Verizon local toll charges** **Non-payment of local toll charges WILL NOT** result in the disconnection of your local telephone service.

## Monthly Service - Non-Basic (Dec 22 to Jan 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Package Lite</td>
<td>1</td>
<td>34.55</td>
<td>34.55</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>1</td>
<td>2.69</td>
<td>2.69</td>
</tr>
<tr>
<td>Home Voicemail Mail Standard - Pkg</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>#Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td></td>
<td>0.00</td>
</tr>
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</table>

CSOC.LRich.Verizon.00000236

CSOC.RICH.010017
<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>$0.09</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>$0.09</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>$0.09</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$23.86</strong></td>
</tr>
</tbody>
</table>

For 562 425-2778

@Initiates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES
1. Federal excise tax at 3.00%                              $0.51
2. Long Beach city tax                                     $0.06
3. Funding to support the Public Utilities Commission     $0.03
4. 911 State Tax                                           $0.11
5. Temporary surcharge as allowed by Public Utilities Commission CR $0.22
6. California Relay Service and Communications Devices Fund $0.07
7. CA High Cost Fund - B                                   $0.57
8. California Telecom Fund surcharge                        $0.04
9. CECF-B Rate Adjustment                                  CR $1.28
10. CA Universal Lifeline Telephone Service                 $0.04
11. CA High Cost Fund - A                                  $0.04
12. **Total**                                              **$1.69**

Verizon non basic charges **$24.77**

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges **$125.50**

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check this box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information
Effective January 1, 2006, new rates will apply when you change your long distance company. The new rates will be based on how you request the change. For requests completed through a Verizon business office, the change will be $5.00. For requests submitted directly by your long distance company or completed through the Internet, the change will be $1.25. Additionally, the change to your long distance company will be discounted by 30 percent when you change both local toll and long distance companies at the same time.

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5338.

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CSOC.RICH.010018
FOR YOUR INFORMATION

Save money, save time, feel better

Sign up for paper-free billing or recurring direct debit payment & get a FREE 3-month trial to NBC's The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Go to www.verizon.com/benefit or www.verizon.com/coupons.

Verizon is not the publisher.
Billing Date: 01/27/06

Account Summary

Previous Charges $ 125.50
Payment Received Jan 07. Thank You. $ 125.50
Balance $ 0.00

New Charges
Verizon (page 3) $ 85.65
Verizon Long Distance (page 6) 3.61
Total New Charges Due Feb 15 $ 89.26
To avoid a 1.5% late payment charge, payment must be received before February 22, 2006.

Total Due: (Past Due + Now) $ 89.26

Verizon Sponsor Grammy Awards
Verizon is proud to be the Official Multimedia Partner of the 48th Annual Grammy Awards. Tune in to watch the live broadcast of the GRAMMYs, Wednesday, January 31 at 8/7 p.m. ET/PT on CBS.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/addresschange or see page 2.

Detach & return payment slip with your check, payable to Verizon.

Verizon
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2775

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000240

CSOC.RICH.010021
### Monthly Service - Basic (Jan 22 to Feb 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>2 Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
</tbody>
</table>

**Total** $48.00

### Basic Service Taxes and Surcharges
- Federal excise tax at 3.00%: 1.51
- Long Beach city tax: 2.53
- Funding to support the Public Utilities Commission: 0.04
- 911 State Tax: 0.23
- Temporary surcharge as allowed by Public Utilities Commission: 0.03
- California Relay Service and Communications Devices Fund: 0.09
- CA High Cost Fund - B: 0.09
- California Teleconnect Fund surcharge: 0.04
- CA Universal Lifeline Telephone Service: 0.07
- Federal Universal Service Fee: 0.07
- Federal Universal Service Fee: 0.07

**Total** $7.08

### Verizon Basic Charges

**Total** $55.00

### Local Toll Calls

**Verizon Five Cent Plus**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place Called</th>
<th>Number called</th>
<th>Min</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Fri</td>
<td>9:32 am</td>
<td>Los Angeles CA</td>
<td>213316</td>
<td>2.10</td>
</tr>
<tr>
<td>18</td>
<td>Fri</td>
<td>8:54 am</td>
<td>Los Angeles CA</td>
<td>213477</td>
<td>2.10</td>
</tr>
<tr>
<td>19</td>
<td>Fri</td>
<td>7:20 am</td>
<td>Tehachipion CA</td>
<td>618444</td>
<td>1.65</td>
</tr>
<tr>
<td>20</td>
<td>Fri</td>
<td>9:32 am</td>
<td>San Marino CA</td>
<td>310425</td>
<td>1.65</td>
</tr>
<tr>
<td>21</td>
<td>Fri</td>
<td>9:31 am</td>
<td>Montebello CA</td>
<td>323725</td>
<td>3.10</td>
</tr>
<tr>
<td>22</td>
<td>Fri</td>
<td>9:56 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>1.05</td>
</tr>
<tr>
<td>23</td>
<td>Fri</td>
<td>9:56 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>1.05</td>
</tr>
<tr>
<td>24</td>
<td>Fri</td>
<td>9:00 am</td>
<td>Los Angeles CA</td>
<td>213818</td>
<td>2.10</td>
</tr>
<tr>
<td>25</td>
<td>Fri</td>
<td>10:12 am</td>
<td>Arcadia CA</td>
<td>605533</td>
<td>2.53</td>
</tr>
<tr>
<td>26</td>
<td>Fri</td>
<td>10:13 am</td>
<td>Arcadia CA</td>
<td>605533</td>
<td>2.53</td>
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<tr>
<td>27</td>
<td>Fri</td>
<td>10:32 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>2.10</td>
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<tr>
<td>28</td>
<td>Fri</td>
<td>10:24 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>2.10</td>
</tr>
<tr>
<td>29</td>
<td>Fri</td>
<td>10:46 am</td>
<td>Los Angeles CA</td>
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<td>2.10</td>
</tr>
<tr>
<td>30</td>
<td>Fri</td>
<td>10:46 am</td>
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<td>213734</td>
<td>2.10</td>
</tr>
<tr>
<td>31</td>
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<td>10:46 am</td>
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<td>213734</td>
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<tr>
<td>32</td>
<td>Fri</td>
<td>11:00 am</td>
<td>Los Angeles CA</td>
<td>213477</td>
<td>2.10</td>
</tr>
<tr>
<td>33</td>
<td>Fri</td>
<td>11:22 am</td>
<td>Pasadena CA</td>
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<td>1.05</td>
</tr>
<tr>
<td>34</td>
<td>Fri</td>
<td>11:43 am</td>
<td>San Marino CA</td>
<td>310425</td>
<td>1.05</td>
</tr>
<tr>
<td>35</td>
<td>Fri</td>
<td>11:45 am</td>
<td>Montebello CA</td>
<td>323725</td>
<td>3.10</td>
</tr>
<tr>
<td>36</td>
<td>Fri</td>
<td>11:49 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>1.05</td>
</tr>
<tr>
<td>37</td>
<td>Fri</td>
<td>11:39 am</td>
<td>W. Angeles CA</td>
<td>310308</td>
<td>2.10</td>
</tr>
<tr>
<td>38</td>
<td>Fri</td>
<td>11:42 am</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>1.05</td>
</tr>
<tr>
<td>39</td>
<td>Fri</td>
<td>12:40 pm</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>1.05</td>
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<tr>
<td>40</td>
<td>Fri</td>
<td>12:42 pm</td>
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<td>1.05</td>
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<tr>
<td>41</td>
<td>Fri</td>
<td>12:48 pm</td>
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</tr>
<tr>
<td>42</td>
<td>Fri</td>
<td>12:59 pm</td>
<td>San Monica CA</td>
<td>310425</td>
<td>1.05</td>
</tr>
<tr>
<td>43</td>
<td>Fri</td>
<td>12:49 pm</td>
<td>Anaheim CA</td>
<td>714300</td>
<td>4.20</td>
</tr>
<tr>
<td>44</td>
<td>Fri</td>
<td>12:50 pm</td>
<td>Long Beach CA</td>
<td>323734</td>
<td>1.05</td>
</tr>
<tr>
<td>45</td>
<td>Fri</td>
<td>12:52 pm</td>
<td>San Monica CA</td>
<td>310308</td>
<td>2.10</td>
</tr>
<tr>
<td>46</td>
<td>Fri</td>
<td>12:57 pm</td>
<td>Santa Ana CA</td>
<td>714245</td>
<td>1.05</td>
</tr>
<tr>
<td>47</td>
<td>Fri</td>
<td>12:59 pm</td>
<td>Los Angeles CA</td>
<td>213382</td>
<td>2.10</td>
</tr>
<tr>
<td>48</td>
<td>Fri</td>
<td>1:24 pm</td>
<td>Break Point CA</td>
<td>818363</td>
<td>5.13</td>
</tr>
<tr>
<td>49</td>
<td>Mon</td>
<td>11:15 am</td>
<td>San Monica CA</td>
<td>310425</td>
<td>2.10</td>
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</table>
Verizon Five Cents Plan™ (continued)

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place Called</th>
<th>Rate</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tues</td>
<td>Dec 20</td>
<td>16:15 pm</td>
<td>W.Angles 1110</td>
<td>818.341</td>
<td>2</td>
</tr>
<tr>
<td>Fri</td>
<td>Dec 20</td>
<td>9:05 am</td>
<td>CanogaPark 101</td>
<td>818.341</td>
<td>8</td>
</tr>
<tr>
<td>Fri</td>
<td>Dec 20</td>
<td>9:13 am</td>
<td>CanogaPark 101</td>
<td>818.341</td>
<td>3</td>
</tr>
<tr>
<td>Fri</td>
<td>Dec 20</td>
<td>9:13 am</td>
<td>BeverlyHills</td>
<td>310.245</td>
<td>12</td>
</tr>
<tr>
<td>Mon</td>
<td>Jan 2</td>
<td>4:33 pm</td>
<td>LongBeach</td>
<td>323.223</td>
<td>5</td>
</tr>
<tr>
<td>Wed</td>
<td>Jan 4</td>
<td>11:40 am</td>
<td>LosAngeles 713.599</td>
<td>818.341</td>
<td>1</td>
</tr>
<tr>
<td>Thur</td>
<td>Jan 5</td>
<td>8:14 am</td>
<td>CanogaPark 101</td>
<td>818.222</td>
<td>2</td>
</tr>
</tbody>
</table>

Subtotal: $ 5.45

Summary of Verizon Five Cents Plan™
- $ 5.45
- Total: $ 5.45

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 429...
- No local area calls at no charge
- Total: $ .00
- Total local toll charge: $ 5.45

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

10 Federal excise tax at 3.00%
11 Long Beach city tax
12 Funding to support the Public Utilities Commission
13 911 State Tax
14 Temporary surcharge as allowed by Public Utilities Commission
15 California Relay Service and Communications Devices Fund
16 CA High Cost Fund - B
17 California Teleconnect Fund surcharge
18 CHCT-Rate Adjustment
19 CA Universal Lifeline Telephone Service
20 CA High Cost Fund - A

Total: $ .39

Verizon local toll charge **
**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Line</td>
<td>1</td>
<td>34.85</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.99</td>
</tr>
<tr>
<td>@Hone Phone Mail Standard - Pkg</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Unlimited CUM</td>
<td>3</td>
<td>0.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Three way Calling</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$ 23.68</td>
</tr>
</tbody>
</table>

CSOC.LRich.Verizon.00000243

CSOC.RICH.010024
### Verizon Non Basic Service (continued)

#### Zone Unit Charges

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fri</td>
<td>Dec 23</td>
<td>12:07 pm</td>
<td>Litchfield</td>
<td>CA</td>
<td>352</td>
<td>.00</td>
</tr>
</tbody>
</table>

**Total** $0.00

#### Non-Basic Service Taxes and Surcharges

1. Federal excise tax at 3.00%
2. Long Beach city tax
3. Funding to support the Public Utilities Commission
4. 911 State Tax
5. Temporary surcharge as allowed by Public Utilities Commission
6. Call Forward Service and Communications Device Fund
7. California Telephone Fund surcharge
8. CA High Cost Fund - B
9. CA High Cost Fund - A
10. CHCF-B Rate Adjustment
11. CA Universal Lifeline Telephone Service

**Total** $1.13 **Verizon non basic charges** **$** 24.81

**Non-payment of non basic service charges WILL NOT result in the disconnection of your local telephone service.**

### Total Verizon Charges

$85.65

### Charge Reads

If you have checked the box on the first page of your phone bill or called your local business office and requested to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will be sent to Literacy Reads Inc. Literacy Reads Inc. is a non-profit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Literacy Reads Inc. principal source of income is money contributed by the general public. Even if you checked the box or called the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

### Change in Charges

**California changes program rates**

Beginning 01/01/2006, your CA High Cost Fund A charge will increase from 0.15 percent to 0.21 percent. CA High Cost Fund B charge will decrease from 2.43 percent to 2.35 percent. CA High Cost Fund C charge will decrease from 0.30 percent to 0.27 percent. CA Universal Lifeline Telephone service charge will decrease from 1.65 percent to 1.29 percent, and the CA Telephone Fund pay to the California Public Utilities Commission where they are used to provide affordable telecommunication services throughout the state.

### Credits decrease starting with this bill

Starting January 1, the credit applied to your long-distance calls went from 3.41 percent to 2.26 percent. The credit on your monthly service rate, some unit calls and installation service (if any) went from 1.23 percent to 0.08 percent. These credit adjustments are related to Verizon's 2006 price cap filing as approved by the California Public Utilities Commission.
FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-555-3333.

If you are a DISH TV Customer the FCC Community Unit Identifier (CLUID) is as follows: Apple Valley, CA 92307, Beaumont, CA 92223, Maitland, CA 92258.

Save money, save time, feel better

Sign up for paper-free billing or recurring direct debit payment and get a FREE 3-month trial to NBC's The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Get details at www.verizon.com/fallnew or www2.verizon.com/myaccount.

Verizon is not the publisher.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

- Questions about your long distance bill: 1 877 483-5905
- Trouble with your long distance service: 1 800 483-8494
- Changes to your long distance service: 1 888 483-7647
- Other long distance questions: 1 888 483-7547
- Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>$3.20</td>
</tr>
<tr>
<td>Total usage</td>
<td>$3.20</td>
</tr>
</tbody>
</table>

Taxes and Surcharges: .41

Total Verizon Long Distance Charges: $3.61

Your calling plan(s): Timeless

Per 542 4336

<table>
<thead>
<tr>
<th>Direct Dialed Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number called</td>
</tr>
<tr>
<td>Date</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
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<tr>
<td>Fri</td>
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<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
<tr>
<td>Fri</td>
</tr>
</tbody>
</table>

[Signature]

[Signature]

[Signature]

[Signature]

[Signature]

[Signature]

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CSOC.RICH.010026
## Verizon Long Distance

### Timeless (continued)

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fri Dec 23</td>
<td>11:50 am</td>
<td>San Francisco CA</td>
<td>415 888</td>
<td>1 .20</td>
</tr>
<tr>
<td>2</td>
<td>Fri Dec 23</td>
<td>11:57 am</td>
<td>Sacramento CA</td>
<td>916 312</td>
<td>1 .10</td>
</tr>
<tr>
<td>3</td>
<td>Fri Dec 23</td>
<td>11:38 am</td>
<td>Sacramento CA</td>
<td>916 212</td>
<td>2 .20</td>
</tr>
<tr>
<td>4</td>
<td>Fri Dec 23</td>
<td>12:05 pm</td>
<td>Sacramento CA</td>
<td>916 443</td>
<td>1 .10</td>
</tr>
<tr>
<td>5</td>
<td>Fri Dec 23</td>
<td>12:17 pm</td>
<td>Pleasanton CA</td>
<td>925 467</td>
<td>2 .23</td>
</tr>
<tr>
<td>6</td>
<td>Fri Dec 23</td>
<td>12:20 pm</td>
<td>Sacramento CA</td>
<td>916 444</td>
<td>2 .23</td>
</tr>
<tr>
<td>7</td>
<td>Fri Dec 23</td>
<td>12:25 pm</td>
<td>Sacramento CA</td>
<td>916 441</td>
<td>2 .20</td>
</tr>
<tr>
<td>8</td>
<td>Fri Dec 23</td>
<td>12:29 pm</td>
<td>San Francisco CA</td>
<td>415 765</td>
<td>1 .40</td>
</tr>
<tr>
<td>9</td>
<td>Mon Jan 2</td>
<td>1:31 pm</td>
<td>Oakland CA</td>
<td>510 208</td>
<td>1 .10</td>
</tr>
</tbody>
</table>

**Summary of Timeless**

<table>
<thead>
<tr>
<th>Plan calls</th>
<th>3.20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$3.20</td>
</tr>
</tbody>
</table>

**Timeless start date:** 08/12/06

**Total Long Distance calls:** $3.20

Thank you for using Verizon Long Distance.

### TAXES AND FEES ON SERVICES

- Federal excise tax at 3.00%: 10
- Long Beach city tax: .17
- 911 State Tax: .02
- California Relay Service and Communications Devices Fund: .01
- CA High Cost Fund - B: .06
- CA Universal Lifeline Telephone Service: .04
- CA High Cost Fund - A: .01

**Total:** $ .41

**Verizon Long Distance basic charges:** $3.61

**Total Verizon Long Distance Charges:** $3.61

Nonpayment of provider charges will result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

*************************************************************

### California changes High Cost Fund A rate

Beginning January 1, 2006, your California High Cost Fund A rate will increase from 0.15 percent to 0.21 percent per month. This fee is collected by Verizon Long Distance on your interstate services and sent to the California Public Utility Commission, where it is used to provide affordable telecommunications services throughout the state.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Charges</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$89.25</td>
</tr>
<tr>
<td>No payment received.</td>
<td>0.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$89.25</td>
</tr>
<tr>
<td>New Charges</td>
<td>$80.40</td>
</tr>
<tr>
<td>Verizon</td>
<td>$80.40</td>
</tr>
<tr>
<td>Total New Charges Due Mar 18</td>
<td>$169.66</td>
</tr>
<tr>
<td>To avoid a 1.5% late payment charge, payment must be received before March 26, 2004.</td>
<td></td>
</tr>
</tbody>
</table>

Total Due: (Past Due + New) $169.66

Moving?
Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/moving or call your local Business office.

Convenient Payment Via Your Verizon Account Online Anytime Day & Night
Order services, view & pay your bill, request service, anytime day or night. At verizon.com click "Sign In" under "My Account," "New User?" Start with:
User Id:
Password:
and customize your ID & password.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/addresschange or see page 2.

---

You want to be a Literacy Champion, sign up for a $5 monthly donation to Verizon Reads. Your signature is required.

LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90804-2723

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS, CA 91346-9688

CSCC.LRich.Verizon.00000248

CSOC.RICH.010029
MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence Line</td>
<td>1</td>
<td>17.75</td>
<td>17.75</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Residential directory service</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>$48.00</td>
</tr>
</tbody>
</table>

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1.51</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>2.53</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.04</td>
</tr>
<tr>
<td>911 State Tax</td>
<td>.23</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR.03</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>.09</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.69</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>.04</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.44</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>.07</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>.72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$7.00</td>
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</tbody>
</table>

Verizon basic charges

$25.00

LOCAL TOLL CALLS

Verizon Five Cents Plan

For 562 426-7-7-

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Feb 24</td>
<td>9:42</td>
<td>San Monique CA</td>
<td>310 284</td>
<td>11</td>
<td>.55</td>
</tr>
</tbody>
</table>

Summary of Verizon Five Cents Plan

<table>
<thead>
<tr>
<th>Plan calls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.55</td>
</tr>
</tbody>
</table>

Total local toll charges

$.55

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>.02</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>.02</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR.01</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.01</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>CR.02</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.01</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>.04</td>
</tr>
</tbody>
</table>

Verizon local toll charges

$.59

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**
MONTHLY SERVICE  NON BASIC (Feb 23 to Mar 23)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local PackageLite</td>
<td>1</td>
<td>34.95</td>
</tr>
<tr>
<td>Verizon Package Credit</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.99</td>
</tr>
<tr>
<td>Home Voicemail Standard Pkg</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>Unlimited C Ub</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>Three-way Calling</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>Speed Dialing</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 23.88</strong></td>
</tr>
</tbody>
</table>

For 562 425-?

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>.51</td>
</tr>
<tr>
<td>Los Angeles city tax</td>
<td>.06</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.03</td>
</tr>
<tr>
<td>Disability Tax</td>
<td>.11</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>.01</td>
</tr>
<tr>
<td>California Relay Service and Communications Development Fund</td>
<td>.00</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.47</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>.03</td>
</tr>
<tr>
<td>CHAP-B Pass Adjustment</td>
<td>.14</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.11</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 1.13</strong></td>
</tr>
</tbody>
</table>

Verizon non-basic charges **

**Non payment of non basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $ 24.81

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the Literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

**************************************************************

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

CSOC.LRich.Verizon.00000251

CSOC.RICH.010032
FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount, or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Previous Charges</th>
<th>$ 69.66</th>
</tr>
</thead>
<tbody>
<tr>
<td>No payment received</td>
<td>.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$ 69.66</td>
</tr>
<tr>
<td>New Charges</td>
<td>$ 81.55</td>
</tr>
<tr>
<td>Verizon (page 3)</td>
<td></td>
</tr>
<tr>
<td>Total New Charges Due Apr 15</td>
<td>$ 81.55</td>
</tr>
<tr>
<td>To avoid a 1.5% late payment charge, payment must be received before April 29, 2006.</td>
<td></td>
</tr>
<tr>
<td>Total Due: (Past Due + New)</td>
<td>$ 251.21</td>
</tr>
</tbody>
</table>

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other site for important regulatory messages

Detach & return payment slip with your check, payable to Verizon.

Account: [REDACTED]
New Charges Due: 04/15/06
Total Due: $ 251.21
Amount Paid: $ 00.00

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90808-7728

CSOC.LRich.Verizon.00000254

CSOC.RICH.010035
How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing questions</td>
<td>1-800-483-3000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Repair</td>
<td>1-800-483-1859</td>
<td>24 hours/day</td>
</tr>
<tr>
<td>To order services</td>
<td>1-800-483-6100</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1-800-483-4000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Centro Hispano de Verizon</td>
<td>1-800-743-2463</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>联络</td>
<td>1-800-483-8888</td>
<td>8 am - 5 pm M-F</td>
</tr>
<tr>
<td>한국어 (Korean)</td>
<td>1-800-483-7772</td>
<td>8 am - 5 pm M-F</td>
</tr>
<tr>
<td>Tiếng Việt Nam</td>
<td>1-800-483-2262</td>
<td>8 am - 5 pm M-F</td>
</tr>
<tr>
<td>Online billing &amp; payment</td>
<td>verizon.com/billpay</td>
<td>24 hours/day</td>
</tr>
<tr>
<td>Direct payment enrollment</td>
<td>verizon.com/directpay</td>
<td>24 hours/day</td>
</tr>
<tr>
<td>Customers with disabilities</td>
<td>1-800-974-6006</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Tariff questions</td>
<td><a href="http://www.verizon.com/tariff">www.verizon.com/tariff</a></td>
<td>8 am - 5:30 pm M-F</td>
</tr>
</tbody>
</table>

For Your Information

Bills are due and payable upon presentation

Current bill
- The amount of the bill for telephone service is not paid within 30 days from the date of presentation, the service may be discontinued.

Previous bill
- If an amount for telephone service from a previous bill is not yet paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
- If the telephone service is disconnected, in addition to the applicable amount, a reconnect charge (per line) will apply.
- Both charges must be paid before service will be reconnected.

Late payment charge
- If your bill is not paid by the due date indicated, late payment charges will be applied to your account.
- Late payment charge is 1.5% of the amount due if the bill is paid within 10 days of the due date.
- The bill includes the amount due plus any penalties.

Directory advertising
- The amount of the bill may include charges for directory advertising.
- The information in future directories may be revised if current directory advertising charges are not paid.

If you have questions about your bill, you may contact Verizon in writing at the address below:

Verizon Business Services
P.O. Box 11398
St. Petersburg, Fl 33733-3129

Note: The CPUC handles complaints of both intrastate and interstate telephone services. If you have a complaint, you may file it with the CPUC or contact the State of California Department of Utilities, 396 N. Market St., Suite 202, San Jose, CA 95110, or call 1-800-954-7010 or 1-916-445-5642. If you have a complaint regarding prices, fees, or charges, you may contact the Federal Communications Commission (FCC) at 1-888-CALL-FCC (1-888-225-5422) or visit FCC's website at www.fcc.gov.

If your payments are returned for any reason, Verizon will retain a $30 service charge. A charge may apply for each payment returned.

For payment address, see page 1 payment coupon.

Billing Address Changes or Corrections for Account:

1: Check this box
2: Enter your correct billing address
3: Return this slip with your payment.

Customer Service Representative: [Signature] [Date]

Billing Date: 03/22/06
Telephone Number: 656-4260
Account Number: [redacted]

How to Reach Us: See below.

CSOC.RICH.Verizon.00000255

CSOC.RICH.010036
<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Package residence line</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 48.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MISCELLANEOUS CHARGES AND CREDITS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge on $89.26 at 1.50%</td>
<td>1.34</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 1.34</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BASIC SERVICE TAXES AND SURCHARGES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Federal excise tax at 3.00%</td>
<td>1.55</td>
</tr>
<tr>
<td>7 Long Beach city tax</td>
<td>2.60</td>
</tr>
<tr>
<td>8 Funding to support the Public Utilities Commission</td>
<td>0.04</td>
</tr>
<tr>
<td>9 911 State tax</td>
<td>0.25</td>
</tr>
<tr>
<td>10 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR 0.03</td>
</tr>
<tr>
<td>11 California Relay Service and Communications Devices Fund</td>
<td>0.10</td>
</tr>
<tr>
<td>12 CA I High Cost Fund - B</td>
<td>0.72</td>
</tr>
<tr>
<td>13 California Teleconnect Fund surcharge</td>
<td>0.05</td>
</tr>
<tr>
<td>14 CA Universal Lifeline Telephone Service</td>
<td>0.46</td>
</tr>
<tr>
<td>15 CA High Cost Fund - A</td>
<td>0.08</td>
</tr>
<tr>
<td>16 Federal Universal Service Fee</td>
<td>0.57</td>
</tr>
<tr>
<td>17 Federal Universal Service Fee</td>
<td>0.72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 7.19</strong></td>
</tr>
</tbody>
</table>

| Verizon basic charges                   | **$ 56.53** |

### LOCAL TOLL CALLS

#### Verizon Five Cents Plan

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Mar</td>
<td>7:44 am</td>
<td>San Nicolas</td>
<td>310 487-1234</td>
<td>1</td>
</tr>
<tr>
<td>18 Mar</td>
<td>12:42 pm</td>
<td>San Nicolas</td>
<td>310 487-1234</td>
<td>1</td>
</tr>
<tr>
<td>20 Mar</td>
<td>6:15 pm</td>
<td>Van Nuys</td>
<td>818 388-1234</td>
<td>2</td>
</tr>
</tbody>
</table>

**Summary of Verizon Five Cents Plan**

- **21 Plan calls**
- **Total**

### OPERATOR ASSISTANCE

**Summary of Directory Assistance Calls**

- **2 Local area calls** at no charge
- **Total local toll charges**

Thank you for using Verizon.

### LOCAL TOLL TAXES AND SURCHARGES

- **Federal excise tax at 3.00%**
- **Long Beach city tax**
- **CHCF-B Rate Adjustment**
- **Total**

**Verizon local toll charges**

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**
MONTHLY SERVICE (Mar 22 to Apr 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.95</td>
<td>34.95</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR12.25</td>
<td>CR12.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>5.98</td>
<td>11.96</td>
</tr>
<tr>
<td>@Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$21.58</strong></td>
<td></td>
</tr>
</tbody>
</table>

For 562 452-7777
@ indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>36 Federal excise tax at 3.00%</td>
<td>.03</td>
</tr>
<tr>
<td>31 Long Beach city tax</td>
<td>.06</td>
</tr>
<tr>
<td>12 Funding to support the Public Utilities Commission</td>
<td>.03</td>
</tr>
<tr>
<td>911 State Tax</td>
<td>.11</td>
</tr>
<tr>
<td>14 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR.01</td>
</tr>
<tr>
<td>12 California Relay Service and Communications Device Fund</td>
<td>.00</td>
</tr>
<tr>
<td>16 CA High Cost Fund - B</td>
<td>.47</td>
</tr>
<tr>
<td>17 California Teleconnect Fund surcharge</td>
<td>.03</td>
</tr>
<tr>
<td>13 CHAP-R Rate Adjustment</td>
<td>CR.70</td>
</tr>
<tr>
<td>19 CA Universal Lifeline Telephone Service</td>
<td>.00</td>
</tr>
<tr>
<td>20 CA High Cost Fund - A</td>
<td>.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1.13</strong></td>
</tr>
</tbody>
</table>

Verizon non-basic charges ** $24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $81.55

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Donations will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

***************

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-line electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-501-5358.

If you are a FiOS TV customer, the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

CSOC.LRich.Verizon.00000257
CSOC.RICH.010038
FOR YOUR INFORMATION

Important Information
In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

A Word about Verizon's Directory Assistance and Voice Recognition
Verizon's directory assistance service (411) uses voice recognition to assist customers in obtaining directory listings. Voice Recognition (VR) captures the spoken words and provides the information requested (or passes the call to a live operator to complete, depending on the request). VR improves over time, tuning spoken words and accents for each local area.

Customers of Verizon's directory assistance can obtain addresses, area codes and information about telephone numbers (reverse search) simply by stating the need at the beginning of the call. In order to provide quick service and accurate numbers when using the VR feature, remember to keep background noise to a minimum; provide information as it is requested (extra information such as spelling a word helps the system search), and speak with a regular speed and tone to your voice.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>251.21</td>
</tr>
<tr>
<td>Payment(s) received</td>
<td>-251.21</td>
</tr>
<tr>
<td>Balance</td>
<td>0.00</td>
</tr>
<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>Verizon</td>
<td>82.99</td>
</tr>
<tr>
<td>Total New Charges Due</td>
<td>82.99</td>
</tr>
<tr>
<td>Total Due: (Past Due + New)</td>
<td>82.99</td>
</tr>
</tbody>
</table>

To avoid a 1.5% late payment charge, payment must be received before May 23, 2006.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

---

Detach & return payment slip with your check, payable to Verizon.

Account: [Redacted]
New Charges Due: 05/16/06
Total Due: 82.99
Amount Paid: $ [Redacted]

Laura Richardson
777 Vernon St
Long Beach CA 90806-2726

---

Venue verizon

CSCC.LRich.Verizon.00000260

CSOC.RICH.010041
How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing Questions</td>
<td>1 800 463-3060</td>
</tr>
<tr>
<td>Repair</td>
<td>1 800 463-8874</td>
</tr>
<tr>
<td>To order services</td>
<td>1 800 463-6999</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1 800 463-4000</td>
</tr>
<tr>
<td>Centro Hispano de Verizon</td>
<td>1 800 743-2483</td>
</tr>
<tr>
<td>HCM</td>
<td>1 800 463-8588</td>
</tr>
<tr>
<td>TTY</td>
<td>1 800 463-7772</td>
</tr>
<tr>
<td>Online Billing &amp; Payment</td>
<td>1 800 463-2262</td>
</tr>
<tr>
<td>Direct Payment Enrollment</td>
<td>1 800 974-0008</td>
</tr>
<tr>
<td>Customer Service</td>
<td>1 800 463-3000</td>
</tr>
<tr>
<td>Tariff Questions</td>
<td>1 800 463-5900</td>
</tr>
</tbody>
</table>

For Your Information

Bills are due and payable upon presentation

Current bill
Any amount not paid within 15 days of the due date will be subject to an additional late payment charge of 1.5%. If you do not pay the amount due, service may be discontinued.

Previous bill
Any amount not paid within 15 days of the due date will be subject to an additional late payment charge of 1.5%. If you do not pay the amount due, service may be discontinued.

Reconnect charge
If your service is disconnected, in addition to the amount you owe, a reconnect charge (per line) will be charged. The amount you owe must be paid within 5 business days of the reconnect date to avoid a reconnect charge.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on the due date. If the bill is not paid in full by the due date, service may be disconnected.

Directory advertising
The amount of the bill may include charges for directory advertising. If you do not pay the amount due, service may be disconnected.

Direct Payment Enrollment Account

1. Check this box
2. Sign and Date 3. Return this slip with your check for this month's payment.

Billing Address Changes or Corrections for Account

1. Check this box
2. Enter your correct billing address 3. Return this slip with your payment.

CSOC.LRich.Verizon.00000261

CSOC.RICH.010042
PAYMENTS
1  Payment Received Apr 08, Thank You. CR $ 61.95
2  Payment Received Apr 08, Thank You. CR $139.95
Payment(s) applied to previous charges. Total CR $251.21

MONTHLY SERVICE - BASIC (Apr 22 to May 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>17.75</td>
<td>17.75</td>
</tr>
<tr>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>$48.00</td>
</tr>
</tbody>
</table>

MISCELLANEOUS CHARGES AND CREDITS
7 Late payment charge on $168.61 at 1.50% 2.54
Total $2.54

BASIC SERVICE TAXES AND SURCHARGES
8 Federal excise tax at 3.00% 1.50
9 Long Beach city tax 2.67
10 Funding to support the Public Utilities Commission .04
11 911 State Tax .23
12 Temporary surcharge as allowed by Public Utilities Commission CR .03
13 California Royalty Service and Communications Devices Fund .10
14 CA High Cost Fund - B .74
15 California Teleconnect Fund surcharge .03
16 CA Universal Lifeline Telephone Service .48
17 CA High Cost Fund - A .08
18 Federal Universal Service Fee .71
19 Federal Universal Service Fee .77
Total $7.43

Various basic charges $57.97

LOCAL TOLL CALLS
Verizon Five Cents Plan
For 562 428 [**] **
Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Apr 21</td>
<td>10:04 pm Montebello CA</td>
<td>323 727 [***]</td>
<td>4</td>
<td>.20</td>
<td></td>
</tr>
</tbody>
</table>

Summary of Verizon Five Cents Plan

21 Plan calls .20
Total $ .20
Total local toll charges $ .20
Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES
22 Federal excise tax at 3.00% .01
23 Long Beach city tax .01
24 CHCF-95 Rate Adjustment CR .01
Total $ .01

Verizon local toll charges ** $ .31
**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.
MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 @ Local Package Lite</td>
<td>1</td>
<td>34.95</td>
</tr>
<tr>
<td>2 @ Verizon Calling Cards</td>
<td>1</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Inside Wire Maintenance</td>
<td>2</td>
<td>2.99</td>
</tr>
<tr>
<td>4 @ Home Voice Mail Standard - Ftg</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>5 @ Unlimited 711</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>6 @ Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.60</td>
</tr>
<tr>
<td>7 @ Three-way Calling</td>
<td>1</td>
<td>0.05</td>
</tr>
<tr>
<td>8 @ Speed Dialing</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>9 @ Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>23.68</strong></td>
</tr>
</tbody>
</table>

For $66.77

*Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

- 10 Federal excise tax at 3.000%
- 11 Long Beach city tax
- 12 Funding to support the Public Utilities Commission
- 13 911 State Tax
- 14 Temporary surcharge as allowed by Public Utilities Commission
- 15 California Public Service and Communications Device Fund
- 16 CA High Cost Fund - B
- 17 California Teleconnect Fund surcharge
- 18 CHCF-B Rate Adjustment
- 19 CA Universal Lifeline Telephone Service
- 20 CA High Cost Fund - A

**Total** $1.13

Verizon non-basic charges **

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $82.99

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc. a principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the Literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Changes in Federal Charges

Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incendiary.

***************

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your

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CSOC.LRich.Verizon.00000263
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CSOC.RICH.010044
FOR YOUR INFORMATION

check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FIOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1658.
Account Summary

Previous Charges: $82.99
No payment received: $0.00
Past Due Charges (please pay now): $82.99

New Charges
Verizon (page 3): $89.77
Verizon Local Distance (page 5): $5.57
Total New Charges Due Jun 15: $95.34
To avoid a 1.5% late payment charge, payment must be received before June 22, 2006.

Total Due: (Past Due + New): $164.33

Convenience! Manage Your Verizon Account Online, Anytime
Order services, view & pay your bill, request repairs, anytime day or night. At verizon.com click "Sign in" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Moving?
Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phones and Internet service at your new place. Let us do that for you. Visit verizon.com/moving or call your local business office.

Mail payments to:
Verizon California, PO Box 9668, Mission Hills CA 91346-9668

Change of billing address?
Go to verizon.com/billing/address or see page 2.

VERIZON

LAURA RICHARDSON
717 VERMONT ST.
LONG BEACH, CA 90806-2726

Verizon California
PO Box 9668
Mission Hills CA 91346-9668

CSOC.LRich.Verizon.00000266

CSOC.RICH.010047
How to Reach Us

Billing questions: verizon.com/billhelp 1 800 483-3000 8 am - 6 pm M-F

Repair: verizon.com/repair 1 800 483-7000 24 hours a day

To order service: verizon.com/order 1 888 987-7000 8 am - 6 pm M-F

Are you moving?: verizon.com/movingpointer 1 800 483-4000 8 am - 6 pm M-F

Central Hispano de Verizon: verizon.com/hisp 1 800 432-2433 6 am - 6 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an account for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the due date referred to above.

Reconnect charge
If your telephone service is disconnected, in addition to the disconnection amount, a reconnect charge (per line) will apply.
Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1% will be applied to the bill on or before the due date. If the bill is not paid on or before the due date, a late payment charge of 1% will be added to the bill on or before the due date.

Direct Payment Agreement
The amount of the bill may include charges for directory advertising or other similar changes made by the company.

Directing advertising or similar charges may apply for each payment returned.

Correspondence Address Only
P.O. Box 11528
St. John's, P.E. 1001012

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Check here if you want your monthly payment to be transferred directly to your bank account.

Billing Address Changes or Corrections for Account:

Check here if you want your billing address changed, or if you want to correct an address as it appears on your billing statement.

Billing Date: 06/22/06  Page 2 of 2

Billing Number: 582-4264

Account Number:   

How to Reach Us: See below

If you have any questions or concerns about this bill, you may contact Verizon at the following phone numbers:

1 800 483-3000 8 am - 6 pm M-F

1 800 483-7000 24 hours a day

1 888 987-7000 8 am - 6 pm M-F

1 800 432-2433 6 am - 6 pm M-F

1 800 483-8886 8 am - 6 pm M-F

1 800 483-7772 8 am - 5 pm M-F

1 800 483-2252 8 am - 6 pm M-F

For information on current offers and promotions, visit verizon.com or call 1 800 483-3000.

CSOC.LRich.Verizon.00000267
CSOC.RICH.010048
MONTHLY SERVICE - BASIC (May 22 to Jun 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Residence Box</td>
<td>1</td>
<td>17.75</td>
<td>17.75</td>
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<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>Intersystem non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
</tbody>
</table>

**Total** $48.00

BASIC SERVICE TAXES AND SURCHARGES

1. Federal excise tax at 3.00% 1.51
2. Long Beach city tax 2.54
3. Furling to support the Public Utilities Commission .04
4. 911 State Tax .23
5. Temporary surcharge as allowed by Public Utilities Commission CR.03
6. California Relay Service and Communications Devices Fund .09
7. CA High Cost Fund - B .69
8. California Telecommunications Fund surcharge .04
9. CA Universal Lifeline Telephone Service .44
10. CA High Cost Fund - A .07
11. Federal Universal Service Fee .77
12. Federal Universal Service Fee .77

**Total** $7.10

Verizon Basic charges $35.10

LOCAL TOLL CALLS

Verizon Five Cents Plan

For 562 434-...

Direct Dialled Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Fri</td>
<td>2:12 pm</td>
<td>Los Angeles, CA</td>
<td>215 326</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Fri</td>
<td>2:15 pm</td>
<td>Van Nels, CA</td>
<td>818 728</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>Fri</td>
<td>2:21 pm</td>
<td>Van Nels, CA</td>
<td>818 728</td>
<td>1</td>
</tr>
<tr>
<td>20</td>
<td>Fri</td>
<td>2:39 pm</td>
<td>Van Nels, CA</td>
<td>818 330</td>
<td>7</td>
</tr>
<tr>
<td>21</td>
<td>Fri</td>
<td>2:45 pm</td>
<td>Inglewood, CA</td>
<td>310 778</td>
<td>1</td>
</tr>
<tr>
<td>22</td>
<td>Fri</td>
<td>2:57 pm</td>
<td>Van Nels, CA</td>
<td>818 728</td>
<td>2</td>
</tr>
<tr>
<td>23</td>
<td>Fri</td>
<td>2:59 pm</td>
<td>Glendale, CA</td>
<td>818 472</td>
<td>2</td>
</tr>
<tr>
<td>24</td>
<td>Mon</td>
<td>8:00 am</td>
<td>Canyon Park, CA</td>
<td>818 233</td>
<td>1</td>
</tr>
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</table>

**Subtotal** $8.00

Summary of Verizon Five Cents Plan

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
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<tbody>
<tr>
<td>25</td>
<td>.80</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 434-...

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>26</td>
<td>$.00</td>
</tr>
</tbody>
</table>

**Total local toll charges** $ .80

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

1. Federal excise tax at 3.00% .02
2. Long Beach city tax .04
3. 911 State Tax .01
4. Temporary surcharge as allowed by Public Utilities Commission CR.02
5. CA High Cost Fund - B .02
6. CHCF B Rate Adjustment CR.02
7. CA Universal Lifeline Telephone Service .01

**Total** $ .06

CSCC.LRich.Verizon.00000268

CSOC.RICH.010049
Verizon local toll charges **

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.55</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.59</td>
</tr>
<tr>
<td>@Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Unlimited 2UM</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>23.68</td>
</tr>
</tbody>
</table>

For 562 436-____

#Indicates services included in Verizon Local Package Lite

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax as 3.00%</td>
<td>1</td>
<td>.51</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td></td>
<td>.85</td>
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<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
<td>11.11</td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>CR .01</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
<td>.00</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td></td>
<td>.47</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td></td>
<td>.47</td>
</tr>
<tr>
<td>High CCi-B Rate Adjustment</td>
<td></td>
<td>CR 1.25</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td></td>
<td>.31</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1.13</td>
</tr>
</tbody>
</table>

Verizon non-basic charges **

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $80.77

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

*******************************

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5359.

CSOC.LRich.Verizon.0000269

CSOC.RICH.010050
FOR YOUR INFORMATION
If you are a FIOS TV Customer the FCC Community Unit Identifier (CUD) is as follows: Apple Valley: CA1857, Beaumont: CA1856, Murrieta: CA1836.

Verizon Long Distance
The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS
Questions about your long distance bill 1-877-483-5105
Trouble with your long distance service 1-800-483-4404
Changes to your long distance service 1-888-483-7347
Other long distance questions 1-888-483-7347
Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>$ .50</td>
</tr>
<tr>
<td>Total usage</td>
<td>$ .50</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$ .50</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>.07</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$ .57</td>
</tr>
</tbody>
</table>

Your calling plans: Timeless

 TollFree
For 962 425 [ ]

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fri</td>
<td>2:40pm</td>
<td>Sacramento, CA</td>
<td>916 999-1234</td>
<td>5</td>
</tr>
</tbody>
</table>

Subtotal: $ .50

Summary of TollFree

<table>
<thead>
<tr>
<th>Calls</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>.50</td>
</tr>
<tr>
<td>Total</td>
<td>$ .50</td>
</tr>
</tbody>
</table>

TollFree start date: 09/12/05

Total Long Distance calls: $ .50

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>.02</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>.03</td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>.01</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>.04</td>
</tr>
<tr>
<td>Total</td>
<td>$ .07</td>
</tr>
</tbody>
</table>

Verizon Long Distance basic charges: $ .57
Verizon Long Distance

Total Verizon Long Distance Charges $0.57

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

******************************************************************************
Your Rates, Terms or Services have changed
Effective 7/1/01, Long Distance Message Telecommunications Service (LDMTS) in-state and inter-state rates will increase from 53 cents/min to 54 cents/min in mileage band 1 (0-999 miles) and mileage band 2 (1001-1599 miles), for both peak and cfp-peak calling. International Message Telecommunications Service (IMTS) rates will increase 10 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or information about Verizon Long Distance calling plans, call our business office at the number on your bill.

******************************************************************************
Notice of Price Increase
Effective July 1, 2001, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries as well as changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, call our business office. The Service Agreement you received when you ordered Verizon Long Distance service contained a URL, web-site reference, which provides additional information regarding rates, terms and conditions for your long distance service. The URL has changed; such information may now be found at: www.verizonregulatory.com

CSOC.LRich.Verizon.00000271

CSOC.RICH.010052
LAURA RICHARDSON

Account Summary

Previous Charges $164.33
No payment received.
Past Due Charges (please pay now) $164.33

New Charges
Verizon (page 3) $95.89
Verizon Long Distance (page 6) 8.16
Total New Charges Due: Jul 16 $94.05

To avoid a 1.3% late payment charge, payment must be received before July 23, 2006.

Total Due: (Past Due + New) $258.38

Convenience! Manage Your Verizon Account Online, Anytime!
Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click “Sign in” under “My Account.” New user? Start with:
User ID: __________
Password: __________ and customize your ID as you register.

Who Says You Can’t Take it With You?
Just because you’re moving doesn’t mean you have to leave your phones and Internet service behind. Just contact us and we’ll make reconnecting at your new place easier than ever. Visit verizon.com/leasemoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

Watch other sides for important regulatory messages

Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to Verizon Roads. Your signature is required.

LAURA RICHARDSON
717 VERON ST
LONG BEACH CA 90246-2720

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

Amount Paid: $258.38

CSCC.LRich.Verizon.00000272

CSOC.RICH.010053
For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, the service is subject to disconnection prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the_disconnectment amount, a reconnect charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be added to your bill on the first day of the month if payment is not received at the utility or one of its payment agents by the late payment date shown on your bill. The late payment rate is subject to change.

Deposit
A deposit may be required to initiate service. The deposit will be placed on your bill at the time service is approved. A deposit may also be required at any time during the term of your service if your usage exceeds the amount contracted for.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be delayed if current directory advertising charges are not paid.

Disconnection of service
If you disconnect your telephone service before the end of your contract, you may be required to pay all charges due prior to the end of the contract, including any Disconnect fees.

Direct Payment Enrollment for Account:

Credit of Verizon, Inc. by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and credit to Verizon. (To discontinue Direct Payment, you must call Verizon.)

1: Check this box 2: Sign and Date: 3: Return this slip with your check for this month's payment.

[ ]

If you question this bill
Please call your Verizon Customer Service Representative at the "Billing Questions" number which appears above. If you are not satisfied after receiving an explanation, please submit a written inquiry to the number shown above. We will furnish you a written statement within 60 days that must include the disputed amount. Verizon will also be able to perform the investigation required. If you fail to comply with our request, within 30 days of receipt, Verizon will be able to perform the investigation required by the FCC. If you have a complaint you cannot resolve with our

[ ]

Toll Free Numbers:

Online billing & service verizon.com/building 24 hours a day

Direct payment enrollment verizon.com/building 24 hours a day

Customer inquiries verizon.com/building 24 hours a day

Tariff questions verizon.com/tariffs 24 hours a day

If you have questions regarding the charges on your bill, us us Verizon.com/verizon.com for help. You can also call 1-800-463-3000 weekdays between 8 am and 6 pm M-F.

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<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Package residence line</td>
<td>1</td>
<td>17.75</td>
</tr>
<tr>
<td>2. Residence line</td>
<td>1</td>
<td>17.75</td>
</tr>
<tr>
<td>3. Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.59</td>
</tr>
<tr>
<td>4. Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 48.00</strong></td>
</tr>
</tbody>
</table>

**MISCELLANEOUS CHARGES AND CREDITS**

- Late payment charge on $82.99 at 1.50%  
  **Total** $ 1.24

**BASIC SERVICE TAXES AND SURCHARGES**

- Federal excise tax at 3.00%  
  **Total** $ 1.55
- Longreach city tax  
  **Total** $ 2.60
- Filing to support the Public Utilities Commission  
  **Total** $ 0.03
- 911 State Tax  
  **Total** $ 0.03
- Temporary surcharge as allowed by Public Utilities Commission  
  **Total** $ 0.03
- 11 California Relay Service and Communications Devices Fund  
  **Total** $ 0.03
- 12 CA High Cost Fund - B  
  **Total** $ 0.03
- 13 California Teleconnect Fund surcharge  
  **Total** $ 0.03
- 14 CA Universal Lifeline Telecommunications  
  **Total** $ 0.03
- 15 CA High Cost Fund - A  
  **Total** $ 0.03
- 16 Federal Universal Service Fee  
  **Total** $ 0.03
- 17 Federal Universal Service Fee  
  **Total** $ 0.03

**Verizon basic charges** $ 26.50

**LOCAL TOLL CALLS**

Verizon Local Cents Plan**
For $422 422 422
**Direct Dial Call**

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place Called</th>
<th>Number Called</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 Wed</td>
<td>May 24</td>
<td>10:46 pm</td>
<td>Van Nys</td>
<td>CA 818 723</td>
<td>1</td>
</tr>
<tr>
<td>19 Wed</td>
<td>May 24</td>
<td>10:47 pm</td>
<td>Van Nys</td>
<td>CA 818 723</td>
<td>2</td>
</tr>
<tr>
<td>22 Wed</td>
<td>May 24</td>
<td>10:49 pm</td>
<td>Van Nys</td>
<td>CA 818 723</td>
<td>1</td>
</tr>
<tr>
<td>21 Wed</td>
<td>May 24</td>
<td>10:52 pm</td>
<td>Van Nys</td>
<td>CA 818 723</td>
<td>1</td>
</tr>
<tr>
<td>23 Wed</td>
<td>May 24</td>
<td>2:05 pm</td>
<td>CanogaPark</td>
<td>CA 818 223</td>
<td>3</td>
</tr>
<tr>
<td>23 Wed</td>
<td>May 24</td>
<td>1:40 pm</td>
<td>Los Angeles</td>
<td>CA 213 602</td>
<td>2</td>
</tr>
<tr>
<td>24 Wed</td>
<td>May 24</td>
<td>1:45 pm</td>
<td>Diamond Bar</td>
<td>CA 800 309</td>
<td>2</td>
</tr>
<tr>
<td>25 Wed</td>
<td>May 24</td>
<td>1:16 pm</td>
<td>Alhambra</td>
<td>CA 714 528</td>
<td>2</td>
</tr>
<tr>
<td>26 Wed</td>
<td>May 24</td>
<td>2:05 pm</td>
<td>San Monica</td>
<td>CA 310 720</td>
<td>6</td>
</tr>
<tr>
<td>27 Thu</td>
<td>May 24</td>
<td>4:10 pm</td>
<td>CanogaPark</td>
<td>CA 818 223</td>
<td>4</td>
</tr>
<tr>
<td>30 Fri</td>
<td>May 24</td>
<td>7:05 pm</td>
<td>Los Angeles</td>
<td>CA 213 214</td>
<td>1</td>
</tr>
<tr>
<td>29 Fri</td>
<td>May 24</td>
<td>9:30 pm</td>
<td>CanogaPark</td>
<td>CA 818 223</td>
<td>2</td>
</tr>
<tr>
<td>30 Fri</td>
<td>May 24</td>
<td>9:38 pm</td>
<td>CanogaPark</td>
<td>CA 818 223</td>
<td>3</td>
</tr>
<tr>
<td>31 Fri</td>
<td>May 24</td>
<td>9:52 pm</td>
<td>CanogaPark</td>
<td>CA 818 223</td>
<td>4</td>
</tr>
<tr>
<td>31 Fri</td>
<td>May 24</td>
<td>9:56 pm</td>
<td>San Monica</td>
<td>CA 310 269</td>
<td>2</td>
</tr>
<tr>
<td>31 Fri</td>
<td>May 24</td>
<td>11:23 pm</td>
<td>Los Angeles</td>
<td>CA 213 602</td>
<td>2</td>
</tr>
<tr>
<td>32 Fri</td>
<td>May 24</td>
<td>1:40 pm</td>
<td>Long Beach</td>
<td>CA 523 255</td>
<td>1</td>
</tr>
<tr>
<td>32 Fri</td>
<td>May 24</td>
<td>4:49 pm</td>
<td>Anaheim</td>
<td>CA 714 509</td>
<td>2</td>
</tr>
<tr>
<td>37 Fri</td>
<td>May 24</td>
<td>4:50 pm</td>
<td>Anaheim</td>
<td>CA 714 529</td>
<td>8</td>
</tr>
<tr>
<td>37 Fri</td>
<td>May 24</td>
<td>5:00 pm</td>
<td>Long Beach</td>
<td>CA 523 304</td>
<td>1</td>
</tr>
<tr>
<td>38 Fri</td>
<td>May 24</td>
<td>5:06 pm</td>
<td>Los Angeles</td>
<td>CA 213 605</td>
<td>2</td>
</tr>
<tr>
<td>39 Fri</td>
<td>May 24</td>
<td>5:42 pm</td>
<td>Anaheim</td>
<td>CA 714 602</td>
<td>1</td>
</tr>
<tr>
<td>40 Mon</td>
<td>May 24</td>
<td>4:43 pm</td>
<td>Los Angeles</td>
<td>CA 213 210</td>
<td>2</td>
</tr>
<tr>
<td>41 Mon</td>
<td>May 24</td>
<td>4:49 pm</td>
<td>Long Beach</td>
<td>CA 523 304</td>
<td>8</td>
</tr>
<tr>
<td>43 Mon</td>
<td>May 24</td>
<td>4:55 pm</td>
<td>Van Nys</td>
<td>CA 818 223</td>
<td>2</td>
</tr>
</tbody>
</table>

**Total** $ 3.30
Verizon Five Cents Plan™ (continued)

Summary of Verizon Five Cents Plan™

<table>
<thead>
<tr>
<th>Plan call(s)</th>
<th>$ 3.30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$ 3.30</td>
</tr>
</tbody>
</table>

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426-7

<table>
<thead>
<tr>
<th>National area call(s) at $0.95 per call</th>
<th>$ 0.95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$ 0.95</td>
</tr>
</tbody>
</table>

For 562 426-7

Detail of Calls from Summary

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number Called</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon</td>
<td>Jun 5</td>
<td>4:57 pm</td>
<td>Dir Ass</td>
<td>CA 562-426-7</td>
<td>$0.95</td>
</tr>
</tbody>
</table>

The above detail is informational only and not part of the total.

Total local toll charges $ 4.25

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>0.13</td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>0.03</td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>0.07</td>
</tr>
<tr>
<td>CA Highway Charge and Communications Fund</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>0.08</td>
</tr>
<tr>
<td>CA Telephones Fund surcharge</td>
<td>0.03</td>
</tr>
<tr>
<td>Cheapest Route Adjustment</td>
<td>0.13</td>
</tr>
<tr>
<td>CA Universal LifeLine Telephone Service</td>
<td>0.05</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>0.03</td>
</tr>
</tbody>
</table>

Total $ 4.58

Verizon local toll charges ** $ 4.58

**Non-payment of local toll charges WILL result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@Local Package Lite</td>
<td>1</td>
<td>34.65</td>
</tr>
<tr>
<td>@Verizon Package Credit</td>
<td>1</td>
<td>CR 17.25</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.98</td>
</tr>
<tr>
<td>@Unlimited ZUM</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Three-way Calling</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Speed Dialing</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Total $ 23.68

For 562 426-7

@Indicates services included in Verizon Local Package Lite.

---

CSCC.LRich.Verizon.00000275
CSOC.RICH.010056
Zone Unit Charges

For 562 424

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Day</td>
<td>Date</td>
<td>Time</td>
<td>Place-called</td>
<td>Number-called</td>
<td>Period</td>
<td>Min.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>6:52 pm</td>
<td>Hawthorne</td>
<td>CA 213 392</td>
<td>Day</td>
<td>9</td>
</tr>
<tr>
<td>Sat</td>
<td>Jan 17</td>
<td>9:11 pm</td>
<td>Whittier</td>
<td>CA 562 777</td>
<td>Night</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Federal excise tax at 3.80%</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Long Beach city tax</td>
<td>0.06</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Funding to support the Public Utilities Commission</td>
<td>0.03</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>CA High Cost Fund - B</td>
<td>0.27</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR 01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>CA Universal Lifeline Telephone Service</td>
<td>0.21</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>CA High Cost Fund - A</td>
<td>0.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Total</td>
<td>1.13</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Verizon non-basic charges **

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $85.80

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

***************

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-396-5358.

If you are a FIOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1697, Beaumont: CA1658, Maricopa: CA1656.

CSCC.LRich.Verizon.00000276

CSOC.RICH.010057
Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
Trouble with your long distance service 1 800 483-8494
Changes to your long distance service 1 888 483-7547
Other long distance questions 1 888 483-7547
Visit our Website at verizonL.D.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total usage</td>
<td>$7.00</td>
</tr>
<tr>
<td>Total Long Distance calls</td>
<td>$1.00</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>$1.16</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$8.16</td>
</tr>
</tbody>
</table>

Your calling plan(s): Timeless

Timeless

Per 562 426:

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>12:50 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>12:50 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:51 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
<tr>
<td>Wed</td>
<td>May 31</td>
<td>1:00 pm</td>
<td>Tulsa</td>
<td>OK 918-850</td>
<td>1</td>
</tr>
</tbody>
</table>

Billings 06/22/04 Page 3 of 3
Telephone Number: 562-426
Account Number: 6691
How to Reach Us: See page 2
Verizon Long Distance

Timeless (continued)
For 562 429-1234

Direct Diale Call (continued)

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon</td>
<td>Jan 6</td>
<td>5:08 pm</td>
<td>Sacramento CA</td>
<td>518 483-2345</td>
<td>2</td>
<td>.20</td>
</tr>
</tbody>
</table>

Summary of Timeless
2 Plan calls
Total $7.00

Timeless start date: 01/12/05
Total Long Distance calls $7.00

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES
1 Federal excise tax at 3.00% .23
2 Long Beach city tax .38
3 8% Sales Tax .01
4 California Relay Service and Communications Devices Fund .01
5 CA High Cost Fund - D .04
6 CA Universal Lifeline Telephone Service .03
7 Federal Universal Service Fee - Verizon LD .46
Total $1.16

Verizon Long Distance basic charges $8.16

Total Verizon Long Distance Charges $8.16

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

-------------------------------------------------
IMPORTANT NOTICE FOR ALL VERIZON LONG DISTANCE CUSTOMERS
Effective immediately, we are modifying the language in your service agreement relating to late payment charges. Going forward, the late payment charge for customers who have their Verizon Long Distance charges billed by their local carrier will be the late payment charge that the local carrier applies to overdue charges. If your local carrier (e.g., Verizon local telephone company) changes its late payment charge or methodology, it will notify you of those changes. Verizon Long Distance will not separately notify you. If your Verizon Long Distance charges are not billed by your local carrier, Verizon Long Distance may charge a late payment charge of 1.5 percent per month or the maximum allowed by law, whichever is lower.

-------------------------------------------------
Your Rates, Terms or Services Have Changed.
Effective 8/1/06, the Verizon Long Distance Timeless Plan will have a monthly plan charge of $2 per month. Verizon Long Distance offers a variety of calling plans that may better meet your needs. Visit www.verizon.com or call your local business office for more information.

CSOC.Rich.Verizon.00000278

CSOC.RICH.010059
**Account Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$253.38</td>
</tr>
<tr>
<td>Payment Received Jun 30, Thank You</td>
<td>$165.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$93.38</td>
</tr>
<tr>
<td><strong>New Charges</strong></td>
<td></td>
</tr>
<tr>
<td>Verizon (page 3)</td>
<td>$131.87</td>
</tr>
<tr>
<td>Verizon Long Distance (page 5)</td>
<td>2.14</td>
</tr>
<tr>
<td><strong>Total New Charges Due Aug 15</strong></td>
<td>$134.91</td>
</tr>
<tr>
<td><strong>Total Due</strong> (Past Due + New)</td>
<td>$227.39</td>
</tr>
</tbody>
</table>

**Mail payments to:**
Verizon California, PO Box 98286, Mission Hills CA 91304-8286

**Charge of billing address?**
Go to Verizon.com/billingaddress or see page 2.

---

**DSTL**

Make Sure You Won't Miss A Moment With Verizon Online DSL (Up To 768Kbps)
High-speed Internet at dial-up prices. Go to verizon.net/isthelink or call 1-866-969-4748 today.
One-year agreement required.
Prices are subject to change. Subject to terms and conditions.

---

**Convenience! Manage Your Verizon Account Online, Anytime!**
Order service, view & pay your bill, request repairs, perform their own bills and more. At verizon.com click "Log In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

---

**Save With Verizon & RoadLink®**
Put your local, DSL, Verizon Wireless & Verizon long distance into one monthly bill with ONETRILL®. Easy & free. Save up to $100 or more depending on the service you want. Nothing to return & no subscription fees. See Verizon your cost.

---

**Detach & return payment slip with your check, payable to Verizon.**

**Account:**

**New Charges Due:** 8/15/06

**Total Due:** $227.39

**Amount Paid:**

---

**Laura Richardson**
717 Vernon St
Lomita Beach, CA 90717-2728

---

CSOC.LRich.Verizon.0000280

---

CSOC.RICH.010061
For Your Information

Bills are due and payable upon presentation:

Current bill: If the payment of the bill for telephone service is not paid within 15 days from the date of presentation, service may be disconnected.

Previous bill: If an arrearage for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the due date referred to above.

Reconnect charge: If your telephone service is disconnected, in addition to the arrearage amount, a reconnect charge (per line) will apply. Such charges must be paid before service will be reconnected.

Late payment charge: A late payment charge of 15% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the due payment date printed on your bill. To avoid service disconnection, you must pay your full bill in full at once. You may avoid service discontinuance by paying the balance due before the date printed on the bill or paying partial payment of late charges making you up to the obligations to pay all charges prior to the due date of the bill.

Directory advertising: The amount of this bill may include charges for directory advertising. Advertising in future directories may be delayed if current directory advertising charges are not paid. Disconnection will be made for non-payment of late charges, excluding directory advertising.

Direct Payment Enrollment for Account:

If you prefer to pay your bill electronically and receive your monthly statement by email, sign up for Direct Payment today. To enroll, visit the Direct Payment website at www.verizon.com/directpayment or call 1-800-643-3000. When you sign up for Direct Payment, your monthly bill will be due on the 20th of each month.

1: Check this box: 2: Sign and Date: 3: Return this slip with your check for this month's payment.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here:

1: Check this box: 2: Enter your correct billing address: 3: Return this slip with your payment.

CSCC.LRich.Verizon.00000281

CSOC.RICH.010062
<table>
<thead>
<tr>
<th>MONTHLY SERVICE</th>
<th>BASIC (Jul 32 to Aug 22)</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>0 Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>2</td>
<td>Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>3</td>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>4</td>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$ 48.00</strong></td>
</tr>
</tbody>
</table>

**MISCELLANEOUS CHARGES AND CREDITS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment charge on $164.33 at 1.50%</td>
<td>1</td>
<td>$2.46</td>
<td></td>
</tr>
<tr>
<td>Jun 20 Recommission charge</td>
<td>1</td>
<td>$49.02</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$ 51.48</strong></td>
</tr>
</tbody>
</table>

**BASIC SERVICE TAXES AND SURCHARGES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1</td>
<td>$1.50</td>
<td></td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>1</td>
<td>$2.56</td>
<td></td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td>$0.04</td>
<td></td>
</tr>
<tr>
<td>BIW State Tax</td>
<td>1</td>
<td>$0.23</td>
<td></td>
</tr>
<tr>
<td>Temporary surcharge as allowed by Public Utilities Commission</td>
<td>1</td>
<td>$CR.03</td>
<td></td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>1</td>
<td>$0.10</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - B</td>
<td>1</td>
<td>$0.74</td>
<td></td>
</tr>
<tr>
<td>California Telecommunications Fund surcharge</td>
<td>1</td>
<td>$0.05</td>
<td></td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>1</td>
<td>$0.48</td>
<td></td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>1</td>
<td>$0.08</td>
<td></td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>1</td>
<td>$0.74</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td><strong>$ 7.37</strong></td>
<td></td>
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</table>

**Verizon basic charges**

<table>
<thead>
<tr>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$106.45</td>
</tr>
</tbody>
</table>

**LOCAL TOLL CALLS**

Verizon Five Cents Plan™

For 562-425-2231

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Min</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sun</td>
<td>Jul 9</td>
<td>4:53 pm</td>
<td>San Bernadino</td>
<td>310-481-7897</td>
<td>4</td>
<td>.20</td>
</tr>
</tbody>
</table>

**Summary of Verizon Five Cents Plan™**

<table>
<thead>
<tr>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>.20</td>
<td>$4.00</td>
</tr>
</tbody>
</table>

**Total local toll charges**

<table>
<thead>
<tr>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.20</td>
<td>.20</td>
</tr>
</tbody>
</table>

**Verizon local toll charges**

**LOCAL TOLL TAXES AND SURCHARGES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax at 3.00%</td>
<td>1</td>
<td>$0.01</td>
<td></td>
</tr>
<tr>
<td>Long Beach city tax</td>
<td>1</td>
<td>$0.01</td>
<td></td>
</tr>
<tr>
<td>CHCP-B Rate Adjustment</td>
<td>1</td>
<td>$CR.01</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$ 0.01</strong></td>
</tr>
</tbody>
</table>

**Verizon local toll charges**

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**
## MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Local Package Lite</td>
<td>1</td>
<td>34.95</td>
</tr>
<tr>
<td>@ Verizon Package Credit</td>
<td>1</td>
<td>CR 17.72</td>
</tr>
<tr>
<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.69</td>
</tr>
<tr>
<td>@ Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Unlimited ZUM</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Call Waiting/Cancel Call Waiting</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Three-way Calling</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Speed Dial</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td>@ Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ 23.68</strong></td>
</tr>
</tbody>
</table>

For $52.425-2778

@Indicates services included in Verizon Local Package Lite.

## NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Federal excise tax at 3.00%</td>
<td>.51</td>
</tr>
<tr>
<td>11 Long Beach city tax</td>
<td>.86</td>
</tr>
<tr>
<td>12 Funding to support the Public Utilities Commission</td>
<td>.03</td>
</tr>
<tr>
<td>13 911 State Tax</td>
<td>.11</td>
</tr>
<tr>
<td>14 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR .01</td>
</tr>
<tr>
<td>15 California Public Utilities Commission</td>
<td>.00</td>
</tr>
<tr>
<td>16 CA High Cost Fund - B</td>
<td>.47</td>
</tr>
<tr>
<td>17 California Teleconnect Fund surcharge</td>
<td>.03</td>
</tr>
<tr>
<td>18 CA High Cost Fund - A</td>
<td>.05</td>
</tr>
<tr>
<td>19 CA Universal Lifeline Telephone Service</td>
<td>.31</td>
</tr>
<tr>
<td>20 CA Universal Lifeline Telephone Service</td>
<td>.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 1.13</strong></td>
</tr>
</tbody>
</table>

**Verizon non-basic charges**

**$ 24.81**

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

**Total Verizon charges**

**$ 131.87**

---

**Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your account credit limit is $3000

**CHANGE IN CHARGES**

**Changes in Federal Charges Beginning July, 2006**

Effective July 1, 2006, the Federal Subsidiary Line Charge may change on your main phone line and on any additional phone line. This change helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2006. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incendiaries.
FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us to use information from your
check to make a one-time electronic fund transfer from your account or to process
this transaction as a check. If you wish to be excluded from this process, please
call 1-800-300-3338.

Special Savings on ADT Security!
As a Verizon customer, receive special savings when you help protect your home
or business with an ADT Security System. Call ADT for details at:
Business Customers: 1-800-417-9238
License numbers at 1-800-ADT-ASAP

Verizon is not affiliated with ADT and does not provide security services.

Need Info?
Verizon and the California Public Utilities Commission, along with other phone
companies, consumer groups and community organizations, have developed a
website containing consumer protection information every telecommunications
customer should know. Visit: www.calpingsinfo.com or call 1-800-649-7570.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to
Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS
Questions about your long distance bill
Trouble with your long distance service
Changes to your long distance service
Other long distance questions
Visit our Website at

1-877-488-5305
1-800-488-8894
1-800-488-7547
Verizon.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>$ 1.90</td>
</tr>
</tbody>
</table>

Total usage: $ 1.90
Total Long Distance calls: $ 1.90
Taxes and Surcharges: $.24
Total Verizon Long Distance Charges: $ 2.14

Your calling plan(s): Timeless

Timeless

For 6698 [ ]

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mon.</td>
<td>Jul 17</td>
<td>7:36 pm</td>
<td>Sacramento</td>
<td>CA 518 4493</td>
</tr>
<tr>
<td>2</td>
<td>Thu.</td>
<td>Jul 20</td>
<td>9:34 pm</td>
<td>Sf, Redwood</td>
<td>CA 415 849</td>
</tr>
</tbody>
</table>

Subtotal: $ 2.14

Summary of Timeless

Total calls: 1.90

6698

CSOC.Rich.Verizon.000000084

CSOC.RICH.010065
Verizon Long Distance

Timeless (continued)

Summary of Timeless

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$1.90</td>
</tr>
</tbody>
</table>

Timeless start date: 08/12/05
Total Long Distance calls $1.90

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Federal excise tax at 3.00%</td>
<td>.06</td>
</tr>
<tr>
<td>2 Long Beach city tax</td>
<td>.10</td>
</tr>
<tr>
<td>3 911 State Tax</td>
<td>.01</td>
</tr>
<tr>
<td>4 California Relay Service and Communications Devices Fund</td>
<td>.01</td>
</tr>
<tr>
<td>5 CA High Cost Fund - B</td>
<td>.04</td>
</tr>
<tr>
<td>6 CA Universal Lifeline Telephone Service</td>
<td>.02</td>
</tr>
<tr>
<td>Total</td>
<td>$2.14</td>
</tr>
</tbody>
</table>

Verizon Long Distance basic charges $2.14

Total Verizon Long Distance Charges $2.14

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

Previous Charges $227.39
No payment received. 0.00
Past Due Charges (please pay now) $227.39

New Charges
Verizon Long Distance (page 5) $81.76
Verizon Long Distance (page 6) 3.96
Total New Charges Due Sep 15 $85.77

To avoid a 1.5% late payment charge, payment must be received before September 22, 2006.
Total Due: (Past Due + New) $313.16

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

Yes! I want to be a literacy champion.
Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

Laura Richardson
717 Vernon St
Loma Linda, CA 92354-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

Detach & return payment slip with your check, payable to Verizon.
Account:
New Charges Due: 09/15/06
Total Due: $313.16
Amount Paid: 

CSOC.LRich.Verizon.00000286
CSOC.RICH.010067
MONTHLY SERVICE - BASIC (Aug 23 to Sep 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Package residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>2 Residence line</td>
<td>1</td>
<td>17.25</td>
<td>17.25</td>
</tr>
<tr>
<td>3 Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$48.00</strong></td>
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</table>

MISCELLANEOUS CHARGES AND CREDITS

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Late payment charge on $933.38 at 1.50%</td>
<td>1</td>
<td>1.40</td>
<td>1.40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$1.40</strong></td>
<td></td>
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</tbody>
</table>

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Federal excise tax at 3.00%</td>
<td>1</td>
<td>1.51</td>
<td>1.51</td>
</tr>
<tr>
<td>7 Los Angeles city tax</td>
<td></td>
<td>2.69</td>
<td>2.69</td>
</tr>
<tr>
<td>8 Funding to support the Public Utilities Commission</td>
<td>0.04</td>
<td></td>
<td>0.04</td>
</tr>
<tr>
<td>9 911 State Tax</td>
<td>0.23</td>
<td></td>
<td>0.23</td>
</tr>
<tr>
<td>10 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR 0.03</td>
<td></td>
<td>CR 0.03</td>
</tr>
<tr>
<td>11 California Relay Service and Communications Devices Fund</td>
<td>.02</td>
<td></td>
<td>.02</td>
</tr>
<tr>
<td>12 CA High Cost Fund - A</td>
<td>7.2</td>
<td></td>
<td>7.2</td>
</tr>
<tr>
<td>13 California Teleconnect Fund surcharge</td>
<td>.05</td>
<td></td>
<td>.05</td>
</tr>
<tr>
<td>14 CA Universal Lifeline Telephone Service</td>
<td>.46</td>
<td></td>
<td>.46</td>
</tr>
<tr>
<td>15 CA High Cost Fund - B</td>
<td>.08</td>
<td></td>
<td>.08</td>
</tr>
<tr>
<td>16 Federal Universal Service Fee</td>
<td>.69</td>
<td></td>
<td>.69</td>
</tr>
<tr>
<td>17 Federal Universal Service Fee</td>
<td>.74</td>
<td></td>
<td>.74</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$7.11</strong></td>
<td></td>
</tr>
</tbody>
</table>

Verizon basic charges ** $56.51**

LOCAL TOLL CALLS

Verizon Five Cents Plan

For 5¢ 35¢ . . .

Day      Date Time Place called Number called ** Min. **
---      --  ---    ----  ------  ----  ----  -------
18 Sun   Jul 23 1:32 pm San Francisco CA 628 363-71 | 3 | 3 | .15
19 Sun   Jul 23 1:25 pm Alhambra CA 628 363-17 | 4 | 13 | .65
20 Sun   Jul 23 1:22 am Los Angeles CA 513 975-9 | 4 | 13 | .65
31 Mon   Aug 1 10:31 am San Monica CA 310 244-1  | 4 | 13 | .35

Summary of Verizon Five Cents Plan

| Day      Date Time Place called Number called ** Min. ** | **Total** |
|---        ---  ---    ----  ------  ----  -------  ------ |
| 22 Plan calls | 1.50 | 1.50 |

Total local toll charges ** $1.50**

**Thank you for using Verizon.**

LOCAL TOLL TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 Long Beach city tax</td>
<td></td>
<td>.07</td>
<td>.07</td>
</tr>
<tr>
<td>34 911 State Tax</td>
<td></td>
<td>.01</td>
<td>.01</td>
</tr>
<tr>
<td>75 Temporary surcharge as allowed by Public Utilities Commission</td>
<td>CR 0.03</td>
<td></td>
<td>CR 0.03</td>
</tr>
<tr>
<td>76 CA High Cost Fund - B</td>
<td></td>
<td>.03</td>
<td>.03</td>
</tr>
<tr>
<td>77 CHIC-B Rate Adjustment</td>
<td></td>
<td>CR .05</td>
<td>CR .05</td>
</tr>
<tr>
<td>78 CA Universal Lifeline Telephone Service</td>
<td>.02</td>
<td></td>
<td>.02</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$ .05</strong></td>
<td></td>
</tr>
</tbody>
</table>

Verizon local toll charges ** $1.55**

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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CSCC.LRich.Verizon.00000288

---

CSCC.RICH.010069
MONTHLY SERVICE NON BASIC (Aug 22 to Sep 22)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Local Package Lite</td>
<td>1</td>
<td>34.95</td>
</tr>
<tr>
<td>@ Verizon Package Credit</td>
<td>1</td>
<td>CR 17.22</td>
</tr>
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<td>Inside Wire Maintenance</td>
<td>2</td>
<td>2.98</td>
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<tr>
<td>@ Home Voice Mail Standard - Pkg</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@ Unlimited ZUM</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@ Call Waiting/Cancel Call Waiting</td>
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<td>.00</td>
</tr>
<tr>
<td>@ Three-way Calling</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@ Speed Dialing</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td>@ Caller ID with Anonymous Call Block</td>
<td>1</td>
<td>.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>23.68</strong></td>
</tr>
</tbody>
</table>

For 562 425[- _ _ _]

@ Indicates service included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES
10 Federal excise tax in 3.00% CR .53
11 Long Beach city tax .86
12 Funding to support the Public Utilities Commission .03
13 911 State Tax 11
14 Temporary surcharge as allowed by Public Utilities Commission CR .01
15 California Relay Service and Communications Devices Fund .01
16 CA High Cost Fund - B .47
17 California Teleconnect Fund surcharge .03
18 CHCF-B Rate Adjustment CR 1.20
19 CA Universal Lifeline Telephone Service .01
20 CA High Cost Fund - A .05
**Total** $.44

Verizon non-basic charges ** $23.72
**Non payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $81.78

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES
California changes dual party relay service fund rate
Beginning 07/01/2016, your CA dual party relay service fund rate will decrease from 0.27 percent to 0.25 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide telecommunications services for people with special needs. See California Relay Service and Communications Devices Fund.

***************

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one time electronic fund transfer from your account or to process
FOR YOUR INFORMATION

If you wish to be excluded from this process, please call 1-888-690-5266.

NOTICE OF PUBLIC PARTICIPATION HEARINGS
REGARDING REVIEW OF THE TELECOMMUNICATIONS
PUBLIC POLICY PROGRAMS RULEMAKING 06-05-028

The California Public Utilities Commission (CPUC) has scheduled Public
Participation Hearings in Docket 06-05-028 to conduct a comprehensive review of its
Telecommunications Public Policy Programs - California Lifeline, Payphone
Programs, Deaf and Disabled Telecommunications Program, and California
Teleconnect Fund. The hearings will be held as follows:

Monday, September 25, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
San Diego State Building
1500 Front Street, Auditorium
San Diego, California

Thursday, October 26, 2006
9:00 am - 11:00 am Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
Oxnard City Hall Council Chambers
305 West 3rd Street
Oxnard, California

Friday, November 3, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
California Energy Commission Building
510 Ninth Street, Hearing Room A
Sacramento, California

The hearings have been scheduled as noted above and provide an opportunity for
customers to present their views, comments and opinions regarding the
Commission’s Telecommunications Public Policy Programs. The assigned
Commissioner and Administrative Law Judge will preside over the hearings and a
court reporter will transcribe comments for the record. Representatives from the
Commission’s Public Advisor’s Office will assist in facilitating the hearings.

The Commission welcomes your participation and comments. If you cannot
attend the hearing, you may submit written comments to: CPUC, Public
Advisor’s Office, 555 Van Ness Avenue, San Francisco, CA 94102 or e-mail to
public.advisory@cpuc.ca.gov. Please reference Ratemaking 06-05-028 in your written
comments. Your comments will be circulated to the Commission and the
assigned ALJ and will become part of the formal correspondence file as part of
the record in this proceeding. These facilities are handicap accessible. If specialized
accommodations are needed for the Sacramento location, such as language
interpreters or assistance for the hard of hearing, please contact the CPUC’s
Public Advisor’s Office via e-mail at public.advisory@cpuc.ca.gov or by phone at
(415) 703-2574, toll-free at 1-888-848-8350, TTY toll-free at 1-888-830-7825, or
regular TTY at (415) 703-3562 at least five (5) working days prior to hearing.
For the Oxnard locations in San Diego and Oxnard, please contact the CPUC’s
Public Advisor’s Office via e-mail at public.advisory@cpuc.ca.gov or by phone at
(213) 876-7035, toll-free at 1-888-848-8350, TTY toll-free at 1-888-830-7825 at
least five (5) working days prior to the hearing.

Special Savings on ADT Security!
As a Verizon customer receive special savings when you help protect your home
or business with an ADT Security System. Call ADT for details at:
Residential Customers 800-617-8900
Business Customers 866-417-8538
FOR YOUR INFORMATION

License numbers at 1-800-AUD-T-ASAP

Verizon is not affiliated with AT&T and does not provide security services.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS
Questions about your long distance bill 1 877 483 5305
Trouble with your long distance service 1 800 483 8494
Changes to your long distance service 1 888 483 7547
Other long distance questions 1 888 483 7547
Visit our Website at verizonld.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

<table>
<thead>
<tr>
<th>Domestic</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Dialed</td>
<td>$ .10</td>
</tr>
<tr>
<td>Total usage</td>
<td>$ 3.50</td>
</tr>
<tr>
<td>Plan Charges</td>
<td>3.60</td>
</tr>
<tr>
<td>Total Long Distance Calls</td>
<td>$ 3.50</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>.40</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>$ 3.99</td>
</tr>
</tbody>
</table>

Your calling plan(s): Timeless

For 562 426-...

Direct Dialed Calls

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Minutes</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon</td>
<td>Jul 17</td>
<td>7:36 pm</td>
<td>Sacramento</td>
<td>916 719- ...</td>
<td>1 .10</td>
<td>.10</td>
</tr>
</tbody>
</table>

Summary of Timeless

2. Plan Charge
3. New plan charge effective Aug 1, 2006, 21 day(s) at new charge.
4. Plan calls
   Total
   Total $ 3.50

Timeless start date: 09/12/05

Total Long Distance calls

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| 5 | Long Beach city tax | $ .19 |
| 6 | Federal Universal Service Fee - Verizon LD | $ .30 |
| Total | | $ .49 |

Verizon Long Distance basic charges $ 3.99

CSCC.LRich.Verizon.00000291

CSOC.RICH.010072
Verizon Long Distance

Total Verizon Long Distance Charges $3.99

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Billing Date: 09/19/06  Page 1 of 2
Telephone Number: 562-426-4810
Account Number: [redacted]
How to Reach Us: See page 2

Account Summary

Previous Charges $313.16

No Payment Received $0.00

Past Due Charges (please pay now) $313.16

New Charges

Verizon (page 3) - $55.36
Verizon Long Distance (page 5) - $1.67

Total New Charges Due Oct 13 $57.05

Total Due: (Past Due + New) $256.11

Please pay soon receipt

Closing statement:

To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

MAIL PAYMENTS TO:
Verizon California, PO Box 9688, Mission Hills, CA 91204

Charge of billing address?:
Go to verizon.com/billingaddress or see page 2

see other side for important regulatory messages

-- detach & return payment slip with your check, payable to Verizon. --

Account:
New Charges Due: Pay upon receipt

Total Due: $256.11

Amount Paid: $[redacted]

LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90806-2728

Username: [redacted]
Password: [redacted]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS, CA 91204-2728

CSCC.LRich.Verizon.00000294

CSOC.RICH.010075
How to Reach Us

Billing questions  verizon.com/billinghelp  1 800 453-3000  8 am - 6 pm M-F
Repair  verizon.com/repair  1 800 442-1000  24 hours a day
To order services  verizon.com/storefront  1 800 483-4200  8 am - 6 pm M-F
Are you moving?  verizon.com/movingcenter  1 800 483-4200  8 am - 6 pm M-F
Centro respuesta de Verizon  verizon.com/contactus  1 800 743-2493  6 am - 6 pm M-F

Korea  1 800 443-3698  8 am - 5 pm M-F
Tiếng Việt Nam  1 800 483-7772  8 am - 5 pm M-F

Online billing & payment  verizon.com/billing  24 hours a day
Direct payment enrollment  verizon.com/pay  24 hours a day

Customers with disabilities  verizon.com/accessibility  1 800 974-6966  8 am - 8 pm M-F

Tariffs  www.verizon.com/tariffs  1 800 453-3000  8 am - 9:30 pm M-F

For Your Information

Bills are due and payable upon presentation. Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is disconnected, in addition to the delinquent balance, a reconnect charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1 1/2% will be applied to your bill on or after the date due, if payment is not received by the due date shown on your bill. The late payment charge will not be more than 22 days from the date the bill is mailed by the Utility. Within the billing period, payment of late charges releases you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising is subject to change without notice. To view current directory advertising charges, contact your local office.

If you question this bill
Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please call the Local Number listed below. You may also write to the Public Utility Commission for further information.

Returned Payments
If your payments is returned for any reason, Verizon will not reissue the same check. A new check may apply for each payment reissued.

Correspondence Address Only
P.O. Box 11326
S.F., California 94111-9308

For payment address, see page 3 payment coupon.
This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you add or drop, your first bill may also include a partial month’s charge. See the section, “ADDING AND CHANGING SERVICE” for more information.

ADDING AND CHANGING SERVICE

For 562 490

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date.

For removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance changes in the MONTHLY SERVICE section.

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Package Line Charge</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>4.77</td>
</tr>
<tr>
<td>2 Package Wires</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>12.65</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td></td>
<td></td>
<td>17.42</td>
</tr>
</tbody>
</table>

For 562 490

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Residence line</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>12.65</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>5.13</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td></td>
<td></td>
<td>17.78</td>
</tr>
</tbody>
</table>

Total Adding and Changing Service CR $ 35.20

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Rate</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td>3.00%</td>
<td>1.07</td>
</tr>
<tr>
<td>Long Reach city tax</td>
<td></td>
<td>1.80</td>
</tr>
<tr>
<td>fungus to support the Public Utilities Commission</td>
<td></td>
<td>0.55</td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
<td>0.17</td>
</tr>
<tr>
<td>9 Temporary surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>0.02</td>
</tr>
<tr>
<td>9 California Relay Service and Communications Devices Fund</td>
<td></td>
<td>0.04</td>
</tr>
<tr>
<td>10 California High Cost Fund - B</td>
<td></td>
<td>0.51</td>
</tr>
<tr>
<td>11 California Telecomix Fund surcharge</td>
<td></td>
<td>0.05</td>
</tr>
<tr>
<td>12 CA Universal Telephone Service</td>
<td></td>
<td>0.33</td>
</tr>
<tr>
<td>13 CA High Cost Fund - A</td>
<td></td>
<td>0.05</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>3.98</td>
</tr>
</tbody>
</table>

Various basic charges CR $ 39.10

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 490

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date.

For removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance changes in the MONTHLY SERVICE section.

Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Local Package Lite</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>23.83</td>
</tr>
<tr>
<td>6 Inside Wire Maintenance</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>2.19</td>
</tr>
<tr>
<td>7 Verizon Package Credit</td>
<td></td>
<td>1 08124971</td>
<td>Aug 30-Sep 21</td>
<td>12.65</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td></td>
<td></td>
<td>15.17</td>
</tr>
</tbody>
</table>
**ADDING AND CHANGING SERVICE** (continued)

For 562 438-

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trouble Wkr. Maintenance</td>
<td>1</td>
<td>0B15-9971</td>
<td>Aug 30 - Sep 21</td>
</tr>
<tr>
<td>Total Services Removed</td>
<td></td>
<td></td>
<td>CR 2.19</td>
</tr>
<tr>
<td>Total Adding and Changing Service</td>
<td></td>
<td></td>
<td>CR $ 17.36</td>
</tr>
</tbody>
</table>

**NON-BASIC SERVICE TAXES AND SURCHARGES**

- Federal excise tax at 3.00%
- Long Beach city tax CR 0.33
- Funding to support the Public Utilities Commission CR 0.02
- CA High Cost Fund - B CR 0.35
- California Telecom Mutual Funds CR 0.02
- CA Universal Lifeline Telephone Service CR 0.27
- Total Verizons charges CR $ 16.20
- Total CR $ 53.59

**CHANGE IN CHARGES**

**Important billing information**

Beginning September 1, 2006 and continuing thereafter, your telephone bill will reflect a California High Cost Fund-B (CHCF-B)* permanent surcharge credit of 2.38 percent, a 0.22 percent change from your previous month's 2.16 percent temporary CHCF-B credit. In addition, your September bill will reflect a 0.07 percent CHCF-B rate adjustment (credit). These credits will apply on most interstate charges, except basic residential service, and will appear under the "Non-Basic Service Taxes and Surcharges" portion of your bill. The credit charges will result in a reduction to your bill, and are made in compliance with California Public Utilities Commission Resolution 1-1706.

*The CHCF-B program provides support on residential basic service to make this service affordable in high cost areas.

**Federal Excise Tax Change**

The IRS announced the federal excise tax (Federal Tax) will no longer be collected on long distance and bundled services, which include VoIP and prepaid telephone cards. The Federal Tax will continue to apply to local-only service, which includes services and facilities sold in connection with local service. Verizon stopped billing the Federal Tax on these nonresidential services for bills issued after July 31, 2006. Customers may claim a credit or refund on their 2006 federal income tax return for the Federal Tax paid on nonresidential services billed after 02-28-06 and before 08-01-06. Procedures for claiming the refund can be found on the IRS website (www.irs.gov).

***************

**FOR YOUR INFORMATION**

**Important billing information**

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-903-3388.
Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

**LONG DISTANCE HELPFUL NUMBERS**

- Questions about your long distance bill: 1 877 483-5305
- Trouble with your long distance service: 1 800 483-8494
- Changes to your long distance service: 1 888 483-7547
- Other long distance questions: 1 888 555-7547
- Visit our Website at: verizonld.com

**SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adding &amp; Changing Service</td>
<td>CR $1.47</td>
</tr>
<tr>
<td>Taxes and Surcharges</td>
<td>CR .20</td>
</tr>
<tr>
<td>Total Verizon Long Distance Charges</td>
<td>CR $1.67</td>
</tr>
</tbody>
</table>

### ADDING AND CHANGING SERVICE

**For 562 495**

The following services are for a partial month, from the effective date of your change in the Statement Filing Date (Sep 13, 2008).

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Qty</th>
<th>Order Number</th>
<th>Effective Date</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeless</td>
<td>1</td>
<td>08124971</td>
<td>Aug 30</td>
<td>CR 1.47</td>
</tr>
<tr>
<td>Total Services</td>
<td></td>
<td></td>
<td></td>
<td>CR 1.47</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>CR $1.47</td>
</tr>
</tbody>
</table>

**TAXES AND FEES ON SERVICES**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Beach city tax</td>
<td>CR .07</td>
</tr>
<tr>
<td>Federal Universal Service Fee - Verizon LD</td>
<td>CR .18</td>
</tr>
<tr>
<td>Total</td>
<td>CR $ .25</td>
</tr>
<tr>
<td>Verizon Long Distance basic charges</td>
<td>CR $ 1.67</td>
</tr>
</tbody>
</table>

**Total Verizon Long Distance Charges**

CR $ 1.67

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.
LAURA RICHARDSON

Account Summary

Previous Charges $256.11
Payment Received Oct 04, Thank You. -256.11
Balance $0.00

New Charges
Total New Charges Due $0.00
Total Due (Past Due + New) $0.00

- FINAL BILL -
Thank you for letting us serve you.

Mail payments to:
Verizon California, P.O. Box 9888, Mission Hills CA 91349-9888

see other side for important regulatory messages

Account: [redacted]

Laura Richardson
717 Vernon St
LONG BEACH, CA 90808-2728

CSCC.LRich.Verizon.00000300
### How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Customer Service Number</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing questions</td>
<td>1-800-463-5900</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Keep</td>
<td>1-800-463-1000</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To report service</td>
<td>1-800-463-6700</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1-800-463-4300</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Centro Repaño do Verizon</td>
<td>1-800-742-2483</td>
<td>8 am - 6 pm M-F</td>
</tr>
</tbody>
</table>

### For Your Information

#### Bills are due and payable upon presentation

- **Current bill**
  - The amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

- **Previous bills**
  - If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

- **Reconnect charge**
  - If your telephone service is discontinued, in addition to the amount due, a reconnect charge (fee) will apply. Both charges must be paid before service can be reconnected.

- **Late payment charge**
  - A late payment charge of 1% will be applied to your bill on the 5th of the month following the lateness of your payment. A payment that is paid later than the fifth (5th) will be subject to this fee. Late payment fees will be added by the 10th of the month following the lateness of your payment. A charge may apply for some payment returns.

- **Directory advertising**
  - The amount of the bill may include charges for directory advertising. Advertising in future directories may be delayed if current directory advertising charges are not paid.

- **Unanswerable service charges**
  - Unanswerable service charges, excluding directory advertising.

If you question this bill

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-690-3356.
**Account Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$0.00</td>
</tr>
<tr>
<td>No Payment Received</td>
<td>0.00</td>
</tr>
<tr>
<td>Balance</td>
<td>$0.90</td>
</tr>
<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>New Charges Due Mar 28</td>
<td>$181.48</td>
</tr>
<tr>
<td>Total Due</td>
<td>$181.48</td>
</tr>
</tbody>
</table>

*Verizon bills in advance for most services. This bill includes partial payment for your first month of service, an advance charge for the next month, and any applicable set-up fee for new services you've added to your account.*

---

**Register Today. View and Pay Your Verizon Account Online**

Your PIN to register is: 6719.

For your security, this PIN will expire 30 days from your bill date. Simply call: 1-800-483-4636 today.

Thank you for choosing Verizon.

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-483-4636.

---

**Moving?**

Verizon 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.

---

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

---

**Change of billing address?**

Go to verizon.com/billingaddress or see page 2.

---

**Yes! I want to be a Literary Champion.**

Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

---

**Account:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Charges Due Mar 28</td>
<td>$181.48</td>
</tr>
<tr>
<td>Total Due</td>
<td>$181.48</td>
</tr>
<tr>
<td>Amount Paid</td>
<td></td>
</tr>
</tbody>
</table>

---

CSOC.RICH.010086
How to Reach Us

Billing questions: verizon.com/billinghelp 1-800-483-3000 8 am - 6 pm M-F

Repair: verizon.com/repair 1-800-483-1992 24 hours a day

To order services: verizon.com/services 1-800-483-4000 8 am - 6 pm M-F

Are you moving?: verizon.com/movingplanner 1-800-483-4900 8 am - 6 pm M-F

Centro Resoluciones de Verizon: verizon.com/resolucion 1-800-483-2463 8 am - 6 pm M-F

한 국 어 1-800-483-6668 8 am - 6 pm M-F

Tiếng Việt Nam 1-800-483-7772 8 am - 6 pm M-F

Payment arrangements: verizon.com/payment 1-800-483-2882 8 am - 6 pm M-F

Online billing & payment: verizon.com/billing 24 hours a day

Customers with disabilities: verizon.com/disabilities 1-800-574-6009 24 hr 8:30 am - 5:00 pm M-F

Tariff questions: verizon.com/tariffs 1-800-483-3000 8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill: If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be disconnected.

Previous bill: If an amount for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the date referred to above.

Reconnect charge: If your telephone service is disconnected, in addition to the amount referred to above, a reconnect fee will apply.

Late payment charge: A late payment charge of 1.5% will be added to your bill on the 21st day after the due date. If the amount billed is paid in full by the due date, the late payment charge will not apply. The amount referred to above is due and is subject to disconnection.

Directory advertising: The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising is not paid.

Disconnection of directory assistance service: Direct service will not be provided. See page 2.

Direct Deposit Enrollment for Account:

If you have signed on for Direct Deposit, please be sure to check this box.

Returned Payments: If your payment is returned for any reason, Verizon will notify you electronically. A charge may apply for each payment returned.

Billing Address Changes or Corrections for Account:

If you are changing your address, or your address is incorrect as it appears on this bill, please give us 30 days notice.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.
This bill includes a charge to your services. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month’s charge. See the section, “ADDING AND CHANGING SERVICE,” for more information.

**MONTHLY SERVICE - BASIC (Mar 4 to Apr 4)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Package residence line</td>
<td>2</td>
<td>17.66</td>
<td>35.32</td>
</tr>
<tr>
<td>2. Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>3. Interstate Tax</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>48.82</strong></td>
</tr>
</tbody>
</table>

**ADDING AND CHANGING SERVICE**

For 562-985-5155

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

**Services Added**

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. Interstate Subscriber Line Charge</td>
<td>1</td>
<td>L1009258</td>
<td>Feb 22-Mar 3</td>
<td>2.60</td>
</tr>
<tr>
<td>5. Package residence line</td>
<td>1</td>
<td>L1009258</td>
<td>Feb 22-Mar 3</td>
<td>7.06</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td></td>
<td>9.66</td>
</tr>
</tbody>
</table>

For 562-985-5890

**Services Added**

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Package residence line</td>
<td>1</td>
<td>L1009258</td>
<td>Feb 22-Mar 3</td>
<td>7.06</td>
</tr>
<tr>
<td>7. Interstate non-primary access</td>
<td>1</td>
<td>L1009258</td>
<td>Feb 22-Mar 3</td>
<td>2.50</td>
</tr>
<tr>
<td><strong>Total Services Added</strong></td>
<td></td>
<td></td>
<td></td>
<td>9.56</td>
</tr>
<tr>
<td><strong>Total Adding and Changing Service</strong></td>
<td></td>
<td></td>
<td></td>
<td>19.52</td>
</tr>
</tbody>
</table>

**BASIC SERVICE TAXES AND SURCHARGES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Federal excise tax</td>
<td>2.10</td>
</tr>
<tr>
<td>9. Utility User’s Tax</td>
<td>3.53</td>
</tr>
<tr>
<td>10. Funding to support the Public Utilities Commission</td>
<td>0.93</td>
</tr>
<tr>
<td>11. MUI State Tax</td>
<td>0.26</td>
</tr>
<tr>
<td>12. Tariff surcharge as allowed by Public Utilities Commission</td>
<td>1.18</td>
</tr>
<tr>
<td>13. California Relay Service and Communications Devices Fund</td>
<td>0.10</td>
</tr>
<tr>
<td>14. CHLF B and the CASF</td>
<td>0.26</td>
</tr>
<tr>
<td>15. California Teleconnect Fund surcharge</td>
<td>0.07</td>
</tr>
<tr>
<td>16. CA Universal Lifeline Telephone Service</td>
<td>0.58</td>
</tr>
<tr>
<td>17. CA High Cost Fund - A</td>
<td>0.07</td>
</tr>
<tr>
<td>18. Federal Universal Service Fee</td>
<td>0.92</td>
</tr>
<tr>
<td>19. Federal Universal Service Fee</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10.14</td>
</tr>
</tbody>
</table>

**Verizon basic charges**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>78.45</td>
</tr>
</tbody>
</table>

**MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)**

**NON-BASIC CHARGES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>20. Verizon Freedom Essentials</td>
<td>2</td>
<td>51.99</td>
<td>103.98</td>
</tr>
<tr>
<td>21. Package residence line credit</td>
<td>2</td>
<td>CR 17.66</td>
<td>CR 35.32</td>
</tr>
</tbody>
</table>

Includes Regional Essentials provided by Verizon. CA and Unlimited Long Distance provided by Verizon Long Distance ($14.95 of the total package price of $51.98 is associated with long distance services and $37.01 is associated with Regional Essentials).

Regional Essentials includes:
MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)

NON BASIC CHARGES (continued)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. + Unlimited Local Toll</td>
<td>2</td>
<td>$0.00</td>
</tr>
<tr>
<td>2. + Call Waiting/Cancel Call Waiting</td>
<td>2</td>
<td>$0.00</td>
</tr>
<tr>
<td>3. + Caller ID</td>
<td>2</td>
<td>$0.00</td>
</tr>
<tr>
<td>4. + Unlimited ZUM</td>
<td>2</td>
<td>$0.00</td>
</tr>
<tr>
<td>5. + Verizon OnePoint Voice Mail</td>
<td>2</td>
<td>$0.00</td>
</tr>
<tr>
<td>6. + Verizon Long Distance</td>
<td></td>
<td>$0.00</td>
</tr>
</tbody>
</table>

For long distance questions, please call 800 483-3000.

Total $ 68.66

For 562 988-5122

- Indicates services included in Verizon Freedom Essentials.

For 562 988-5122

+ Indicates services included in Verizon Freedom Essentials.

ADDITIONAL AND CHARGING SERVICE

For 562 988-5122

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added:

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR/DR</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. + Verizon Freedom Essentials</td>
<td>1</td>
<td>H009258</td>
<td>Feb 22-Mar 3</td>
<td>20.80</td>
</tr>
<tr>
<td>8. + Package residence line credit</td>
<td>1</td>
<td>H009258</td>
<td>Feb 22-Mar 3</td>
<td>7.06</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total Services Added</td>
</tr>
</tbody>
</table>

For 562 988-5890

Services Added:

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR/DR</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. + Verizon Freedom Essentials</td>
<td>1</td>
<td>H009258</td>
<td>Feb 22-Mar 3</td>
<td>20.80</td>
</tr>
<tr>
<td>10. + Package residence line credit</td>
<td>1</td>
<td>H009258</td>
<td>Feb 22-Mar 3</td>
<td>7.06</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total Services Added</td>
</tr>
</tbody>
</table>

Total Adding and Changing Service $ 27.48

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>CR/DR</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. Federal excise tax</td>
<td>1.54</td>
</tr>
<tr>
<td>13. Funding to support the Public Utilities Commission</td>
<td>.10</td>
</tr>
<tr>
<td>14. 211 State Tax</td>
<td>.27</td>
</tr>
<tr>
<td>15. Tariff surcharge as allowed by Public Utilities Commission</td>
<td>1.30</td>
</tr>
<tr>
<td>16. California Relay Service and Communications Devices Fund</td>
<td>.11</td>
</tr>
<tr>
<td>17. CHCF-B and the CASP</td>
<td>.28</td>
</tr>
<tr>
<td>18. California Teleconnect Fund surcharge</td>
<td>.07</td>
</tr>
<tr>
<td>19. CHCF-B Rate Adjustment</td>
<td>2.69</td>
</tr>
<tr>
<td>20. Federal Universal Service Fee - Verizon LD</td>
<td>3.45</td>
</tr>
<tr>
<td>21. CA Universal Lifeline Telephone Service</td>
<td>.64</td>
</tr>
<tr>
<td>22. CA High Cost Fund - A</td>
<td>.07</td>
</tr>
<tr>
<td>Total</td>
<td>8.96</td>
</tr>
</tbody>
</table>

Verizon non-basic charges ** $ 103.00

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.
Total Verizon charges $181.48

Verizon Read
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax-deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.
Cost of change: $0.00
552 988-5900
Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.
Cost of change: $5.00

*************************************************************************************************************
"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20581."

*************************************************************************************************************

FOR YOUR INFORMATION
FCC ruling - Pay Per Call
The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY PER CALL charges; however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-556-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for those services.

We may use this information, without further authorization by you, to offer you (1) services of the type you already purchase from us and (2) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at www.verizon.com. Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information or to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 800-483-5700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.
Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1-877-463-5305
Trouble with your long distance service 1-800-483-8491
Changes to your long distance service 1-888-483-7547
Other long distance questions 1-866-463-7547
Visit our Website at: web.com/...com

Your Rates, Terms, or Services Have Changed
Beginning with your January 2006 bill, the surcharge "CA High Cost Fund - B" will support both the High Cost Fund, which subsidizes affordable basic residential telephone rates in high-cost areas, and the Advanced Services Fund, which will promote deployment of broadband facilities in unserved and underserved areas of California.
Account Summary

Previous Charges $181.48
No Payment Received 0.00
Past Due Charges (please pay now) $181.48

New Charges
Verizon (page 3) $130.66
Total New Charges Due Apr 28 $311.54
To avoid a 1.5% late payment charge, payment must be received before May 26, 2008.

Total Due $311.54

Mail Payments to:
Verizon California, PO Box 9028, Mission Hills CA 91349-9028

Change of Billing Address?
Go to verizons.com/billingaddress or see page 2.

Verizon

Yes, I want to be a Literacy Champion.sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

Laura Richardson
717 Vernon St
Loomis, CA 95650

Laura Richardson

Verizon California
PO Box 9028
Mission Hills CA 91349-9028

CSCC.LRich.Verizon.00000313

CSOC.RICH.010094
**How to Reach Us**

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing questions</td>
<td>1-800-483-3609</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Keepers</td>
<td>1-800-483-1000</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To order services</td>
<td>1-800-483-6000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1-800-483-4000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Centro Hispano de Verizon</td>
<td>1-800-743-2483</td>
<td>8 am - 6 pm M-F</td>
</tr>
</tbody>
</table>

**Payment arrangements**

- Verizon.com/bills
- 1-800-483-1000 | 8 am - 6 pm M-F

**Online billing & payment**

- Verizon.com/bills
- 24 hours a day

**For Your Information**

**Bills are due and payable upon presentation**

- Current bill: If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.
- Previous due: If an amount for telephone service from a previous bill has not been paid, the overdue amount is subject to disconnection prior to the date extended to allow payment.
- Reconnection charge: If your telephone service is disconnected, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.
- Late payment charge: A late payment charge of 1.5% will be applied to your bill if an amount of $20.00 or more is not included in the utility or one of its payment agencies by the late payment due date.
- Directory advertising: The amount of the bill may include charges for directory advertising. Advertising in future directories may be included if current directory advertising charges are not paid. Disconnect fee will be made for disconnect telephone service changes, excluding directory advertising.

**Direct Payment Enrollment for Account:**

1. Check this box
2. Sign and Date 3. Return this slip with your check for this month's payment.

**Billing Address Changes or Corrections for Account:**

If your billing address has changed, or if your address is incorrect as it appears on your invoice, please complete and return the following.

1. Check this box
2. Enter your correct billing address
3. Return this slip with your payment.

---

CSOC.LRich.Verizon.00000314

CSOC.RICH.010095
### MONTHLY SERVICE - BASIC (Apr 4 to May 4)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Package resident line</td>
<td>2</td>
<td>17.66</td>
<td>35.32</td>
</tr>
<tr>
<td>2 Intercept Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
<td>6.50</td>
</tr>
<tr>
<td>3 Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>49.82</strong></td>
<td></td>
</tr>
</tbody>
</table>

### BASIC SERVICE TAXES AND SURCHARGES
- Federal excise tax: 1.50
- Utility User’s Tax: 2.52
- Funding to support the Public Utilities Commission: 0.01
- BTI State Tax: 0.18
- Tempe surcharge as allowed by Public Utilities Commission: 0.94
- California Relay Service and Communications Devises Fund: 0.07
- CHCF-B and the CASF: 0.15
- California Telecommunicate Fund Surcharge: 0.05
- CA Universal Lifeline Telephone Service: 0.42
- CA High Cost Fund-A: 0.06
- Federal Universal Service Fee: 0.73
- Federal Universal Service Fee: 0.73
- **Total**: $ 7.30

*Verizon basic charges: $ 52.22*

### LOCAL TOLL CALLS

**OPERATOR ASSISTANCE**

**Summary of Directory Assistance Calls**

For 562 988- **-**

- 3 Local area call(s) at no charge
- **Total** $ 0.00

**Total local toll charges**: $ 0.00

*Thank you for using Verizon.*

### MONTHLY SERVICE - Verizon and Verizon Long Distance (Apr 4 to May 4)

#### NON-BASIC CHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 Verizon Freedom Essentials</td>
<td>2</td>
<td>91.99</td>
<td>183.98</td>
</tr>
<tr>
<td>18 Package resident line credit</td>
<td>2</td>
<td>CR 17.06</td>
<td>CR 34.32</td>
</tr>
</tbody>
</table>

*Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance. 14.86 of the total package price of $31.96 is associated with long distance services and $37.04 is associated with Regional Essentials.*

**Regional Essentials includes:**
- Unlimited Local Call
- Call Waiting/Caller ID Call Waiting
- Call ID: 10
- Unlimited 711M
- Verizon Unlimited Voice Mail
- Verizon Long Distance

*For long distance questions, please call 800 483 3000.*

**Total**: $ 68.66

For 562 988- **-**

*Indicates services included in Verizon Freedom Essentials.*

---

CSOC.LRich.Verizon.00000315

CSOC.RICH.010096
MONTHLY SERVICE  Verizon and Verizon Long Distance
NON-BASIC CHARGES  (continued)
For $5.99 [  ]

- Indicates services included in Verizon Freedom Essentials.

- Zone Unit Charges

For $5.99 [  ]

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Time</th>
<th>Place called</th>
<th>Number called</th>
<th>Period</th>
<th>Min.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon</td>
<td>Mar 17</td>
<td>1:32 PM</td>
<td>Redondo</td>
<td>CA 310 285</td>
<td>Day</td>
<td>7</td>
</tr>
<tr>
<td>Mon</td>
<td>Mar 17</td>
<td>2:32 PM</td>
<td>Redondo</td>
<td>CA 310 285</td>
<td>Day</td>
<td>1</td>
</tr>
<tr>
<td>Fri</td>
<td>Mar 21</td>
<td>10:41 AM</td>
<td>Rowland Park</td>
<td>CA 714 679</td>
<td>Day</td>
<td>1</td>
</tr>
<tr>
<td>Mon</td>
<td>Mar 24</td>
<td>3:45 PM</td>
<td>Garden Grove</td>
<td>CA 714 789</td>
<td>Day</td>
<td>2</td>
</tr>
<tr>
<td>Mon</td>
<td>Mar 24</td>
<td>3:17 PM</td>
<td>Redondo</td>
<td>CA 310 285</td>
<td>Day</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0</td>
</tr>
</tbody>
</table>

- These calls are included with Verizon Freedom Essentials

NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Item</th>
<th>CR</th>
<th>1.30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility User's Tax</td>
<td>.43</td>
<td></td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>.07</td>
<td></td>
</tr>
<tr>
<td>911 State Tax</td>
<td>.10</td>
<td></td>
</tr>
<tr>
<td>Temp. surcharge as allowed by Public Utilities Commission</td>
<td>.93</td>
<td></td>
</tr>
<tr>
<td>1) California Relay Service and Communications Devices Fund</td>
<td>.08</td>
<td></td>
</tr>
<tr>
<td>12) CH 1Q-2 and the GASF</td>
<td>.20</td>
<td></td>
</tr>
<tr>
<td>13) California Teleconnect Fund surcharge</td>
<td>.05</td>
<td></td>
</tr>
<tr>
<td>14) DH 1Q-1 Rate Adjustment</td>
<td>CR</td>
<td>1.32</td>
</tr>
<tr>
<td>15) Local Universal Service Fee - Verizon LD</td>
<td>2.74</td>
<td></td>
</tr>
<tr>
<td>16) CA Universal Lifeline Telephone Service</td>
<td>.46</td>
<td></td>
</tr>
<tr>
<td>17) CA High Cost Fund - A</td>
<td>.06</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>5.38</td>
</tr>
</tbody>
</table>

Verizon non-basic charges ** $73.84
**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges $130.06

Verizon Reads

If you have checked the box on the front of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer nationwide fund-raising program to support literacy programs. Verizon Reads Inc. principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your local distance provider.

CHANGE IN CHARGES

Late Payment Charge Increasing

On June 1, 2008, Verizon will increase its residence late payment charge from the current charge of 1.5% of the applicable outstanding balance to a charge of $2.50 or 5.6% of the applicable outstanding balance, whichever is greater. A description of Verizon's late payment charge may be found on page two of your Verizon bill.

Changes in Federal Charges Beginning on or about April 1, 2008

Effective on or about April 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This change helps pay for the costs of providing and maintaining the local network.

CSOC.LRich.Verizon.00000316
CSOC.RICH.010097
CHANGE IN CHARGES.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about April 1, 2006. This FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This change is not applied to Lifeline, except for the FUSF surcharge on incidentals.

***********************

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-540-5351. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the next day we receive your payment, and you will not receive your check back from your financial institution.
**Account Summary**

<table>
<thead>
<tr>
<th>Previous Charges</th>
<th>$ 311.54</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Received Apr 29: Thank You</td>
<td>- 311.54</td>
</tr>
<tr>
<td><strong>Balance</strong></td>
<td><strong>$ 0.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>New Charges</th>
<th>$ 181.49</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon (page 3)</td>
<td>$ 181.49</td>
</tr>
<tr>
<td><strong>Total New Charges Due May 28</strong></td>
<td><strong>$ 181.49</strong></td>
</tr>
<tr>
<td>To avoid a 1.5% late payment charge, payment must be received before June 04, 2009.</td>
<td></td>
</tr>
<tr>
<td><strong>Total Due</strong></td>
<td><strong>$ 181.49</strong></td>
</tr>
</tbody>
</table>

---

**Moving?**

**MOVING? 1-888-92-MOVE**

Access the elevat or across the notion, one cell can do it all.

Call us for Internet, phone and entertainment in your new home.

---

**Mail Payments To:**

Verizon California, PO Box 9988, Mission Hills CA 91346-9988

**Change of billing address?**

Go to verizon.com/billaddress or see page 2.

---

**verizon**

Yes, I want to be a Literacy Champion.
Sign me up for a $1 monthly donation to **Verizon Reads**. Your signature is required.

---

**Laura Richardson**
717 Vernon St.
LONG BEACH, CA 90805-2725

**Laura Richardson**

---

**Verizon California**

PO Box 9988
Mission Hills CA 91346-9988

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**CSOC.LRich.Verizon.00000319**

---

CSOC.RICH.010100
### Monthly Service - Basic (May 4 to Jun 4)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>2</td>
<td>$17.66</td>
<td>$35.32</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>$6.50</td>
<td>$6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>$7.00</td>
<td>$7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$49.82</strong></td>
</tr>
</tbody>
</table>

### Miscellaneous Charges and Credits

1. Late payment charge on $181.48 at 1.50%
2. APR 30 Reconnection charge
3. **Total**

**$51.74**

### Basic Service Taxes and Surcharges

1. Federal excise tax
2. Utility User's Tax
3. Funding to support the Public Utilities Commission
4. 911 State Tax
5. Temp. surcharge as allowed by Public Utilities Commission
6. California Relay Service and Communications Devices Fund
7. CHAP-B and the CASF
8. California Teleconnect Fund surcharge
9. CA Universal Lifeline Telecommunications Service
10. CA High Cost Fund - A
11. Federal Universal Service Fee
12. Federal Universal Service Fee
13. **Total**

**$7.59**

**Verizon Basic Charges**

**$107.65**

### Monthly Service - Verizon and Verizon Long Distance (May 4 to Jun 4)

### Non-Basic Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon Freedom Essentials</td>
<td>2</td>
<td>$13.29</td>
<td>$26.58</td>
</tr>
<tr>
<td>Package residential line credit</td>
<td>2</td>
<td>CR 17.66</td>
<td>CR 35.32</td>
</tr>
</tbody>
</table>

Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($14.88 of the total package price of $31.96 is associated with long distance services and $37.04 is associated with Regional Essentials).

Regional Essentials includes:

1. Unlimited Local Toll
2. Call Waiting/Cancel Call Waiting
3. Caller ID
4. Unlimited CLM
5. Verizon OnePoint Voice Mail
6. **Verizon Long Distance**

**For long distance questions, please call 800 485-3600.**

**Total**

**$68.89**

### Federal excise tax

**CR 1.10**

### Utility User's Tax

**$3.43**

### Funding to support the Public Utilities Commission

**$0.07**

### 911 State Tax

**$0.19**

### Temp. surcharge as allowed by Public Utilities Commission

**$0.93**

### California Relay Service and Communications Devices Fund

**$0.08**

### CHAP-B and the CASF

**$0.20**

### California Teleconnect Fund surcharge

**$0.05**

### CHAP-B Rate Adjustment

**CR 1.92**

### Federal Universal Service Fee - Verizon LD

**$2.74**

### CA Universal Lifeline Telephone Service

**$0.46**

---

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CSOC.RICH.010102
NON-BASIC SERVICE TAXES AND SURCHARGES (continued)

1. CA High Cost Fund - A

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Verizon non basic charges ***</td>
<td>$0.06</td>
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<tr>
<td>Total</td>
<td>$2.43</td>
</tr>
<tr>
<td>Total Verizon charges</td>
<td>$181.49</td>
</tr>
</tbody>
</table>

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and agreed to support a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc., Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

For Your Information

Important Billing Information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-593-5258. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Notice of Price Increase

Beginning June 1, 2008 the monthly rate for Verizon Freedom Essentials will increase from $31.99 to $34.99. The monthly rate for Verizon Freedom Value will increase from $40.99 to $44.99. The increase is associated with the long distance portion of the packages. If you are a customer who subscribes to a Verizon Double, Triple, or Ultimate Freedom bundle, you will not experience the rate increase. Please call the telephone number on the information page of your bill, if you have questions.
Billing Date: 06/04/08
Telephone Number: 562-988...
Account Number:...
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| Previous Charges | $ 181.49 |
| No Payment Received | 0.00 |
| Past Due Charges (please pay now) | $ 181.49 |

New Charges

| Verizon (page 3) | $ 136.88 |
| Total New Charges Due | $ 136.88 |

To avoid a late payment charge, payment must be received before July 02, 2008.

Total Due: $ 318.37

Moving?

Moving? 1-866-VZ-MOVES

Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation, all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

Fios

Verizon Fios® Internet, TV & Phone

Get all three for only $194.99 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 52 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-888-382-9213 to sign up today. Offer ends 07/03/08.

Mail Payments To:
Verizon California, P.O. Box 9888, Mission Hills CA 91346-9888

Change of billing address?
Go to Verizon.com/billing/address or see page 2.

see other side for important regulatory messages

Yes if want to be a Literacy Champion. Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

LAURA RICHARDSON
717 VERNON ST.
LONG BEACH, CA 90805-2273

VERIZON CALIFORNIA
P.O. BOX 9888
MISSION HILLS, CA 91346-9888

CSOC.LRich.Verizon.00000323

CSOC.RICH.010104
For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service for a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is disconnected, in addition to the deposit amount, a reconnect charge of $25 will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge
A late payment charge of $25.00 or 1% (whichever is higher) will be imposed to your bill if payment is not received at the utility or one of its payment centers by the due date printed on your bill. The late payment charge applies to your entire bill balance, including any extension charges. Failure to pay your full amount due is a breach of your obligation to pay all charges prior to the due date of the bill.

Directory advertising charges
The amount of the bill may include charges for directory advertising. Advertising in future directories may be delayed if you do not pay your bill on time.

Disconnection will be made only after telephone service charges are not paid.

Direct Payment Enrollment for Account:

[ ] Yes
[ ] No

If your telephone service is disconnected, or if your service is discontinued as a result of a late payment, your telephone will be disconnected immediately.

Returned Payments
If your payment is returned for any reason, Verizon will return it electronically. A charge may apply for each payment returned.

Correspondence Address Only
PO Box 11325
Gilroy, CA 95024-1325
For payment address, see page 2.

If you question this bill
Please call your Verizon Customer Representative at 1-800-485-1000. If you are not satisfied after reviewing your records, please ask to speak to a supervisor who will further investigate your records. You must pay the disputed amount to Verizon by the due date indicated on the bill.

Note: The CPUC handles complaints of both interstate and intrastate rate and service charges. For a complaint or inquiry, call 1-800-661-0831, or visit www.cpuc.ca.gov.

Billing Address Changes or Corrections for Account:

[ ] Yes
[ ] No

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box
2: Enter your new billing address
3: Return slip with your check for this month's payment.

Billing Address
City, State, Zip

Sign here to approve in Direct Payment

Date

Cómo llegar

Cómo consultar a un representante de servicio al cliente de Verizon, llame al 1-800-485-1000. Si no está satisfecho después de revisar sus registros, por favor pida hablar con un supervisor que invistiga sus registros. Debe pagar la cantidad disputada a Verizon antes de la fecha indicada en la factura.

Nota: El CPUC maneja quejas de tarifas de estado e interestado e insuminiquedad de servicio. Para quejas o consultas, llame al 1-800-661-0831, o visite www.cpuc.ca.gov.

Para cambiar o corregir su dirección de facturación:

[ ] Sí
[ ] No

Si ha cambiado su dirección de facturación, o si su dirección es incorrecta como aparece en esta factura, por favor proporcione correcciones aquí.

1: Marque esta casilla
2: Ingrese su nueva dirección de facturación
3: Regrese este recibo con su cheque para este mes.

Dirección de facturación
Ciudad, Estado, Código Postal

Firma aquí para aprobar en Pago Directo

Fecha
### MONTHLY SERVICE - BASIC (Jun 4 to Jul 4)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>2</td>
<td>17.66</td>
</tr>
<tr>
<td>Interstate Subscriber Line Charge</td>
<td>1</td>
<td>6.50</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>36.82</strong></td>
</tr>
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</table>

### BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td>1.50</td>
</tr>
<tr>
<td>Utility User's Tax</td>
<td>2.32</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>0.07</td>
</tr>
<tr>
<td>911 State Tax</td>
<td>0.18</td>
</tr>
<tr>
<td>Long distance as allowed by Public Utilities Commission</td>
<td>0.44</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>0.07</td>
</tr>
<tr>
<td>CRCF-5 and the CASF</td>
<td>0.18</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>0.03</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>0.12</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>0.05</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>0.73</td>
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<tr>
<td>Federal Universal Service Fee</td>
<td>0.79</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$7.38</strong></td>
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</table>

### Verizon basic charges

**$56.29**

### MONTHLY SERVICE - Verizon and Verizon Long Distance (Jun 4 to Jul 4)

### NON BASIC CHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
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<tr>
<td>Verizon Freedom Essentials</td>
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<tr>
<td>Package residence line credit</td>
<td>2</td>
<td>CR 17.66</td>
</tr>
</tbody>
</table>

Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($17.55 of the total package price of $54.69 is associated with long distance services and $37.04 is associated with Regional Essentials).

Regional Essentials includes:

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Rate</th>
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</thead>
<tbody>
<tr>
<td>Unlimited Local Toll</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td>Call Waiting/Called Call Waiting</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td>Caller ID</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td>Verizon OnePoint Voice Mail</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Verizon Long Distance</strong></td>
<td>2</td>
<td>0.00</td>
</tr>
</tbody>
</table>

For long distance questions, please call 800 483-3600.

**Total**

For $562.99

For $562.98

### NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td>1.10</td>
</tr>
<tr>
<td>Utility User's Tax</td>
<td>3.75</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>0.07</td>
</tr>
<tr>
<td>911 State Tax</td>
<td>0.07</td>
</tr>
<tr>
<td>Long distance as allowed by Public Utilities Commission</td>
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</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>0.08</td>
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<tr>
<td>CRCF-5 and the CASF</td>
<td>0.10</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>0.03</td>
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<tr>
<td>CHCF-B Rate Adjustment</td>
<td>1.92</td>
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<tr>
<td>Federal Universal Service Fee - Verizon LD</td>
<td>0.30</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>0.46</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>0.79</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$6.02</strong></td>
</tr>
</tbody>
</table>
Verizon non-basis charges **

** Non-payment of non-basic service charges WILL NOT result in the disconnection of your basic telephone service.

** 80.68

Total Verizon charges $136.38

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of your bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay this literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

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When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-555-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

August Rate Change Notice

Effective August 1, 2004, the monthly charge for Call Waiting, and for Call Waiting/Caller ID, will increase. Call Waiting will increase from $4.00 to $4.95 per month, and Call Waiting/Caller ID will increase from $4.50 to $4.75 per month. For more information on local, regional, and long distance calling, visit us at www.verizon.com or call the local business office number on your bill.

Important Rate Information

Effective July 18, 200, the Returned Check charge will increase from $11.30 to $20.00. Any questions? Call the toll-free billing center number listed on your bill.

California charge Teleconnected Fund rate

Beginning 09/1/200, your California Teleconnected Fund charge will decrease from 0.13 percent to 0.09 percent per month. This fee is collected by Verizon and paid to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See California Teleconnected Fund in Glossary.
Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill
1-877-483-5305

Trouble with your long distance service
1-800-483-6494

Changes to your long distance service
1-888-483-7747

Other long distance questions
1-888-483-7747

Visit our Website at
verizonL2.com

Notice of Price Increase
Effective July 19, 2000, International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. IMTS rates apply if you are not enrolled in an International optional calling plan. In addition, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries and charging many existing Premium Termination rates. Verizon Long Distance changes in Premium Termination rates to recover the new USI-funded telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international rates to non-IMTS service. If you would like more information about IMTS or Premium Termination rates, call our business office or visit us on the web at www.verizon.com

Your Rates, Terms, or Services Have Changed
Beginning June 1, 2000, your California Teleconnect Fund rate will change from 0.13% to 0.079% per month. This fee is collected by Verizon Long Distance on your interstate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$318.37</td>
</tr>
<tr>
<td>No Payment Received</td>
<td>0.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$318.37</td>
</tr>
<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>Verizon</td>
<td>$140.49</td>
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<tr>
<td>Total New Charges Due</td>
<td>$140.49</td>
</tr>
<tr>
<td>Total Due</td>
<td>$458.86</td>
</tr>
</tbody>
</table>

To avoid a late payment charge, payment must be received before August 31, 2008.

Moving?

MOVING? 1-866-YES-MOVES
You may request you to move your service.
Count on the Verizon network to make at least one year of your service.
Across the street or across the nation, you will have a call to Verizon to set up your Internet, phone & digital TV in your new home in no time.
Service availability varies.

FiOS
Verizon FiOS & Internet, TV & Phone
Get all three for only $194.95 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 92 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-877-896-0062 to sign up today. Offer ends 9/30/08.
Taxes & restrictions.

Welcome to the Faster Lane
Count on your online experience with speeds up to 760K through Verizon High Speed Internet. Plus, no usage fees or usage limits in the 1-year plus taxes and fees. Begin surfing up to 21 times faster than 28.8K dial-up by calling 1-888-826-5275 to sign up today.
Suits by availability & restrictions.

![Verizon](image)

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills, CA 91346-9688

Charge of Billing Address?
Go to verizon.com/billing/address or see page 2.

---

Verizon

Sign me up for a $1 monthly donation to Verizon Reads. Your signature is required.

Laura Richardson
7177 Vernon St
LOMITA, BEACH CA 90711-1826

Total Due: $458.86

Account: 123456789
New Charges Due: Jul 28, 2008

Amount Paid:

Verizon California
PO Box 9688
Mission Hills, CA 91346-9688

CSOC.LRich.Verizon.00000329

CSOC.RICH.010110
How to Reach Us

Payment arrangements  verizon.com/mynow                 1-800-483-8667  8 am - 6 pm M-F
Billing questions  verizon.com/billing                 1-800-483-8667  8 am - 6 pm M-F
Repair  verizon.com/repair               1-800-483-1000  24 hours a day
To order services  verizon.com/myservice               1-800-483-8667  8 am - 6 pm M-F
Are you moving?  verizon.com/moving                  1-800-483-8667  8 am - 6 pm M-F

Centre Hispano de Verizon  verizon.com/hispano        1-800-743-2585  8 am - 6 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of this bill for telecommunications services is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid before service will be discontinued prior to the date referred to above.

Reconnect charge
If your telephone service is disconnected, in addition to the past due amount, a reconnect charge (per line) will apply.
Both charges must be paid before service will be reconnected.

Late Payment Charge
A late payment charge of $2.50 or 1.5% of an unpaid balance of $10.00 or more, whichever is higher, will be added to your bill if payment is not received on the due date or at the past due amount or at the past due amount plus the late payment charge. The amount of the late payment charge is calculated on the past due amount of your bill. The past due amount is the amount owed on your bill at the time the bill is mailed by the utility. The past due amount plus the late payment charge represents your obligation to pay all charges due prior to the due date of the bill.

Directory advertising
The amounts on this bill may indicate charges for directory advertising. Advertising in future directories may be delayed if current directory advertising charges are not paid.

Direct Payment Enrollment for Account:

[Blank]

Billing Address Changes or Corrections for Account:

[Blank]

CSOC.LRich.Verizon.0000030
<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Package residence line</td>
<td>2</td>
<td>17.66</td>
<td>35.32</td>
</tr>
<tr>
<td>Interstate Subscriber Fine Charge</td>
<td>2</td>
<td>8.55</td>
<td>17.10</td>
</tr>
<tr>
<td>Interstate non-primary access</td>
<td>1</td>
<td>7.00</td>
<td>7.00</td>
</tr>
<tr>
<td><strong>Total Due</strong></td>
<td></td>
<td></td>
<td><strong>$49.42</strong></td>
</tr>
</tbody>
</table>

### MISCELLANEOUS CHARGES AND CREDITS

1. Late payment charge on $181.49... 2.72

**Total Due:** 2.72

### BASIC SERVICE TAXES AND SURCHARGES

1. Federal excise tax 1.50
2. Utility User's Tax 2.25
3. Funding to support the Public Utilities Commission 0.07
4. 911 State Tax 0.18
5. Temp. surcharge as allowed by Public Utilities Commission 0.84
6. California Relay Service and Communications Devices Fund 0.08
7. CHCF-B and the CASF 0.17
8. California Teleconnect Fund surcharge 0.03
9. CA Universal Lifeline Telephone Service 0.19
10. CA High Cost Fund - A 0.05
11. Federal Universal Service Fee 0.74
12. Federal Universal Service Fee 0.00

**Total Due:** $7.30

**Verizon basic charges:** $59.15

### MONTHLY SERVICE - Verizon and Verizon Long Distance (Jul 4 to Aug 4)

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
<th>Total Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon Freedom Essentials</td>
<td>2</td>
<td>54.90</td>
<td>109.80</td>
</tr>
<tr>
<td>Package residence line</td>
<td>2</td>
<td>CR 17.06</td>
<td>CR 34.32</td>
</tr>
<tr>
<td>Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($17.05 of the total package price of $54.90 is associated with long distance services and $37.04 is associated with Regional Essentials). Regional Essentials includes:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited Local Toll</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
<tr>
<td>Call Waiting/Cancel Call Waiting</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
<tr>
<td>Caller ID</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
<tr>
<td>Unlimited ZUM</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
<tr>
<td>Verizon OnePoint Voice Mail</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
<tr>
<td>Verizon Long Distance</td>
<td>2</td>
<td>.09</td>
<td></td>
</tr>
</tbody>
</table>

**For long distance questions, please call 800 483-3600.**

**Total Due:** $74.66

For 562 988- **71**

For 562 **988-** **71**

### NON-BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Qty</th>
<th>Unit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td></td>
<td>CR 1.10</td>
</tr>
<tr>
<td>Utility User’s Tax</td>
<td></td>
<td>3.76</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td></td>
<td>.07</td>
</tr>
<tr>
<td>911 State Tax</td>
<td></td>
<td>.26</td>
</tr>
<tr>
<td>Temp. surcharge as allowed by Public Utilities Commission</td>
<td></td>
<td>.09</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td></td>
<td>.08</td>
</tr>
<tr>
<td>CHCF-B and the CASF</td>
<td></td>
<td>.00</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td></td>
<td>.03</td>
</tr>
<tr>
<td>CHCF-B Rate Adjustment</td>
<td></td>
<td>CR 1.28</td>
</tr>
<tr>
<td>Federal Universal Service Fee - Verizon LD</td>
<td></td>
<td>3.30</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td></td>
<td>.46</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td></td>
<td>.05</td>
</tr>
</tbody>
</table>
CSOC.RICH.010113

NON-BASIC SERVICE TAXES AND SURCHARGES (continued)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon non-basic charges **</td>
<td>$81.56</td>
</tr>
<tr>
<td><strong>Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.</strong></td>
<td></td>
</tr>
<tr>
<td>Total Verizon charges</td>
<td>$140.49</td>
</tr>
</tbody>
</table>

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-390-6549. When you provide information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Important Information

Effective July 1, 2008, the CHCF-B Rate Adjustment element will change from 2.53% to 1.68% to reflect the Public Utilities Commission's decision to reform its universal service program.

Changes in Federal Charges Beginning on or about July 1, 2008

Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your monthly phone bill and on any additional phone line. This change helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSD) surcharge may change effective on or about July 1, 2008. The FUSD surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. The change is not applied to Lifeline, except for the FUSD surcharge on incidentals.

CSCC.LRich.Verizon.00000332

CSOC.RICH.010113
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$456.86</td>
</tr>
<tr>
<td>No Payment Received</td>
<td>$0.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$456.86</td>
</tr>
</tbody>
</table>

New Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verizon (page 2)</td>
<td>$155.90</td>
</tr>
<tr>
<td>Total New Charges Due Aug 15</td>
<td>$155.90</td>
</tr>
</tbody>
</table>

Total Due: $302.90

Please pay upon receipt.

Closing statement:
To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

Pay your bill online at verizon.com/paymybill.

Moving?

Moving? 1-866-ZE-MOVES
One call gets you up & running!
Count on the Verizon network to make it easy for you to move:
- Across the street or across the nation
- Call Verizon to set up your Internet, phone & digital TV in your new home in no time.
- Service availability varies.

Verizon Foundation
Visit VerizonFunds.org for thousands of FREE educational resources for teachers, students, parents and the after-school community.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90806-2718

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS, CA 91346-9688

CSCC.LRich.Verizon.00000333

CSOC.RICH.010114
How to Reach Us

Payment arrangements  verizon.com/onlinehelp
                      1-800-483-1807  8 am - 6 pm M-F
Billing questions      verizon.com/myacount
                      1-800-483-5000  8 am - 6 pm M-F
Retail:               verizon.com/repair
                      1-800-483-1000  24 hours a day
To order services    verizon.com/storefront
                      1-800-483-4000  8 am - 6 pm M-F
Are you moving?       verizon.com/movingpro
                      1-800-483-4000  8 am - 6 pm M-F
Certified technicians  verizon.com/techrep
                      1-800-741-2444  8 am - 6 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the date referred to above.

Reconnect charge
If your telephone service has been disconnected, in addition to the reconnect amount, a reconnect charge will apply. If your service was restored by a reconnect charge, your service will be reconnected.

Late Payment Charge
A late payment charge of $2.00 or $5.00, as an unpaid balance of your previous bill. If payment is not received at the due date, it may be submitted to the court for collection.

Directory advertising
The amount of the bill may include changes for directory advertising. Advertising in future directories may be delayed if current advertising changes are not submitted. Disconnection will be made for unpaid telephone service charges, including directory advertising.

If you have questions about this bill, please contact Customer Relations at the billing address and refer to the customer service phone number on the back of your bill.

CSCC.LRich.Verizon.00000334
CSOC.RICH.010115
This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month’s charge. See the section, “ADDING AND CHANGING SERVICE” for more information.

ADDITION AND CHANGING SERVICE
For 562 988[...]
This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Internet Subscriber Line Charge</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>CR 7.37</td>
</tr>
<tr>
<td>2 Package residence line</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>CR 30.01</td>
</tr>
<tr>
<td><strong>Total Services Removed</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>CR 37.38</strong></td>
</tr>
</tbody>
</table>

For 562 988[...]

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Package residence line</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>CR 20.01</td>
</tr>
<tr>
<td>4 Interstate non-primary access</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>CR 7.93</td>
</tr>
<tr>
<td><strong>Total Services Removed</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>CR 27.94</strong></td>
</tr>
</tbody>
</table>

**Total Adding and Changing Service**
**CR 55.32**

BASIC SERVICE TAXES AND SURCHARGES

<table>
<thead>
<tr>
<th>Description</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal excise tax</td>
<td>CR 1.70</td>
</tr>
<tr>
<td>Utility User’s Tax</td>
<td>CR 2.66</td>
</tr>
<tr>
<td>Funding to support the Public Utilities Commission</td>
<td>CR 0.29</td>
</tr>
<tr>
<td>911 Basic Fax</td>
<td>CR 21.31</td>
</tr>
<tr>
<td>Temp. surcharge as allowed by Public Utilities Commission</td>
<td>CR 0.8</td>
</tr>
<tr>
<td>California Relay Service and Communications Devices Fund</td>
<td>CR 0.86</td>
</tr>
<tr>
<td>CHCF-C and the CAP</td>
<td>CR 0.2</td>
</tr>
<tr>
<td>California Teleconnect Fund surcharge</td>
<td>CR 0.23</td>
</tr>
<tr>
<td>CA Universal Lifeline Telephone Service</td>
<td>CR 0.47</td>
</tr>
<tr>
<td>CA High Cost Fund - A</td>
<td>CR 0.05</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>CR 0.03</td>
</tr>
<tr>
<td>Federal Universal Service Fee</td>
<td>CR 0.03</td>
</tr>
<tr>
<td><strong>Total Due</strong></td>
<td>CR 8.37</td>
</tr>
</tbody>
</table>

Verizon basic charges
**CR 63.69**

VERIZON NON-BASIC SERVICE

ADDITION AND CHANGING SERVICE
For 562 988[...]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product, before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Verizon Freedom Essentials</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>CR 62.32</td>
</tr>
<tr>
<td>18 Package residence line credit</td>
<td>1</td>
<td>04779606</td>
<td>Jun 30-Aug 3</td>
<td>20.01</td>
</tr>
<tr>
<td><strong>Total Services Removed</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>CR 42.31</strong></td>
</tr>
</tbody>
</table>
# Adding and Changing Service (continued)

## Services Removed

<table>
<thead>
<tr>
<th>Product Description</th>
<th>Qty</th>
<th>Order No.</th>
<th>Effective Dates</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1..VISIBLE Line</td>
<td></td>
<td>04778606</td>
<td>Jun 30-Aug 3</td>
<td></td>
</tr>
<tr>
<td>2. Package residence line credit</td>
<td></td>
<td>04778606</td>
<td>Jun 30-Aug 3</td>
<td>CR 20.01</td>
</tr>
<tr>
<td><strong>Total Services Removed</strong></td>
<td></td>
<td></td>
<td></td>
<td>CR 42.31</td>
</tr>
</tbody>
</table>

## Non-Basic Service Taxes and Surcharges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Federal excise tax</td>
<td>1.24</td>
</tr>
<tr>
<td>6. SUI State Tax</td>
<td>CR 0.23</td>
</tr>
<tr>
<td>7. Temp. surcharge as allowed by PUC</td>
<td>CR 1.05</td>
</tr>
<tr>
<td>8. California Relay Service and Communication Devices Fund</td>
<td>CR 0.00</td>
</tr>
<tr>
<td>9. CHCF-B and the CASF</td>
<td>CR 0.22</td>
</tr>
<tr>
<td>10. California Telecommunications Fund surcharge</td>
<td>CR 0.04</td>
</tr>
<tr>
<td>11. CHCF-B Rate Adjustment to 07/01</td>
<td>1.40</td>
</tr>
<tr>
<td>12. CHCF-B Rate Adjustment from 07/01</td>
<td></td>
</tr>
<tr>
<td>13. Federal Universal Service Fee - Verizon LD</td>
<td>CR 3.73</td>
</tr>
<tr>
<td>15. CA High Cost Fund - Verizon Service</td>
<td>CR 0.52</td>
</tr>
<tr>
<td><strong>Total Due</strong></td>
<td>CR $ 155.90</td>
</tr>
</tbody>
</table>

## For Your Information

### Important Billing Information

When you provide a check, you authorize us either to use information from your check or to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-800-6336. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

### Changes in Federal Charges Beginning on or About July 1, 2008

Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This change helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about July 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on residential.

---

**Account Number:** 562.988

**Billing Date:** 07/22/08

**Telephone Number:** 562.988

**How to Reach Us:** See page 2

---

**CSOC.RICH.Verizon.00000336**

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**CSOC.RICH.010117**
Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Charges</td>
<td>$302.96</td>
</tr>
<tr>
<td>No Payment Received</td>
<td>.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$302.96</td>
</tr>
<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>Total New Charges Due</td>
<td>.09</td>
</tr>
<tr>
<td>Total Due</td>
<td>$302.96</td>
</tr>
</tbody>
</table>

Please pay upon receipt.

MAIL PAYMENTS TO:
Verizon Cal/Ariz, PO Box 9888, Mission Hills CA 91346-9888

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90806-2774

VERIZON CALIFORNIA
PO BOX 988
MISSION HILLS CA 91346-0988

Verizon Craig RICHARDSON

6751 CSOC.RICH.010118

CSCC.LRich.Verizon.00000337

CSOC.RICH.010118
Billing Date: 04/23/98  Page 2 of 4  Telephone Number: 562-984-1234  Account Number: [ - - - - - - - - - - - - ]  How to Reach Us: See below

How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Time Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment arrangements</td>
<td>1-800-493-1807</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Billing questions</td>
<td>1-800-493-2600</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Repair</td>
<td>1-800-493-1000</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To order services</td>
<td>1-800-493-0000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>New or move</td>
<td>1-800-493-6000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Customer Relations</td>
<td>1-800-787-2443</td>
<td>8 am - 6 pm M-F</td>
</tr>
</tbody>
</table>

한국어

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Time Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>한국어</td>
<td>1-800-493-8888</td>
<td>8 am - 5 pm M-F</td>
</tr>
<tr>
<td>Vietnamese (Vietnamese)</td>
<td>1-800-493-7772</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Tilting VoM (Vietnamese)</td>
<td>1-800-493-5202</td>
<td>8 am - 6 pm M-F</td>
</tr>
</tbody>
</table>

Online billing & payment  
verizon.com/billview  
24 hours a day

Customers with disabilities  
verizon.com/disabilities  
1-800-274-6000 (vita)  8:00 am - 8:00 pm M-F

Tariff questions  
verizon.com/tariffs  
1-800-493-5900  8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill  
If the amount of the bill for telephone service is not paid within 15 days of the date of presentation, service may be discontinued.

Previous bill  
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the due date referred to above.

Reconnect charge  
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Building charges must be paid before service will be reconnected.

Late Payment Charge  
A late payment charge of 12% of the unpaid balance of your telephone service charge is applicable to your bill. This charge will be added to your bill at the due date and will be due and payable at the time the bill is due. Failure to pay the late payment charge by the due date may result in the discontinuance of your telephone service. The due date of your bill may be extended by the late payment charge applied to your bill. The late payment charge will be applied to your bill as of the date your payment is received.

Directory advertising  
The inclusion of your listing in the directory may involve charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection by request for delinquent telephone service charges, excluding directory advertising.

If you question this bill  
Please call our Customer Relations at the phone number listed above. If you are not satisfied after reviewing your bill, please call to a Customer Relations representative to discuss your concerns.

Note: The CPUC handles complaints of billing errors, fraud, and unauthorized billing for a maximum of 60 days after the date your bill was received.

If your complaint concerns interstate or international calling, call the FCC at 1-800-218-1212.

If you believe your bill is incorrect, you may file a complaint with the California Public Utilities Commission and/or the California Public Utilities Commission and/or the California Public Utilities Commission.

Correspondence Address Only  
PO Box 1234  
Sierra Madre, CA 91024

For payment address, see page 1.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect, as it appears on this bill, please provide corrections here.

1: Check this box  2: Enter your correct billing address  3: Return this slip with your payment.

[ ]

Street Address

City, State, Zip

CSOC.L.Rich.Verizon.00000338
CSOC.RICH.010119
LOCAL TOLL CALLS

Total Verizon charges $ .00

For Your Information

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-3998. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
LAURA RICHARDSON

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Previous Charges</td>
<td>$302.96</td>
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<tr>
<td>No Payment Received</td>
<td>0.00</td>
</tr>
<tr>
<td>Past Due Charges (please pay now)</td>
<td>$302.96</td>
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<tr>
<td>New Charges</td>
<td></td>
</tr>
<tr>
<td>Uncollectible (interest/activity)</td>
<td>$302.96</td>
</tr>
</tbody>
</table>

Moving?

Moving® 1-866-2-MOVES
One call gets you up & running!
Count on the Verizon network to make
at least one part of your move easier.
Across the street or across the nation,
you can rely on Verizon to set up your Internet, phone & digital TV
to your new home in no time.
Service availability varies.

Verizon Foundation
Visit. Detail Ver for thousands of
FREE educational resources for
teachers, students, parents and
the after-school community.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

**UNCOLLECTIBLE ACCOUNT**

Account: 

092208

CSOC.LRich.Verizon.00000341
### How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment arrangements</td>
<td>1-800-485-1807</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Billing questions</td>
<td>1-951-482-3000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Retail</td>
<td>1-800-485-1090</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To order services</td>
<td>1-800-482-4000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1-800-482-4900</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Centro Hispano de Verano</td>
<td>1-800-745-2483</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>한국어</td>
<td>1-800-485-8689</td>
<td>8 am - 5 pm M-F</td>
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<tr>
<td>Tiếng Việt Nam</td>
<td>1-800-485-7772</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Online billing &amp; payment</td>
<td>1-800-483-2982</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>Customers with disabilities</td>
<td>1-800-574-6006</td>
<td>8:00 am - 6:00 pm M-F</td>
</tr>
<tr>
<td>Tariff questions</td>
<td>1-800-483-3000</td>
<td>8 am - 5:30 pm M-F</td>
</tr>
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### For Your Information

**Bills are due and payable upon presentation**

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current bill</td>
<td>A late payment charge of $0.50 or 1% per month, whichever is greater, will be added to your bill. If the payment is not received by the due date, the bill will be considered past due.</td>
</tr>
<tr>
<td>Recompute rate</td>
<td>A late payment charge of $0.50 or 1% per month, whichever is greater, will be added to your bill. If the payment is not received by the due date, the bill will be considered past due.</td>
</tr>
<tr>
<td>Late Payment Charge</td>
<td>A late payment charge of $0.50 or 1% per month, whichever is greater, will be added to your bill. If the payment is not received by the due date, the bill will be considered past due.</td>
</tr>
<tr>
<td>Directory Advertising</td>
<td>The amount of the bill may include charges for directory advertising. Advertising in future directories may be different. Disconnection may be imposed for non-payment or past due bills.</td>
</tr>
</tbody>
</table>

If you have any questions, please call Verizon Customer Service at 1-800-483-1807.

If you need assistance with your bill, you can contact us at 1-800-483-2982.

If you have questions about your bill, you can contact us at 1-800-483-1807.

If you need assistance with your bill, you can contact us at 1-800-483-2982.
Total Verizon charges $ 00

For Your Information

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-506-3269. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
### How to Reach Us

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
<th>Time</th>
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<td>Payment arrangements</td>
<td>1 800 483-1907</td>
<td>8 am - 6 pm M-F</td>
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<td>1 800 483-3000</td>
<td>8 am - 6 pm M-F</td>
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<tr>
<td>Retail</td>
<td>1 800 483-1000</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>To order services</td>
<td>1 800 483-4000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Are you moving?</td>
<td>1 800 483-4000</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Customer Relations Disconnection</td>
<td>1 800 743-3481</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>한국어</td>
<td>1 800 483-8688</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Tiếng Việt Nam</td>
<td>1 800 483-7772</td>
<td>8 am - 6 pm M-F</td>
</tr>
<tr>
<td>Online billing &amp; payment</td>
<td>1 800 483-2262</td>
<td>24 hours a day</td>
</tr>
<tr>
<td>Customers with disabilities</td>
<td>1-800-674-6000</td>
<td>8:00 am - 6:00 pm M-F</td>
</tr>
<tr>
<td>Tariff questions</td>
<td>1 800 483-3000</td>
<td>8 am - 5:30 pm M-F</td>
</tr>
</tbody>
</table>

### For Your Information

Bills are due and payable upon presentation

**Current bill**
- If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

**Previous bill**
- If an amount for telephone service from a previous bill has not been paid, service is subject to disconnection prior to the date referred to above.

**Reconnect charge**
- A reconnect charge (see box) will apply. Reconnect charges must be paid before service will be reconnected.

**Late Payment Charge**
- A late payment charge of 3% or 1 1/2% on a unpaid balance of $20 or more, whichever is larger, will be applied to your bill. Your bill will be due on the date specified on the bill, regardless of when you pay. The amount of the late payment charge will be reflected in the late payment date printed on your bill. The late payment date will not be less than 12 days from the date the bill is mailed to the Utility. Neither the bill nor payment of late charges releases you of your obligation to pay all charges prior to the due date of the bill.

**Directory advertising**
- The amount of the bill may include charges for directory advertising. Advertising in future directories may depend on current directory advertising changes and may not result in a change in your directory advertising. Reconnection fees may be made for selling and telephone service charges, excluding directory advertising.

If you question this bill, please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied with the response or explanation, please write to a customer service representative. You must pay the undisputed amount on your bill by the due date indicated on this bill. If you have a complaint about the services you received, write the California Public Utilities Commission at Consumer Affairs Branch, 455 Van Ness Ave., San Francisco, CA 94110, or at www.cpuc.ca.gov, or call 1-800-644-7570 or 1-800-688-5868. If you cannot resolve a dispute or additional charges, write the FCC at 445 12th St SW, Washington, DC 20554, or at Telephonesforthe.gov, or call 1-888-225-5322.

Note: The CPUC handles complaints of both telephone and Internet service providers (called "telecommunications providers"). The FCC investigates complaints of telephone service providers (called "telecommunications carriers"). The California Public Utilities Commission (CPUC) is the state agency that regulates public utilities. The CPUC is responsible for enforcing the laws and regulations that govern the telephone service providers in California. The CPUC can also investigate complaints about the quality of telephone service, and can impose penalties on providers who fail to meet the terms of their licenses. The CPUC can also investigate complaints about the quality of telephone service, and can impose penalties on providers who fail to meet the terms of their licenses.

### Returned Payments
- If your payment is returned for any reason, Verizon will notify you electronically. A charge may apply for each payment returned.

**Correspondence Address Only**
- PO Box 1125,
- Elkton, MD 21922

For payment address, see page 1.
For Your Information

Important billing information. When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. If you wish to be excluded from this process, please call 1-800-629-6368. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
111th CONGRESS, 2nd SESSION
U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX B
Joe Huntzinger  
5140 N Delaware St  
Indianapolis, IN 46205  
Phone - (317)201-______  
Email - huntzinger@_____

Professional Experience:  
Indianapolis Neighborhood Housing Partnership (INHP), Indianapolis, Indiana  
Vice President, Mortgage Lending, May 2005-to-present  
- Oversight of the Single Family Lending, Multi-family Finance, Mortgage and Credit Services, and Loss Mitigation including Post Purchase Counseling Departments  
- Lead program development and innovation for affordable housing and/or community development initiatives  
- Access and coordinate multiple sources of loan and grant financing for project development  
- Lead company through comprehensive and significant financial transactions such as loan securitizations, whole loan sales, and flow loan sales  
- Act as community liaison on issues concerning affordable housing  
- Identify and access financial capital to support INHP program initiatives and/or other affordable housing industry needs

Director of Single Family Lending, December 1999 - April 2005  
- Oversee program development of all Single Family Lending Department  
- Review and advise underwriting decisions  
- Manage loan review committee  
- Develop and implement single family lending process changes  
- Coordinate whole loan sales and/or securitizations with Executive Management  
- Promote INHP products and services to the general public  
- Pursue partnerships and collaborations that enhance INHP's performance and the affordable housing industry in Indianapolis  
- Work on projects as assigned by President and Executive Vice President  
- Manage Mortgage Programs Staff

Gold Mortgage Group, LLC, Indianapolis, Carmel and Lebanon, Indiana  
Branch Manager, July 1999 - August 1999  
- Responsible for the management of the Indianapolis West Side office  
- Set goals to ensure the profitability of the branch  
- Implemented strategies to increase sales volume, such as setting strategic marketing goals, pre-underwriting all potential clients, and constructing client transaction files in order to follow up on future business opportunities  
- Established and maintained consistent, quality, customer service  
- Exceeded company profit goals for West Side office

CSOC.RICH.000550
Mortgage Consultant, October 1996 - June 1999
- Responsible for the development of long term business relations with realtors, builders & manufactured housing dealers to provide them a wide variety of mortgage products to meet all of their clients' financing needs
- Provided training and development for new staff members
- Implemented Gold Mortgage Group customer service programs to educate the community

Mortgage Closing Coordinator, April 1996 - September 1996
- Responsible for working as a team with a mortgage consultant to market, process and close loans in a legal, ethical and profitable manner
- Coordinated loan applications for submission to underwriting and secure final loan approvals
- Coordinated and prepared all loans for closing

Banc One Mortgage Corporation, Indianapolis, Indiana
Supervisor, Funding Department, May 1994 - December 1995
- Responsible for the direct supervision and quality performance of funding staff
- Performed necessary supervision of staff and work flow to ensure timely and accurate delivery of funds for each mortgage loan closing
- Monitored Funding Department procedures and made recommendations for improvements

Senior Funding Clerk, Funding Department, August 1993 - April 1994

Funding Clerk, Funding Department, September 1992 - July 1993

Lazear's Department Stores, Bloomington and Indianapolis, Indiana
Selling Service Specialist, September 1987 - September 1992
- Served as consultant to other sales associates and provided sales leadership

Indiana University Office of the Registrar, Bloomington, Indiana
Data Processor, Systems Division, August 1986 - May 1991
- Responsible for data entry and control in IBM mainframe environment
- Part-time employment through Federal work study program

Education:
- August 1992 B.A. Economics, Indiana University
- October 2006 Certified Mortgage Banker - Designation awarded by the Mortgage Bankers Association
- June 2008 Certified Residential Mortgage Professional - Designation awarded by the Indiana Mortgage Bankers Association
- April 2004 Graduate of the Mortgage Bankers Association's - The School of Mortgage Banking

Community Service and Awards:
- Board Member, Greater Indianapolis Mortgage Bankers Association
- Board Member and Executive Committee Member, Historic Landmarks Foundation of Indiana
- Chair, Historic Landmarks Foundation of Indiana Fund for Landmark Indianapolis Properties (FLIP) Committee
- National Delegate, Girls Scouts of Central Indiana
- Eagle Scout Awarded 1988
Report to the Investigative Subcommittee
In the Matter Regarding Representative Laura Richardson

Joseph Huntzinger
June 7, 2010
I. Introduction

The Investigative Subcommittee hired me to provide my professional opinions about issues related to its investigation. Generally, these areas include: (1) the circumstances surrounding Representative Richardson’s original loan for her Sacramento property; (2) the hold placed on the foreclosure of Representative Richardson’s Sacramento property; (3) the rescission of the foreclosure sale of Representative Richardson’s Sacramento property; and (4) the modification of the loan for Representative Richardson’s Sacramento property.

II. Background and Qualifications

A. Education

I have Bachelor of Arts in Economics from Indiana University. I am also a graduate of the Mortgage Bankers Association’s School of Mortgage Banking. I was awarded the designation of Certified Mortgage Banker by the Mortgage Bankers Association. I was also awarded the designation of Certified Residential Mortgage Professional by the Indiana Mortgage Bankers Association.

B. Professional Experience

I have more than 18 years of experience in the residential mortgage industry. For the past 10 years, I have worked for the Indianapolis Neighborhood Housing Partnership, where I served first as the Director of Single Family Lending and more recently as the Vice President of Mortgage Lending. Prior to that I worked in various capacities at Gold Mortgage Group LLC and Banc One Mortgage Corporation.

III. Basis of Opinions

My opinions expressed in this report are based on my professional experience and the review of documents and other materials provided to me by the Investigative Subcommittee. These materials include the transcripts from six witness interviews, as well as approximately one thousand pages of documents that were collected by the Investigative Subcommittee.

IV. Professional Opinions

A. Representative Richardson’s Original Mortgage Application

1. Background

In the early part of 2007, Representative Laura Richardson purchased a home in Sacramento, California for $535,000. At the time she purchased the homes, Representative Richardson owned two other properties, one in Long Beach, California and one in San Pedro,
California. Representative Richardson had recently been elected to represent Long Beach in the California State Assembly, and intended to live in the Sacramento home while serving in the State Assembly.

Representative Richardson used a mortgage broker to assist her in obtaining a mortgage to purchase the Sacramento property. Representative Richardson's mortgage broker received a loan broker fee of $10,700.00 for the loan. Representative Richardson's loan application packet contained a handwritten Employment Income Verification Letter that included both Representative Richardson's income from her employment and a "rent credit" for her San Pedro property. Representative Richardson's loan application stated that Representative Richardson had rental income for her San Pedro and Long Beach properties, and the loan application packet contained two rental agreements for these properties which supported this income. Representative Richardson's mortgage broker has admitted to placing the false information on the mortgage application and to forging the rental agreements. The income from these rental agreements made it appear that Representative Richardson had more income than she actually did. Representative Richardson ultimately obtained a loan for the Sacramento property from Washington Mutual.

2. Mortgage Brokers

Mortgage brokers market mortgage loans to referral sources and potential borrowers. Mortgage brokers usually have relationships with wholesale mortgage bankers, and offer the wholesale mortgage bankers' mortgage programs to borrowers. Mortgage brokers receive and process mortgage loan applications, and then send the information to the wholesale mortgage bankers' underwriting department for review.

A wholesale mortgage banker's underwriter makes the final decision either to approve the mortgage loan application, to approve the application with conditions, or to reject the application. If the mortgage loan application is approved the mortgage broker will schedule a closing. The loan usually closes in the mortgage broker's name and is assigned to the wholesale mortgage banker at closing. The wholesale mortgage lender provides the loan funds at the closing.

3. Fraud Prevention in Loan Applications

As part of the underwriting approval process, the wholesale mortgage banker usually conducts quality control reviews and fraud prevention reviews. Banks use various tools to
conduct quality control reviews and prevent fraud. For example, banks use automated valuation models (AVM's), which are automated reports that can provide property valuation by using mathematical modeling combined with databases. Most AVM's calculate a property's value at a specific point in time.

Banks also use Social Security number (SSN) verifications to verify the SSN is valid, not stolen and belongs to the same person who applied for the mortgage.

Underwriters are also trained to assess the risk of a loan and in fraud prevention techniques. They look for red flags that represent fraud risk and review automated fraud prevention reports. One fraud prevention technique underwriters use is to have the borrower sign a 4502T form when the borrower applies for the loan. This form is used by the lender to request transcripts of the federal tax returns the borrower filed with the Internal Revenue Service (IRS). Once the transcripts are received from the IRS, they are reviewed against copies of the federal tax returns the borrower provided. If the income does not match, this discrepancy would be a red flag of possible fraud.

Some banks have setup special fraud prevention departments that work parallel to the underwriting department as the mortgage loan moves through the underwriting process. These specialized departments are highly trained in fraud prevention techniques and are usually better at identifying fraud then underwriting departments.

Banks also have post closing departments that conduct post closing reviews once the loan is closed to ensure all necessary documents are in the closed loan file and completed to meet secondary market or portfolio delivery.

4 Factors Considered in Loan Applications

When reviewing loan applications, lenders consider a number of factors. For example, lenders will often use a rate sheet, which shows the wholesale interest rates for each day. The rate sheet that appears to have been used by Washington Mutual with respect to Representative Richardson’s loan application was document number JPMC-000315.

When a loan is a "full document" loan, lenders will consider all the debt and income information provided by the borrower when determining whether the prospective borrower qualifies for the loan. This is contrast to a "stated document" loan, in which the borrower states their income on the application but does not back it up with W2's or paystubs. Stated document loans may still require tax returns and bank statements. These loans usually require larger down
payments, higher credit scores and have higher interest rates than a full document loan. Representative Richardson's loan application appears to have been a "full document" file (see JPMC-000351), which means all the debt and income information provided by the borrower is considered in qualifying for the loan, including, rental income submitted with Representative Richardson's property. It is interesting that Washington Mutual did not raise any questions about Representative Richardson renting a property in Long Beach. It is standard for an elected official to live in the district they are elected, and thus a rental agreement for that property should have raised a red flag that the agreement was potentially fraudulent.

Rental agreements can be compared with the federal tax returns to verify if rental income or losses are being claimed to clear up this red flag. The rental agreement on the Long Beach property (see JPMC - 000372 - 000375) has a lease date commencing on 3/3/2005 so this income should be in the 2005 and 2006 federal tax returns. The rental agreement on the San Pedro property (see JPMC - 000376 - 000379) has a lease date commencing on 1/3/2007 so it would not be on the federal tax returns at the time of Laura Richardson's loan application.

Lenders will also sometimes consider credit letters of explanation, in which a borrower may attempt to explain any issues in the borrower's credit history. A credit letter of explanation was provided with Representative Richardson's loan application and can be found at JPMC-000307. This letter appears to have been provided to explain certain late payments in Representative Richardson's credit history.

Washington Mutual (WaMu) in 2006 was one of the largest mortgage lenders in the United States. They had a large banking footprint in the West and many home loan offices around the country. WaMu was known as a lender that offered higher risk sub prime and option ARM loan products. By mid to late 2007, WaMu was being hit hard by the meltdown of the housing market due to their large presence as a mortgage lender holding many of these loans in their bank portfolio.

The California Housing Market in 2006 into early 2007 reached its peak in housing price appreciation (see the Case Shiller Home Price Indices) and loose lending guidelines mixed with exotic loan products. Homebuyers still felt a sense of urgency to purchase a home before home prices appreciated higher. Many homebuyers in California were already priced out of the
housing market due to the rapid housing price appreciation that had occurred since 2002. Since fewer homebuyers existed in many high cost markets the mortgage business began to see the loosening of lending guidelines and the creation of exotic mortgage products to increase the demand for mortgages. This is when the market began to see 40 year mortgages, optional payment mortgages, low down payment sub-prime adjustable rate mortgages and interest only first mortgages. These products brought homebuyers back into the market in California that they had previously been price out of since they now could qualify for a mortgage under these loosened mortgage guidelines and exotic products. In 2006 and 2007 more homebuyers were choosing sub-prime adjustable rate and/or optional payment mortgages because they were the only products they could usually qualify for.

5. Conclusions

Knowingly providing false information on a mortgage application usually is mortgage fraud. Falsifying rental agreements and sending them to a lender is also mortgage fraud. It thus probable that someone committed mortgage fraud when submitting Representative Richardson’s loan application. There are two categories of mortgage fraud: (1) fraud for profit and (2) fraud for housing. Fraud for profit is usually made by loan originators and sellers of real estate. The motivation is to profit from the loan fees for originators and the proceeds from the sale of the home for sellers of real estate. Fraud for housing is usually committed by homebuyers to qualify for a mortgage so they can purchase the home.

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, this is probable to be a case of fraud for profit. Representative Richardson’s mortgage broker had a motivation to close this loan because the loan broker fee was $10,700.00. Also, Representative Richardson’s mortgage broker, the originator in this case, stated in his interview that he provided fake rental agreements and signed them. (Interview of Charles Thomas, at 23)

Additionally, the handwriting of the signature on the credit letter of explanation included with Representative Richardson’s application appears to have the same handwriting as the fake rental agreements and appears to have been executed on the same date. (JPMC-000397) Credit letters of explanation may either be signed by the borrower or signed by the mortgage broker attesting to what information was provided. It is unusual that Representative Richardson’s mortgage broker would have signed Representative Richardson’s name to the credit letter of
explanation when the mortgage broker attested to the credit letter of explanation. This may indicate that Representative Richardson was not aware of, and did not participate in the drafting of the documents submitted with her loan application.

The standard mortgage process for a letter of explanation is to have the borrower write the letter, sign it and give the original letter to the lender. For sake of time and ease it is common for the loan processor to have a verbal conversation with the borrower, type up the letter with the explanations from the conversation and then the loan processor certifies the time, date of the conversation, accuracy of the information and signs the letter. These are called processor certification letter of explanation. Since this was not done it raises a red flag that likely the lender wanted to create the credit of explanation without the borrower’s knowledge. This is another reason it is probable to be fraud for profit rather than fraud for housing.

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that Representative Richardson would not have qualified for the loan on her Sacramento property without the fraudulent information in her loan application. However, if the income information used by the Washington Mutual underwriters when reviewing Representative Richardson’s loan application had been accurate, Representative Richardson’s original loan on the Sacramento property would have been commercially reasonable because it was within the range of terms provided to similarly situated borrowers at the time Washington Mutual approved Representative Richardson’s loan application.

B. Foreclosure Hold

1. Background

In late 2007, Representative Richardson fell behind on her mortgage payments for the Sacramento property and went into default. Washington Mutual then began foreclosure proceedings. After some delay, Representative Richardson contacted Washington Mutual and expressed interest in bringing the loan current. Representative Richardson told Washington Mutual that her financial situation had changed from the time when she went into default on the Sacramento property because she had experienced a gap in income due to changing jobs. Washington Mutual placed a hold on the foreclosure proceedings.

2. Foreclosure Process

The following is a summary of the typical foreclosure process across the United States. Individual state laws may vary, and I am not an expert in California foreclosure law, but my
understanding is that California foreclosure practice is generally consistent with this summary. When a borrower fails to make a payment on the borrower's mortgage, the borrower is initially considered delinquent. But once a borrower is 90 to 120 days past due on the borrower's mortgage, the loan is no longer considered delinquent but rather it is in default. It is common in the mortgage industry to file foreclosure proceedings on a borrower who is 90 to 120 days past due on their mortgage. The lender begins the process by filing a public notice of a default. Typically, a lender would deem a loan to be in a pre-foreclosure status at this point. If the loan is in a pre-foreclosure status, the following outcomes may result: (1) The borrower may get the loan reinstated by paying the defaulted amount during a statutory grace period. (2) The borrower may sell the home to a third party during the statutory grace period and pay off the loan. (3) A third party may buy the house at a public auction at the end of the pre-foreclosure period. (4) The lender may take ownership of the property with the intent to sell the property.

The lender can take ownership either through an agreement with the borrower such as a deed in lieu of foreclosure or by bidding at a public auction. If the lender gets the property back it is referred to as real estate owned or REO. The foreclosure process and timeline varies from state to state. Some states have redemption periods after the foreclosure that allow the borrower time to redeem the house. Also, it is not uncommon for loss mitigation efforts to occur from the time a borrower becomes delinquent on the loan to the day of public auction of the property.

3. Loss Mitigation

Loss mitigation is the process by which a lender will work with a borrower who is behind on the borrower's mortgage payments. It is very important for the borrower to communicate with the lender. If the borrower is not engaged and not communicating or responding to the lender, they are not likely to receive any loss mitigation options. Borrowers who are engaged and communicate with the lender are more likely to receive a loss mitigation work out. Loss Mitigation work outs include special forbearance, loan modifications, extensions of time, deed in lieu, and short sales. Loss Mitigation's goal is to reduce the loss to the lender.

So lenders consider the effects to the bottom line with loss mitigation option versus going through with foreclosure.

When working on loss mitigation with a borrower, lenders will look at the underlying reasons behind the delinquency or default to determine if this issue is behind the borrower and if the loan can be put back into a performing status. The most common reasons for defaults are
loss of income (job loss, income reduced, divorce and death) and health issues. More recent
issues include borrowers defaulting due the decline in property values putting them underwater
on the mortgage. This tends to be a choice issue versus an ability to pay issue.

While working through loss mitigation, a lender may place a hold on the foreclosure
proceedings. Typically this would occur because a borrower’s situation has changed such that
the borrower appears likely to cure the default. Some lenders place holds over the end of the
year holiday season or when waiting for details on a new government modification program that
borrowers might qualify for.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative
Subcommittee, it is my professional opinion that the hold on the foreclosure proceedings for
Representative Richardson’s Sacramento property seems to be commercially reasonable.
Representative Richardson did make contact with the lender seeking a workout. The
Washington Mutual Executive Response Team placed a 60 day hold on the foreclosure to give
time for the loss mitigation area to collect the information necessary to determine what work outs
could be offered. It was reasonable for Washington Mutual to place a hold on the foreclosure
because Representative Richardson’s situation had changed and she was communicating with the
lender.

Also, Washington Mutual had an appraisal completed on the property on March of 2008
showing a market value of $475,000. (JPMC-000731) The original loan was for $535,000. So,
Washington Mutual was underwater on the loan. If the Loss Mitigation Team could find a work
out, it would reduce the financial loss to Washington Mutual. This is the goal of loss mitigation
Otherwise Washington Mutual would have had to recognize a loss on the property. Thus, based
on Representative Richardson’s change in financial situation and expression of interest in staying
in the property, it made financial sense to Washington Mutual to work with the Representative
Richardson to determine if she could afford to keep the home.

C. Recession of Foreclosure Sale

1. Background

Washington Mutual agreed with Representative Richardson that it would put the
foreclosure sale on hold for 60 days on April 4, 2009, with the hold to expire on June 4, 2008.
(JPMC-000486) Due to operational errors by Washington Mutual, the hold was lifted on April
15, 2008. (JPMC-000508, JPMC-000614). This error resulted in a foreclosure sale of Representative Richardson's Sacramento home on May 7, 2008, with the property being sold to Red Rock Mortgage for $188,001. Upon realizing this error, Washington Mutual decided to rescind the foreclosure sale. Due to the rescission, Washington Mutual had to refund Red Rock Mortgage all of its money. I understand that Washington Mutual was also sued by Red Rock mortgage, and ultimately entered into an out of court settlement with Red Rock for a payment of approximately $100,000 in addition to the return of the foreclosure sale amount.

2. Practice in the Industry

I am not familiar with the specifics of the California rescission process. However, typically the rescission process allows the borrower or lender to redeem the property back from the foreclosure sale within a specific amount of time. This usually requires paying off the foreclosure sale or default amount with a penalty.

While rescissions are very rare, I am aware of other instances in which a lender has rescinded, or otherwise reversed a foreclosure sale. In those instances, the foreclosure sale always occurred due to the lender's error.

3. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the rescission of the foreclosure sale was commercially reasonable. Washington Mutual made an agreement with the Representative Richardson to put the foreclosure sale on hold and the hold was lifted due to operational errors by Washington Mutual. This error resulted in the foreclosure sale of Representative Richardson's property. It is my understanding that rescission is not a common practice by lenders. However, if a lender made an error resulting in a foreclosure sale, the lenders should cancelled the foreclosure sale. It also not surprising that Washington Mutual had to pay Red Rock Mortgage some amount as a settlement of Red Rock's lawsuit.

D. Loan Modification

1. Background

After Washington Mutual rescinded the foreclosure sale of Representative Richardson's Sacramento property, Washington Mutual and Representative Richardson worked on, and agreed to, a modification of Representative Richardson's loan.

2. Ordinary Loan Modification Process
In the ordinary loan modification process, a borrower will communicate with the lender and express a desire to keep the home and express the ability to make payments. The lender would then send a package to the borrower to fill out and return to the lender. Once the borrower returns the package to the lender, the lender determines which loan modification options can be offered. If a modification can be offered, the lender and borrower discuss the terms. Some negotiation may occur but once the borrower and the lender agree to the loan modification terms, the documents are drawn up and sent to the borrower for signatures. The loan modification goes into effect per the terms once it is executed by both parties.

3. Factors Considered by Lender

After a lender has reviewed the information submitted by the borrower during the loan modification process, the lender determines how much disposable monthly income the borrower has left to pay the mortgage after the current monthly debts payments. This allows the lender to back into what mortgage payment will be affordable for the borrower. The lender will consider things like lowering the interest rate, increasing the term, decreasing the unpaid principal balance of the loan, rolling in legal fees and past due amounts and re-amortizing the loan balance over a different period of time. Many lenders use automated systems to determine the modification terms. The information used to qualify Representative Richardson for the loan modification was not backed up with actual paystubs and other support information but rather just using the information on the loan modification package forms she returned to WaMu and/or gathered on phone calls.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the terms of the loan modification offered to Representative Richardson was commercially reasonable. Washington Mutual appeared to be able to recapture the past due principal and interest payments, escrow advances, late fees and third party costs by rolling them into the modified loan. Representative Richardson’s original unpaid principal balance (UPB) was $535,001, with an initial interest rate of 8.8%, with a 30 year term and an appraised value of $543,000. Representative Richardson’s modified UPB is $597,455.31, with a new fixed rate of 8.254%, with the same maturity date but re-amortized UPB over 40 years and an appraised value as of March 2008 of $475,000. Thus, the loan modification was not just commercially reasonable, but was in fact beneficial to Washington
Mutual. It thus made sense that Washington Mutual wanted to enter into a loan modification agreement under those terms. It should be noted that Washington Mutual bid $388,000 at the May 2008 Sheriff Sale even though they had a March 2008 appraisal value of $475,000. When the house sold at the May 2008 Sheriff Sale to Red Rock Mortgage it sold for $388,001 or one dollar over Washington Mutual’s bid. These shows how weak the housing market was in California at this time and how few bidders were at the sale. Washington Mutual would have expected to end up with similar results at another sale and benefited with a modified loan about $210,000 greater than their sheriff sale bid a few months earlier.
OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Report and Findings

Transmitted to the Committee on Standards of Official Conduct on August 8, 2009 and released publicly pursuant to H. Res. 805 of the 110th Congress as amended

August 2009
OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Report and Findings

Transmitted to the Committee on Standards of Official Conduct on August 6, 2009 and released publicly pursuant to H. Res. 806 of the 110th Congress as amended

August 2009

U.S. GOVERNMENT PRINTING OFFICE
Washington, DC 20003
OFFICE OF
CONGRESSIONAL ETHICS
BOARD
UNITED STATES HOUSE OF REPRESENTATIVES
ONE HUNDRED ELEVENTH CONGRESS

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Ryan Morgen, Legal Clerk

CSOC.RICH.010132
REPORT

Review No. 09–4126

The Board of the Office of Congressional Ethics (hereafter “Board”), by a vote of no less than four members, on July 24, 2009, adopted the following report and findings and ordered them to be transmitted to the Committee on Standards of Official Conduct of the United States House of Representatives.

SUBJECT: Representative Laura Richardson.

STATEMENT OF THE NATURE OF THE REVIEW: On May 7, 2008, Representative Laura Richardson’s Sacramento home was sold into foreclosure. On May 29, 2008, Washington Mutual, Representative Richardson’s lender, rescinded the foreclosure sale. Immediately following the rescission, James York, the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from her lender. Further, Representative Richardson did not disclose her mortgage liability on her 2007 financial disclosure form filed in May 2008 or in two subsequent amendments filed to her financial disclosure form in June 2008.

In the course of its review, the OCR learned that neighbors of Representative Richardson provided professional yardwork services to the Representative’s Sacramento property for which they were not reimbursed.

Representative Richardson’s conduct may have violated gift and financial disclosure rules.

RECOMMENDATION: The Board of the Office of Congressional Ethics recommends that the Committee on Standards of Official Conduct further review the allegation that Representative Richardson violated House Rule 25, clause 5 (gifts) by knowingly receiving preferential treatment from Washington Mutual Bank.

The Board recommends that the Committee dismiss the allegation that Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in subsequent amendments to her financial disclosure form filed in June 2008. The Board recommends that the Committee dismiss the allegation concerning Representative Richardson’s receipt of professional services from her neighbors because if a violation occurred it would be de minimis.

VOTES IN THE AFFIRMATIVE: 5

VOTES IN THE NEGATIVE: 0

ABSTENTIONS: 1

(1)
MEMBER OF THE BOARD OR STAFF DESIGNATED TO PRESENT THIS REPORT TO THE STANDARDS COMMITTEE:
Leo Wise, Staff Director & Chief Counsel.
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FINDINGS OF FACT AND CITATIONS TO LAW

REVIEW No. 09-4128

On July 24, 2009, the Board adopted the following findings of fact and accompanying citations to law, regulations, rules and standards of conduct (in italics). The Board notes that the findings do not constitute a determination that a violation actually occurred.

1. INTRODUCTION

1. Representative Laura Richardson’s Sacramento home was sold in a foreclosure sale on May 7, 2008.1 On May 20, 2008, Washington Mutual Bank, Representative Richardson’s lender, rescinded that sale claiming they had agreed to postpone any foreclosure sale of the home until June 4, 2008.2 Immediately following the rescission, James York of Red Rock Mortgages, Inc., the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from Washington Mutual Bank.3

2. The Board also investigated whether Representative Richardson’s failure to disclose her Sacramento home as an investment property on her 2007 Member’s Financial Disclosure Statement filed in May 2009, or in two subsequent amendments filed in her financial disclosure form in June 2008, constituted a violation of House Rule 26 and the Ethics in Government Act. The Board discovered two facts that indicate there is not substantial reason to believe Representative Richardson was required to disclose the Sacramento home. First, the investigation revealed that Representative Richardson occasionally lived in the Sacramento home,4 and as a secondary residence, the home was not required to be disclosed.5 Second, after the Board opened its review, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was “under no obligation to disclose [her] ownership interest in the properties [including the Sacramento home] on her financial disclosure statement.”6

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1 Transcript of Record Upon Appeal, Transcript Roll No. 00000001-1, p. 183, May 14, 2009 (Exhibit 1).
2 Notice of Rescission of Trustee’s Deed Upon Sale, Trustee Roll No. 722276CA, May 20, 2008 (Exhibit 2 at R-4128–0000005).
3 Home Mortgage Broker Alleges Loan Predation, PREDICTION TELEGRAM, June 9, 2008 (Exhibit 3 at R-4128–0000009).
4 Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at R-4128–0000011) and Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 9, 2009 (Exhibit 5 at R-4128–0000014).
5 5 U.S.C. § 301(b)(3).
6 Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at R-4128–0000022).

CSOC.RICH.010136
3. In addition, the Board learned in the course of conducting this review that neighbors provided various yard-care services to the Congresswoman’s property in 2007 and 2008.7

4. The Board notes at the outset that Representative Richardson refused to cooperate with the OCE investigation. Counsel for Representative Richardson represented in the OCE that the Congresswoman had asked the Standards Committee in July 2008 for a “written opinion” related to the issues under review by the OCE. However, as of the date the OCE opened a preliminary review, the Standards Committee had not provided any such opinion. In the course of the OCE’s review, the Standards Committee provided a written opinion to the Representative on the issue of whether she had to disclose her mortgage on the Sacramento property on her financial disclosure form.8 However, counsel for Representative Richardson also asserted that the Standards Committee has not addressed the issue of whether the Representative had received preferential treatment from Washington Mutual Bank and JP Morgan Chase (which purchased Washington Mutual following the events under review) and JP Morgan Chase told the OCE that the Standards Committee has not contacted them. Further, the Standards Committee never asked the OCE to cease its review. Counsel for JP Morgan Chase stated they would cooperate with the OCE’s investigation if they were subpoenaed or if Representative Richardson authorized them to provide information to the OCE.9 The OCE requested such authorization from Representative Richardson and she refused. Pursuant to H. Res 895 §1(c)(2)(A)(iii)(II)(b) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, the Board draws a negative inference from Representative Richardson’s refusal to cooperate with the OCE’s investigation.10

A. SUMMARY OF ALLEGATIONS

5. There is substantial reason to believe that Representative Richardson violated House Rule 26, clause (A)(1) and clause (A)(3)(B) by knowingly receiving preferential treatment from the Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.11

6. There is not substantial reason to believe Representative Richardson violated House Rule 26 (financial disclosure) by failing to

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7 Memorandum of Interview of Neighbor A of Representative Loretta Brown, July 9, 2009 (Subd. 4) Memorandum of Interview of Neighbor B of Representative Loretta Brown, July 9, 2009 (Subd. 4) Memorandum of Interview of Neighbor C of Representative Loretta Brown, July 9, 2009 (Subd. 4) Memorandum of Interview of Neighbor D of Representative Loretta Brown, July 9, 2009 (Subd. 4) Memorandum of Interview of Neighbor E of Representative Loretta Brown, July 9, 2009 (Subd. 4)

8 Letter from Kathleen G. O’Connor, Senior Vice President and Assistant General Counsel, Chase Home Lending, to Elizabeth Harlen, Investigative Counsel, OFFICE OF CONGRESSIONAL ETHICS, and Lisa Wish, 2009 Democratic Chief Counsel, OFFICE OF CONGRESSIONAL ETHICS, from July 27, 2009 (Subd. 5) and Letter from Kathleen G. O’Connor, Senior Vice President and Assistant General Counsel, Chase Home Lending, to Elizabeth Harlen, Investigative Counsel, OFFICE OF CONGRESSIONAL ETHICS, and Lisa Wish, 2009 Democratic Chief Counsel, OFFICE OF CONGRESSIONAL ETHICS, from July 27, 2009 (Subd. 5)

9 Excerpts from the Committee on Standards of Official Conduct to Representative Loretta Brown, from July 27, 2009 (Subd. 6) and Excerpts from the Committee on Standards of Official Conduct to Representative Loretta Brown, from July 27, 2009 (Subd. 6)

10 According to H. Res 895, §1(c)(2)(A)(iii)(II)(b) and Rule 6 of the OFFICE OF CONGRESSIONAL ETHICS RULES FOR THE CONDUCT OF INVESTIGATIONS (1999), the Board may draw a negative inference from any refusal to cooperate and may attribute that refusal to the Congresswoman in determining whether to recommend punitive action.

11 According to Rule 6(a) of the OFFICE OF CONGRESSIONAL ETHICS RULES FOR THE CONDUCT OF INVESTIGATIONS (1999), the Board shall refer a matter to the Standards Committee for further review if it determines there is a substantial reason to believe the allegations based on all the information known to the Board.

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CSOC.RICH.010137
disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms.

7. There is no substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(iv) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

D. JURISDICTIONAL STATEMENT

8. The allegations that are the subject of this review concern Representative Laura Richardson, a Member of the United States House of Representatives from California. The Resolution the United States House of Representatives adopted creating the Office of Congressional Ethics directs that, “the review shall be undertaken . . . by the board of any alleged violation that occurred before the date of adoption of this resolution.” 12 The House adopted this Resolution on March 11, 2008. Because the conduct under review occurred or relates to actions taken after March 11, 2008, review by the Office of Congressional Ethics is in accordance with the Resolution.

C. PROCEDURAL HISTORY

9. A preliminary review in this matter commenced on April 2, 2009, following a written request by at least two members of the OCE Board made on March 27, 2009.

10. At least three members of the Board voted to initiate a second phase review in this matter on April 24, 2009. The second phase review commenced on May 1, 2009.

11. The Board voted to extend the 40-day second phase review by an additional 14 days, as provided for under II. Res 895, on June 12, 2009.


13. Representative Richardson presented a statement to the Board, under Rule 9(B) of the Congressional Ethics’ Rules for the Conduct of Investigations, on July 24, 2009.

14. The Board voted to refer the matter to the Committee on Standards of Official Conduct for further review and adopted these findings on July 24, 2009.

15. This report and findings were transmitted to the Committee on Standards of Official Conduct on August 6, 2009.

D. SUMMARY OF INVESTIGATIVE ACTIVITY

16. The OCE requested documents from and interviews with:

(1) Representative Laura Richardson;
(2) JP Morgan Chase;
(3) Mr. James York;
(4) California Reconveyance Company;
(5) Individuals living near Representative Richardson’s Sacramento home;

13 Some documents and interviews were requested by the OCE staff prior to June 30, 2009, but not provided to the OCE until after this date.
[7] The Sacramento County Clerk; and
[8] The City of Sacramento;

II. WASHINGTON MUTUAL BANK POSTPONED AND THEN RESCINDED THE FORECLOSURE SALE OF REPRESENTATIVE RICHARDSON'S HOME

17. There is substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.16 Because "gifts" are defined to include "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value,"17 if Washington Mutual Bank rescinded the foreclosure sale of Representative Richardson's home and/or renegotiated her mortgage on terms that differed from the terms the bank offered to other similarly situated individuals in default on their mortgages, Representative Richardson may have received an improper gift in violation of House Rule 25, clause 5.

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

16. Gifts

5 U.S.C. § 7353 prohibits Members from "collecting or accepting anything of value except as provided in rules and regulations issued by their supervising ethics office."17 Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause."

The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."18

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16The Panel notes that Representative Richardson may at the time of receipt have been unaware that she was receiving preferential treatment from Washington Mutual Bank, ignorance of the receipt of a gift, however, is not a complete defense. If Representative Richardson was not aware that she had received preferential treatment, she had an obligation to discover whether she had received preferential treatment and take the appropriate steps to remedy such receipt once such reports suggested that she had received preferential treatment.

CSOC.RICH.010139
R. REPRESENTATIVE RICHARDSON FAILED TO PAY MORTGAGE
PAYMENTS, UTILITY BILLS AND PROPERTY TAXES ON HER HOME.
On January 4, 2007, Representative Richardson purchased a residential property in Sacramento, California for $680,000.\(^{10}\)

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

If your property is in foreclosure because you are behind in your payments, it may be sold without any court action, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus penalties and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. The sale date may be extended until three years from the date this notice of default is recorded (which date of recording appears on this notice).

This amount is $15,308.40 as of December 13, 2007 and will increase until your account becomes current.

---

\(^{10}\) Grant Issue, Jan. 4, 2007. Exhibit A at 08-4225—000020.
20. According to Sacramento County records, after Representative Richardson failed to make $18,306.40 in mortgage payments on the property in 2007, Washington Mutual Bank and California Reconveyance Company (acting as agent of Washington Mutual) placed Representative Richardson's home in foreclosure.20

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20 Notice of Default and Election to Foreclose under Deed of Trust, Tract No. 742307, CA, Dec. 12, 2007 (Exhibit 11).
21. On March 17, 2006, California Republic Company filed a Notice of Trustee's Sale with Sacramento County, stating that Representative Richardson had an unpaid balance of $378,384.52 and that the property would be sold at public auction on April 7, 2008.21

Sacramento County Recorder
Sacramento, California

Date 06/09/07

Subject: NOTICE OF DEFAULT UTILITY CHARGES

In accordance with City of Sacramento Code Chapter 14 and Sacramento Regional Sanitation District Ordinance No. 1429-2, please place a lien against the parcel and amount as indicated below plus additional accrued until date of payment.

This is a NO PAYMENT record filed for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Smallwood, Account Management Manager.

Shelle Smallwood, Account Manager
Business Services Division
Customer Service Center

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21 Notice of Trustee's Sale, Trustee Sale No. 725390/CA, Mar. 17, 2008 (Exhibit 1D)
22. Representative Richardson also failed to pay $154.68 in utility charges. On June 7, 2007, the City of Sacramento Department of Utilities requested that a lien be placed on her property.44

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44 Notice of Delinquent Utility Charges, June 7, 2007 (Exhibit 13).
23. Sacramento County records indicate that the lien placed on Representative Richardson's property was removed on or about June 18, 2008.24

24. According to Sacramento County records, Representative Richardson also failed to pay $9,087.43 in property taxes and default penalties on her Sacramento residence for fiscal years 2007 and 2008.25

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<td>(Property Taxes)</td>
<td>2007-2008</td>
<td>06/30/08</td>
<td>00000000</td>
</tr>
</tbody>
</table>

25. Sacramento County records show that on July 31, 2006 Representative Richardson paid $9,087.43 in owed property taxes.26

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24 Determination of Lien at Delinquent Sacramento City Utility Charges, June 18, 2008 (Exhibit 14).
25 Sacramento County Revenue Department Defaulted Bill Summary (Exhibit 15 at 09-4105-000000), Sacramento County Defaulted Tax Bills (Exhibit 15 at 09-4105-000000).
26 Sacramento County Revenue Department Collection Summary (Exhibit 16).
C. REPRESENTATIVE RICHARDSON'S HOME WAS SOLD IN A FORECLOSURE SALE TO RED ROCK MORTGAGE, INC.

26. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008, for $885,601 to Mr. James York of Red Rock Mortgage, Inc.**

**Trustee's Deed Upon Sale, Trustee Sale No. 7242310A, May 7, 2008 (Exhibit 11). On May 21, 2008, however, Representative Richardson bought a new house in DC. As Representative Richardson is unmarried, she could not sell the property in Sacramento, California, as it was in foreclosure and had NOT been sold by the trustee. See Update: Congresswoman Richardson Foreclosure Report, L.A. 13403, May 21, 2008 (Exhibit 11 at 56-61).
27. Representative Richardson also issued a public statement that the foreclosure occurred "without her knowledge and contrary to an agreement with her lender," Washington Mutual Bank. 37
D. Washington Mutual Bank rescinded the foreclosure sale and returned the property to Representative Richardson.

28. On May 29, 2006, Washington Mutual Bank, Richardson’s lender, rescinded the sale. The Notice of Recission states that Washington Mutual Bank had “previously agreed to postpone the foreclosure sale to June 4, 2008.”

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Attorneys for Plaintiff
RED ROCK MORTGAGE INC.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO

RED ROCK MORTGAGE INC.,
Plaintiff,
v.
WASHINGTON MUTUAL BANK
CALIFORNIA REOCONVYANCE COMPANY,
LAURA RICHARDSON, and all persons
unknown, claiming any right, title, interest
in the property described in the complaint
affirmatively to Plaintiff’s title, and DOES NOT
appropriately.

CASE NO. 3D-2005-004530
NOTICE OF PENDENCY OF ACTION

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2006, in the above-captioned court by RED ROCK MORTGAGE INC. (“Red Rock”) against defendants WASHINGTON MUTUAL BANK, CALIFORNIA REOCONVYANCE COMPANY, and LAURA RICHARDSON. The action is now pending in the above court.

29. Immediately following the rescission, James York of Red Rock Mortgage, Inc. publicly accused her of receiving preferential treatment from her lender and, on June 12, 2008, filed suit in...
the Superior Court of California against Representative Richardson and Washington Mutual Bank.30

30. Mr. York told the OCE that he settled the suit in July 2008, and because he signed a confidentiality agreement as part of the settlement provision, he was unable to talk to the OCE about the suit.31 Mr. York's counsel confirmed that Mr. York was unable to discuss the settlement.32

31. According to a May 24, 2009 story by the Associated Press (AP), Representative Richardson provided the AP with "an April letter, which appears to be from Washington Mutual Home Loans, telling her that there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated May 22, 2008, which she said was from Washington Mutual that appeared to acknowledge an agreement to facilitate the rescission of foreclosure sale" but gave no financial details.33 Representative Richardson refused, however, to provide any information about these documents to the OCE.34

---

30 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, June 12, 2009 (File #: 15854)."
31 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
32 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
33 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
34 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
35 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
36 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
37 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
38 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
39 "Petition for Writ of Mandamus, Superior Court of California County of Nueces, May 12, 2008 (File #: 15854)."
33. The Board notes that Representative Richardson refused to cooperate with the OCE investigation. Representative Richardson refused to respond to repeated OCE requests for information and interviews. Representative Richardson also failed to respond to OCE requests that she grant JP Morgan Chase (who purchased Washington Mutual Bank), California Reconveyance Company and Red Rock Mortgage, for permission to release to the OCE information regarding the mortgage on her Sacramento home, the settlement agreement reached between Washington Mutual and Red Rock Mortgage, Inc., and the recission of the foreclosure sale.32

34. It is possible that information unknown to the OGE could reveal that Representative Richardson did not receive special treatment from Washington Mutual Bank. However, pursuant to H. Res. 896 § 102(2)(A) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, however, the Board draws a negative inference from Representative Richardson's refusal to cooperate with the OGE's investigation.

35. Based on the facts above, the Board therefore finds that there is a substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.37

36. Representative Richardson submitted a written statement and supporting documents to the Board on July 23, 2009 pursuant to Section 12(g)(3) of H. Res. 896 of the 110th Congress, as amended, and Rule 9(b) of the OGE’s Rules for the Conduct of Investigation.38

III. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER MORTGAGE LIABILITY OR SACRAMENTO HOME AS AN ASSET

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

31. Financial Disclosure

Under 5 U.S.C. app. 4 § 102(a)(4), a Member's personal obligations aggregating over $10,000 owed to one creditor at any time during the calendar year, regardless of repayment terms or interest rates must be included on personal financial disclosure statements. 39 5 U.S.C. app. 4 § 102(a)(4)(A), expressly excludes "any mortgage secured by real property which is a personal residence of the reporting individual or his spouse" from disclosure requirements regardless of whether the level of indebtedness exceeds the purchase price of the home. The House Ethics Manual, however, advises that "[m]ortgages secured by a personal residence (including secondary residences not used for rental purposes) . . . need not be disclosed as long as the indebtedness does not exceed the purchase price of the item." 40

37. 2009 (Exhibit 3-4120—000360) (Chase advising the OGE that they "were unable to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement").

38. According to H. Res. 896 § 102(2)(A) (2008) (as amended, Mar. 11, 2009) and Rule 6 of the OFFICIAL COMMITTEE ON CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS (2009), the Board may draw a negative inference from any refusal to cooperate and may include a description of that effect in any referral to the Committee on Standards of Official Conduct (hereinafter "OGE").

39. The documents provided by Representative Richardson only contain a press release in which a representative of Washington Mutual Bank states that it is the record of Washington Mutual Bank to treat all customers equally, and Washington Mutual Bank’s Customer Contribution Reconciliation Committee, which is jointly comprised of representatives from the bank's operations and the bank's customer service areas, has determined that there was no evidence of preferential treatment. In any event, preferential treatment is defined as a gift, including bribes, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would result in any action of the House of Representatives in the fiscal year in which the gift was received. (Exhibit 31).

40. HOUSE OFFICIAL COMMITTEE ON CONGRESSIONAL ETHICS, 110TH CONG., HOUSE ETHICS MANUAL 250 (2008).

41. The House Ethics Manual suggests that mortgages secured by personal residences must be disclosed if the indebtedness exceeds that portion paid for the home. The Ethics Manual, however, states in conflict or supplement 5 U.S.C. app. 4 § 102(a)(4)(A), and the Standards Committee opposes to follow 5 U.S.C. app. 4 § 102(a)(4)(A). See Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2008 (Exhibit 6).
Under 5 U.S.C. app. A § 109(a)(3), "the identity and category of value of any interest in property held during the preceding calendar year in a trade or business, or for investment or the production of income, which has a fair market value which exceeds $1,000 as of the close of the preceding calendar year" must be included on personal financial disclosure statements. The House Ethics Manual also requires that "any asset held for such an investment purpose must be disclosed if its value was worth more than $1,000 at the close of the calendar year or if generated income of more than $200 during the year... The identity of the property, in addition to its category of value must be specified." There is not substantial reason to believe that Representative Richardson violated House Rule 26 and the Ethics in Government Act by failing to disclose her Sacramento home as an asset or her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

B. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER SACRAMENTO HOME ON HER FINANCIAL DISCLOSURE STATEMENT.
39. Representative Richardson did not include her Sacramento home on her personal financial disclosure statement filed on May 15, 2008, and on two subsequent amendments to that form filed on June 16 and June 27, 2008.40

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<th>Schedule II - Assets and &quot;Unearned&quot; Income</th>
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40. Press reports claim that the Sacramento home was not Representative Richardson's primary residence and that she also owns homes in Long Beach, and San Pedro, CA.41

41. The Board notes that the ownership of multiple homes and press reports claiming that Representative Richardson never lived in the Sacramento home may suggest that the Sacramento prop-

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40 Representative Laura Richardson, Personal Financial Disclosure Statement for Calendar Year 2007, Filed May 15, 2008; Representative Laura Richardson, Amended Personal Financial Disclosure Statement for Calendar Year 2007, Filed June 16, 2008; Representative Laura Rich-

41 Anthony York, Debate Intensifies Over Richardson Home Deficit, LA Times, May 22, 2008 (Exhibit 22 at 116-117, 126).

erry was an investment property, and as such, was required to be disclosed on the Member's Financial Disclosure Statement.

42. In an interview with the OCE, however, a neighbor of Representative Richardson stated that the Congresswoman lived in the Sacramento home during the weekdays when she was in town for legislative business of the California Assembly. 43

43. Additionally, after the Board opened its review into this matter, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose her ownership interest in the property on her financial disclosure statement." 47

According to your representation to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are they currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is now generated by any of these properties, you will be required to disclose the information pertaining to property on your financial disclosure statement.

IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VARIOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

44. Gifts

Under House Rule 25, clause 5(c)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause." The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred." Under House Rule 25, clause 5(c)(1)(B)(ii), "A Member, Delegate, Resident Commissioner, officer, or employee of the House may accept a gift that the Member, Delegate, Resident Commissioner, officer, or employee reasonably and in good faith believes to have a value of less than $50 and a cumulative value from one source during a calendar year of less than $100."

45. There is no substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(c)(A)(i) and clause 5(c)(B)(ii) by knowingly receiving professional yard care services from her neighbor. Further, even if a violation occurred it would be de minimis.

46. Memorandum of interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 00-415—000111).
47. Advisory Opinion and from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 00-6126—0000017).

CSOC.RICH.010154
V. NEIGHBORS PROVIDED SERVICES TO THE CONGRESSWOMAN'S PROPERTY

46. Records of the Sacramento Code Enforcement Department obtained by the OCE show that Representative Richardson's home was the subject of five complaints between July 21, 2008 and July 1, 2009.53

47. According to Neighbor A, the Congresswoman's home was occupied at various times by squatters. One neighbor called the police several times to remove individuals the neighbor suspected of dealing drugs from the home.54 Neighbor B also filed complaints with the City of Sacramento regarding the squatters' presence in the home and the property's rat infestation.55

48. Neighbor B contacted Representative Richardson's congressional office on several occasions regarding the rat infestation and the occupation of the home, but was told that because the neighbor did not reside in Representative Richardson's congressional district, the neighbor's complaints would not be considered by the office.56

49. In an interview with the OCE, Neighbor A stated that they had paid approximately $160-$200 to have lawn care services provided to Representative Richardson's Sacramento home from 2007 to 2008.57 In total, the neighbor had their gardener perform services on Rep. Richardson's property on "six to nine" occasions. Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener $20. The neighbor also paid people $20-$50 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.58

50. The Board notes that the total value in services that Representative Richardson received from Neighbor A within the jurisdictional period of the Board totaled $80-$105.59

51. The Board also notes that, due to Representative Richardson's unwillingness to cooperate with the OCE's investigation, the OCE was unable to determine whether Representative Richardson has knowledge of the receipt of or has reimbursed her neighbors for these professional services.

52. The Board finds that even if Representative Richardson knowingly received these services, any violation of the gift rule would be de minimis.

V. CONCLUSION

53. For the above reasons, the Board recommends that the Standards Committee further review the above described allegations against Representative Richardson's alleged receipt of preferential treatment from Washington Mutual Bank and dismiss
the above described allegations concerning Representative Richardson’s failure to disclose her Sacramento home as an asset or her mortgage liability for the home and receipt of professional services from her neighbors.

VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS

54. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, and California Reconveyance Company regarding Representative Richardson’s mortgage or any negotiations between Representative Richardson and Washington Mutual Bank and/or JP Morgan Chase regarding the foreclosure sale of the Congresswoman’s home because Representative Richardson refused to grant Washington Mutual Bank and JP Morgan Chase permission to reveal this information to the OCE.

55. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc., regarding the suit that ensued after the foreclosure sale of the Congresswoman’s home was rescinded, because Representative Richardson refused to release the parties to the suit from the confidentiality agreement.

56. Representative Richardson, through her counsel, refused to provide the OCE with information regarding the request she made to the Standards Committee to investigate these matters. Based on her counsel’s communications with the OCE, Representative Richardson requested that the Standards Committee investigate whether she was required to include the Sacramento home on her financial disclosure forms, but did not request that the Standards Committee investigate whether she received preferential treatment from Washington Mutual Bank.

57. The Board notes that Representative Richardson, through her counsel, failed to provide the OCE with an adequate explanation for her refusal to cooperate with the OCE investigation. The Board recommends that the Standards Committee provide Representative Richardson with an opportunity to give a thorough accounting of her refusal to cooperate with the OCE investigation.

58. Based on conversations with Red Rock Mortgage, Inc., Mr. James York, and representatives of JP Morgan Chase, it does not appear that any of these entities have been contacted by the Standards Committee regarding these matters.

59. The Board notes that the determination of whether Representative Richardson received preferential treatment from Washington Mutual Bank will require interviewing and/or reviewing documents from Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and JP Morgan Chase and/or Washington Mutual Bank.

60. Because it will be necessary to interview and/or review documents from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc., in order to determine whether Representative Richardson received preferential treatment in the form of the postponement or rescei-

[Notes: Letter from Brian G. Sacks and Kate Sawyer Kawa, Perkins Coie, to Liz Witz and Elizabeth Nordin, Office of Congressional Ethics, April 21, 2005 (Exhibit 36 at 06-4105-004151).]
the Board recommends that the Standards Committee seek releases from or issue subpoenas to Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and Washington Mutual Bank and/or JP Morgan Chase.**

**Letter from Kathleen E. O'Sullivan, Senior Vice President and Assistant General Counsel, Chair Woman Lamping, to Elizabeth Peterson, Investigative Counsel, Office of Congressional Ethics, and Lisa Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from July 12, 2005 (Exhibit 34). Please note that in order for them to be able to release non-public information to the OCE or any other investigative body, either a subpoena or waiver from Representative Richardson would be required.
EXHIBIT 1
TRUSTEE'S DEED UPON SALE

The undersigned grantor, developer:
1) The name therein is not the fee ownership beneficiary.
2) The amount paid by the grantee at the trustee sale was...
3) The amount paid by the grantee at the trustee sale was...
4) The amount paid by the grantee at the trustee sale was...
5) Real property is in SACRAMENTO

and CALIFORNIA RECONCILIATION COMPANY, hereinafter called Trustee, are the duly appointed
Theirs as the duly appointed
Trustees of the named Trustee under the Deed of Trust hereinafter described, does hereby grant and
entrust, that certain property situated in the County of
SACRAMENTO, State of California, described as follows: LOT 280, BLOCK 1103 ON THE OFFICIAL
"PLAY OF SOUTH CURTIS AS SUBDIVISION NO. 8", FILED IN THE OFFICE OF THE
COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 15, 1979 IN BOOK 18 OF MAPS,
MAP No. 183

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of
Trust dated 01/07/2007 and recorded by LAURIE RICHARDSON, an UNEMPLOYED WOMAN, as
Trustee, and Recorded 01/09/2007, Book 23750530, Page 3419, Instrument of official records of
SACRAMENTO COUNTY, California, and other documents of the same description as each of said
trust instruments and conveyed this conveyance.

Default occurred as set forth in a notice of default and the record of sale, which was recorded in the
Office of the Recorder of said County and each default did exist as the time of sale.

All requirements of law regarding the making of copies of notices as the publication of a copy of the
Notice of Default of the personal delivery of the copy of the Notice of Default and the posting and
publication of copies of the Notice of Default have been complied with.

09-4128_000001

CSOC.RICH.010159
Theresa, in compliance with said Notice of Trustee's Sale and in exercise of the power under said
Trustee of Trust, sold the herein described property at public sale on the above date, during
the highest bidder at said sale, naming the purchaser of said property by the name or names
thereof as shown before the United States, or by a person if the purchaser was the beneficiary
of said Trust at the time of said Trustee's Sale.

DATE: 05/23/2000

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karma Amie, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 23, 2000 before me, EMMANUEL GARCIA TORRES, Notary Public, personally appeared KARIM M.
ARAB, who proved to me on the basis of satisfactory evidence to be the person(s) whose names
were 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 thereby acknowledge the receipt of the above instrument and the premises in the above instrument is true and correct.

WITNESS my hand and official seal.

Signature ____________
[Seal]

09-4126_000005

CSOC.RICH.010160
EXHIBIT 2
EXHIBIT 3
Broker alleges loan favoritism

By James Eubank

Richardson fell nearly $2,000 in local property taxes last year, when she bought a mobile home in Torrance for $800,000, according to Assemblyman Ken Cooley.

Richardson leased a mobile home in Torrance, which she bought in August 2007 for $800,000, after she was elected to the Assembly.

Washington Mutual has raked in most of the proceeds from Richardson's case, because she has not reaped the value.

In a statement, spokesperson Sara Cooley said it inappropriately. "A commitment is making on the investor's side to the client, the same level of commitment is necessary."

Washington Mutual is part of the broader insurance of the proceeding since 1987.

Both parties agreed with each other. They asserted, "The sale was a good sale."

York said an outside person would be mighty to get the loan. Washington Mutual told Richardson that the deal had been finalized.

"They would have gotten a good deal, too," he said. "They would have gotten a good deal, too. We had some kind of agreement."

Los Angeles, a financial services real estate broker, was quoted in the previous report. "There was the orange, the other office..."
"It's extremely unusual," he said.

"Unless (the borrower) had some other income, they'd never do it," one state senator said.

Hedge funds that lend to homeowners have been buying up homes in the hope of reselling them for a profit.

"It's not going to happen," the senator said.

"We're willing to fight to the bitter end," he said.

Hedge funds and lenders were ready to sue a homeowner who had shown no ability to make future payments.

But if the borrower was not able to pay the mortgage, the lender was not interested in foreclosing the loan.

"We don't want to go to court," the president said.

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09-4126_000000

CSOC.RICH.010166
OUTREACH OF CONGRESSIONAL DISTRICT
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re: Neighbors of Representative Lynne Richardson
Interviewer: 08421-16
Date: July 9, 2009
Location: Telephone
Time: approximately 5:05 PM to 5:30 PM EST.
Participants: Neighbors Morgan

Summary: A neighbor of Representative Richardson who lives on Coit Road made the following statements in response to our questioning:

1. The neighbor saw Congressman Richardson a couple of times while she was walking her dog in the neighborhood. She does not know Congressman Richardson well, and characterized their relationship as that of neighbors not friends.

2. Congressman Richardson moved into the house at 1622 W. Coit Road in January 2007. When the neighbor moved into the house, Richardson never looked after his lawn or maintained the house or yard. The neighbor recalls that Congressman Richardson would arrive in the morning on Saturday, Sunday, and Monday and leave on Friday or Saturday morning.

3. The neighbor’s husband helped Congressman Richardson set up his sprinkler system in the spring of 2007.

4. Since the 2008 California Democratic Primary election, the neighbor has seen Representative Richardson at the house on only a couple of occasions.

5. During the summer of 2007 and 2008, the neighbor paid to have their garden “mow and blow” Representative Richardson’s front lawn each summer month. In total, the neighbor had their gardener mow Rep. Richardson’s lawn on “several” occasions.

Neighbors A-5301 – Part 1 of 2

Office of Congressional Kristin

08-4120 000011

CSOC.RICH.010168
Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener $20 to mow the lawn.

6. The neighbor estimated that the average cost of the services was approximately $200 per month ($20 per visit x 10 visits = $200). This cost was significantly higher than the typical cost of lawn mowing services in the community ($50 - $75 per visit).

7. In addition to paying the gardener to mow and trim the lawn, the neighbor occasionally paid the gardener to clean up debris and pick up trash in her yard. The neighbor also paid the gardener to trim nearby shrubs and trees. The gardener was paid a total of $500 in 2008 for these services.

8. The neighbor did not provide the yard services to Representative Richardson as part of their personal relationship with Representative Richardson. The neighbor did not desire to prevent the yard from becoming overgrown or unkempt.

9. According to the neighbor, another neighbor had a garden that was “overgrown” and required regular maintenance. The neighbor had provided services to this neighbor for several years, and the neighbor was paid a total of $1,200 for these services.

10. The neighbor stated that they have not had problems with Representative Richardson living in the house, and that the neighbors have not had to call police on several occasions to remove equations from the property.

I certify that this memorandum contains all pertinent matters discussed with the individual on July 6, 2008.

Brian Morgan
Office of Congressional Ethics

Neighbor A MOE Page 2 of 2

Office of Congressional Ethics

20-4120 000012

CSOC.RICH.010169
EXHIBIT 5
MEMORANDUM OF INTERVIEW

In Re:  Representative Laura Richardson

Revision #:  0-4126
Date:  July 21, 2006
Location:  Telephone
Time:  approximately 4:00 PM to 4:29 PM EST.
Participants:  [Redacted]

Summary:  A neighbor of Representative Laura Richardson who lives on W. Curtis Drive made the following statements in response to our questioning:

1. The neighbor stated that Representative Richardson bought the house located at 5222 W. Curtis Drive in late 2005.

2. On at least two occasions, the neighbor saw Representative Richardson coming and going from the house.

3. The neighbor did not have any conversations or interactions with Representative Richardson until the early summer of 2006, when Rep. Richardson’s house became severely overgrown. The neighbor knocked on the door, had a brief conversation with Rep. Richardson, and referred to personally mowing her lawn. According to the neighbor, Representative Richardson’s response was “no problem.” The neighbor then had his lawn mower to mow the lawn. The neighbor estimated that the cost of having a lawn mower was between $20 and $25 per month.

4. During the early summer of 2006, the neighbor remembered that police visited the property in response to a complaint that questions were living in Representative Richardson’s home.
5. During the spring of 2009, the neighbors called Sacramento City Code Enforcement because the lawn on Representative Richardson's property had been overgrown.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 22, 2009.

Bryan Morgan
Office of Congressional Ethics
EXHIBIT 6
May 14, 2009

The Honorable Laura Richardson
U.S. House of Representatives
1723 Longworth House Office Building
Washington, DC 20515

Dear Colleague,

This letter responds to your recent request for clarification of certain disclosure requirements of the Ethics in Government Act of 1978 (as amended) (EIGA), which requires you to disclose certain minimum holdings or net worth changes on your disclosure report and any income received by these properties.

As a general matter, a reporting individual is required to disclose any asset only if it (1) has a fair market value of more than $1,000 at the close of the reporting period, or (2) generates more than $500 in income during the reporting period. See 5280.140 (2006). The personal holdings of a reporting individual (including all property or vacation homes, or a combination thereof) is specifically excluded from disclosure as long as the house is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any mortgage secured by real property which is a personal residence of the reporting individual" is specifically excluded from disclosure as a liability. See 5280.140(a).

According to your representation to the Committee, you purchased and own these residences in California. These properties are located in San Pedro, Long Beach, and Laguna Woods. None of these properties have generated any rental income, nor any interest income being held for investment purposes. Due to these circumstances, it would appear that the Committee can only use the designation to disclose your ownership interest in the properties on your financial disclosure statement. Please be advised, however, that if the circumstances change and rental income is or is not generated by any of these properties, you will be required to disclose the actual producing property on your financial disclosure statement.

Sincerely,

[Signature]
The Honorable Laura Kelly
May 14, 2010
Page 2

Because you presently have no taxation obligations with respect to these properties, you are excused not required to disclose any data owned by these properties. This provision applies regardless of the date in which the property was sold and includes mortgages, home equity loans and other equity lines of credit.  

If you have any further questions, please contact the Committee’s Chief Counsel, Blake H. Cloer, at (202) 224-7140.

Sincerely,

[Signature]

[Name]

Ranking Republicans Member

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For a more complete explanation of the circumstances, visit the Senate website and review the Senate Bill Draft on the Senate floor. For further information, please contact the Office of Senator Hoeven at (202) 224-7140.
EXHIBIT 7
Memorandum of interview

In Re: Neighbor B of Representative Laura Richardson
Review #: 09-4146
Date: July 13, 2009
Location: Telephone
Time: approximately 2:30 PM to 2:51 PM EST.
Participants:layan Morgan

Summary: A neighbor of Representative Laura Richardson, who lives on Coleman Way, made the following statements in response to our questioning:

1. The neighbor does not know Congresswoman Richardson well and has never met her or had conversations with her.

2. The neighbor does not recall Representative Richardson ever having moved into or lived in the house on W. Curtis Drive.

3. During the summer of 2007 through 2008, the neighbor noticed that Representative Richardson's property was not being maintained because the grass was not being mowed.

4. To the neighbor's knowledge, no one ever lived in the house between 2007 and 2008.

5. In 2008, the neighbor and other neighbors noticed that lights were on in the rooms above the garage. They suspected that squatters had moved into the house and were living there, and they contacted the City of Sacramento alleging the house had been abandoned and was infested with rats.

Neighbor in NCH - Page 1 of 2
Office of Congressional Ethics
7. When the tree on the north-facing fence on the property began to die, the neighbor's spouse noticed the tree in an unsuccessful attempt to revive it. Other than ordering the tree, the neighbor and their spouse did not go to any other efforts to improve the condition of Representative Richardson's property.

8. The neighbor was aware that two of their neighbors had either paid to have Representative Richardson's lawn moved or had personally moved Representative Richardson's lawn.

9. The neighbor told that, in his knowledge, the house had been sold and in a foreclosed state in 2008 and told that the new owner had begun to renovate the interior of the house shortly thereafter. The renovation however suddenly stopped in the summer of 2009, and the house was left in an unfinished manner. The neighbor noted that for almost a year, an unfinished office remained on the back deck of the upper level of Representative Richardson's house - including the neighbor and others in the neighborhood.

10. The neighbor contacted Representative Richardson's congressional office, but was told that because he did not reside in the congressional district, his complaint would not be addressed by the office.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 15, 2009.

Dyron Morgan
Office of Congressional Ethics
EXHIBIT 8
Los Angeles Times
Los Angeles Times' abandoned house angers neighbors

June 30, 2005

Pamela Price, Times Staff

A house in the Atwater Village area has become a neighborhood sore point after a group of neighbors complained to the city about the condition and behavior of the owner.

The house at 500 N. Atwater Ave. appears to be abandoned, with weeds growing up through the cracks in the parking lot and a few pieces of corrugated cardboard left in the front yard.

The city of Los Angeles code enforcement officials say the house is a violation of city code, but it's not clear what can be done to make the property more acceptable.

"The house is a violation of city code, but it's not clear what can be done to make the property more acceptable," said city code enforcement official Megan E. Williams.

She said the city's code enforcement officers have been monitoring the property for the past few months and that it has been in violation of city code for at least three months.

Williams said the city is working with the property owner to try to bring the property into compliance with city code, but it's not clear what can be done to make the property more acceptable.

"The house is a violation of city code, but it's not clear what can be done to make the property more acceptable," said city code enforcement official Megan E. Williams.

She said the city's code enforcement officers have been monitoring the property for the past few months and that it has been in violation of city code for at least three months.

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Williams said the city is working with the property owner to try to bring the property into compliance with city code, but it's not clear what can be done to make the property more acceptable.

We are in receipt of your letter dated June 22, 2000. Please find enclosed the following responsive items:

- Deed of Trust dated January 6, 2007
- Notes of Demand and Election to Sell
- Veterans Deathogan Notice
- Notice of Repeal of Veterans Deathogan Notice
- Copy of Certificate Held by Red Rock Mortgage, Inc.

To the extent that you require any non-public information, we would need either a subpoena or a written letter from your attorney. If you would like to proceed to the next stage of a transaction, please let us know. In the meantime, we can issue the proper documentation in the absence of the required documents.

We agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement that may be in effect regarding the loan data in your possession. Red Rock is in response to the request of Trans Fair No. 72197832A, the designated purpose of assisting your office with an investigation.

We have reviewed, through outside sources engaged by Washington Mutual at the time of the event in terms of a request for information from Representatives Refrigerator's office. We have not responded to the request.

We would like to resume this matter, please let me know.

Sincerely,

Kathleen O'Connor

Chase Home Finance LLC (Wachovia Home Finance, formerly Wachovia Home Mortgage) 100 Wachovia Corporate Center, 357000
Telephone 800-442-5952 • Fax 800-442-5953

CSOC.RICH.010183
EXHIBIT 10
GRANT DEED

THE UNDERSIGNED GIVES NOTICE HEREBY:

DOCUMENTARY TRANSFER TAX IS $202.00

1. Consented on the basis of the value of the property conveyed, or
2. Consented to the filing of this instrument in the Public Records of the City, County, and State of California.

FOR A VALUABLE CONSIDERATION, the undersigned transferor hereby conveys to the following:

Mark B. Hamner and Sharon L. Hamner, as trustee(s) of the Hamner Family Revocable Trust

as grantee(s)

AS THE PRECEDING DESCRIPTION 6834, to the City of Sacramento, County of Sacramento, State of California, described as:

Lot 52 on Plan 20320-33, in Section 13, Township 6 North, Range 5 West, Principal Meridian, in the City of Sacramento, County of Sacramento, State of California, as recorded in Book 10 of Map No. 20320-33, in the office of the Recorder of Sacramento County, on December 11, 1998.

IN WITNESS WHEREOF, the within instrument is signed this 11th day of December, 1998.

[Signature]

[Signature]

[Signature]

[Signature]

[Signature]

[Signature]
DEED OF TRUST

DEFINITIONS
Words used to make this deed effective shall be defined as follows:

[Definitions]

This deed is subject to the recording in the name and at the address of the Recorder of the County of Sacramento, State of California, which is hereinafter referred to as "Recorded in the County of Sacramento, State of California.

Recorder's office is located at 127 E Farnam St, Long Beach, CA 90806.

(Recorder's name)

[Recorder's name]

[Date]

[Recorder's seal]

[Notary seal]

[Notary signature]

[Recorded in the County of Sacramento, State of California]

[Recorded in the County of Sacramento, State of California]

[Date]

[Notary seal]

[Notary signature]

[Recorded in the County of Sacramento, State of California]

[Recorded in the County of Sacramento, State of California]

[Date]

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[Date]

[Notary seal]

[Notary signature]

[Recorded in the County of Sacramento, State of California]

[Recorded in the County of Sacramento, State of California]

[Date]
be made, if any, paid to Borrower. Such insurance proceeds shall be in addition to the MONETARY VALUE OF THE PROPERTY.

9. Borrower shall maintain for the duration of the Loan, and for the benefit of Lender, a loss payable endorsement insuring Lender to the extent of the amount of the Loan. The policy or policies shall be issued by a company rated "A" or better by A. M. Best Company. The policies or endorsements shall be in form acceptable to Lender and shall be at Borrower’s expense. Lender shall have the right to require Borrower to maintain, at Borrower’s expense, additional insurance coverage (other than fire insurance) as required by Lender. Borrower shall also maintain such other insurance as Lender may require, at Borrower’s expense. Lender may require Borrower to maintain such additional insurance as Lender shall consider necessary for the protection of the Loan. Borrower shall pay for the loss payable endorsement insuring Lender to the extent of the amount of the Loan.

10. Lender shall have the right to approve the appointment of a surety company to effect any or all of the insurance required by this Section. If Lender fails to approve any or all of the insurance required by this Section, Borrower shall furnish Lender with a bond in an amount equal to the insurance required by this Section.

11. Lender shall have the right to require Borrower to maintain such other insurance as Lender may require, at Borrower’s expense. Lender may require Borrower to maintain such additional insurance as Lender shall consider necessary for the protection of the Loan. Borrower shall pay for the loss payable endorsement insuring Lender to the extent of the amount of the Loan.

12. Lender shall have the right to approve the appointment of a surety company to effect any or all of the insurance required by this Section. If Lender fails to approve any or all of the insurance required by this Section, Borrower shall furnish Lender with a bond in an amount equal to the insurance required by this Section.

13. Lender shall have the right to require Borrower to maintain such other insurance as Lender may require, at Borrower’s expense. Lender may require Borrower to maintain such additional insurance as Lender shall consider necessary for the protection of the Loan. Borrower shall pay for the loss payable endorsement insuring Lender to the extent of the amount of the Loan.
ensurance have been in this interest in the Property with a higher value than the Guarantee instrument, binding the current mortgage in a necessary manner. Assuming the Property is in a necessary manner, assuming the Property is in a necessary manner, the property shall have been in a necessary manner in the Property with a higher value than the Guarantee instrument, binding the current mortgage in a necessary manner.

1. If the Borrower has given to the Borrower, the property shall have been in a necessary manner in the Property with a higher value than the Guarantee instrument, binding the current mortgage in a necessary manner.

2. The Borrower has given to the Borrower, the property shall have been in a necessary manner in the Property with a higher value than the Guarantee instrument, binding the current mortgage in a necessary manner.
to Borrower or any Successor in interest of Borrower shall not operate to release the liability of Borrower to any Beneficiary or Lender. Lender shall not be entitled to commence proceedings against any Beneficiary in behalf of Borrower or in which it or any other Person may be named as defendant, until the maturity of such obligation, and no Beneficiary shall be under any duty or obligation to effect any such proceedings or otherwise endeavor to collect any monies due Borrower therefrom, nor shall any Beneficiary be under any duty or obligation to release the collateral or any part thereof to the Lender or any other Person or to effect any settlement, compromise or discharge of any nature with any person in respect of any debt due Borrower from such person or to do or omit to do any act or thing in connection therewith, or in any way to enforce any rights or remedies against any person or to proceed or to prosecute any action or proceeding of any nature against any person in respect of any debt due Borrower from such person or to do or omit to do any act or thing in any way affecting the rights of any person in respect of any debt due Borrower from such person, but the same shall be and remain the exclusive care and discretion of Lender.

9. Assignment and Release Liability. Beneficiary, Lender and any other Person who shall from time to time be a Beneficiary or Lender shall not be under any duty or obligation to release the security therefor to the Borrower or its successor in interest or any other Person, or to effect any settlement, compromise or discharge of any nature with any person in respect of any debt due Borrower therefrom or to do or omit to do any act or thing in any way affecting the rights of any person in respect of any debt due Borrower therefrom, or to proceed or to prosecute any action or proceeding of any nature against any person in respect of any debt due Borrower therefrom, but all such actions or proceedings shall be and remain in the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; but the same shall be and remain the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; and any such actions or proceedings shall be conducted in any manner as the Beneficiary, Lender or any other Person shall in its or their judgment be deemed necessary or advisable for the protection of the security therefor or for the protection of the rights of any Person in respect of any debt due Borrower therefrom.

10. Assignment and Release Liability. Beneficiary, Lender and any other Person who shall from time to time be a Beneficiary or Lender shall not be under any duty or obligation to release the security therefor to the Borrower or its successor in interest or any other Person, or to effect any settlement, compromise or discharge of any nature with any person in respect of any debt due Borrower therefrom or to do or omit to do any act or thing in any way affecting the rights of any person in respect of any debt due Borrower therefrom, but all such actions or proceedings shall be and remain in the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; but the same shall be and remain the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; and any such actions or proceedings shall be conducted in any manner as the Beneficiary, Lender or any other Person shall in its or their judgment be deemed necessary or advisable for the protection of the security therefor or for the protection of the rights of any Person in respect of any debt due Borrower therefrom. The Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender shall be and remain the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; but the same shall be and remain the exclusive care and discretion of the Beneficiary, Lender or any other Person who shall be a Beneficiary or Lender; and any such actions or proceedings shall be conducted in any manner as the Beneficiary, Lender or any other Person shall in its or their judgment be deemed necessary or advisable for the protection of the security therefor or for the protection of the rights of any Person in respect of any debt due Borrower therefrom.
requisite in accordance with a notice of secession or refund. If the Notice is not sent at least fifteen days prior to the recording of the Notice, the Company may direct resealment of the Notice or may make such other relief available as the law may provide. The Company hereby expressly waives any right to receive a Notice of secession or refund in accordance with the terms of the Notice as provided by the Applicable Laws.

In no event shall a Notice of secession or refund in accordance with the terms of the Notice as provided by the Applicable Laws be required to be recorded with the Company in accordance with the terms of the Notice as provided by the Applicable Laws.
NEW YORK, NEW YORK, March 1, 1993

Lender and Borrower are referred to and hereinafter referred to collectively as the "Parties.

The Parties hereto have entered into a Loan and Security Agreement dated as of June 30, 1992, as amended, restated and supplemented from time to time, including the First Amendment of the Loan and Security Agreement dated as of March 30, 1993, the "Loan Agreement." Capitalized terms used but not otherwise defined herein shall have the meanings assigned to them in the Loan Agreement.

WHEREAS, pursuant to the Loan Agreement, Borrower has obtained advances under the Loan Agreement and the parties hereto are parties to the Security Agreement dated as of June 30, 1992, as amended, restated and supplemented from time to time, as defined in the Loan Agreement ("Security Agreement");

WHEREAS, Lender is prepared to make an additional advance under the Loan Agreement ("Additional Loan") to Borrower, provided that certain conditions precedent are satisfied.

NOW, THEREFORE, the Parties agree as follows:

1. The parties hereto desire to make an Additional Loan in the amount of $500,000.00 ("Loan Amount") to Borrower.

2. The Loan Amount shall be advanced to Borrower on the date hereof.

3. The Loan Amount shall be secured by the Security Agreement and all other agreements. The parties hereto agree to all terms of the Loan Agreement and the Security Agreement as amended by this Agreement.

4. The parties hereto agree to all terms of the Loan Agreement and the Security Agreement as amended by this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

SIGNED:

Borrower:

Lender:

[Signatures]

[Signature]

[Signature]

[Signature]

[Signature]

[Signature]
Exhibit "A"
Legal Description
Lot 228 as shown on the official "Plat of Black Oak Estates Subdivision No. 6," filed in the office of
the County Recorder of Snohomish County, February 10, 1987 in Book 12 of Maps, Map No. 15.
Aprt. 815-1002-001

05-4120_0000046
FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER IS FORM DESIGNED: 415, DATE OF ISSUE: JANUARY
2007, AND IS AUTHORIZED TO BE USED BY LOAN ORIGINATORS OF COMMERCIAL AND INDUSTRIAL LENDERS THAT ARE MEMBERS OF THE NATIONAL ASSOCIATION OF COMMUNITY BANKERS OF THE UNITED STATES. IT IS NOT AUTHORIZED TO BE USED BY LOAN ORIGINATORS OTHER THAN MEMBER COMMUNITY BANKS.

借贷人下表于...并受到有关贷款的特定条款的约束。贷方在按揭贷款的发放过程中

THIS 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 OF TWE MEANS DETERMINED TOTAL PAYMENT CAN DECREASE AT ANY ONE TIME AND THE MAXIMUM RATE CHANGES IN THE PAYMENT.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, the following covenants and agreements are made.

Annually, the amount of the total interest rate and the amount of the monthly payment shall be reviewed for any change in the total interest rate or in the amount of the monthly payment.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGE

In the event that the interest rate changes, the monthly payment will be recalculated to reflect the new interest rate and the new monthly payment.

The total amount of the interest rate and the monthly payment shall be recalculated to reflect the new interest rate and the new monthly payment.

On the date that the interest rate changes, the monthly payment will be recalculated to reflect the new interest rate and the new monthly payment.

If the monthly payment is increased by more than 25%, the borrower may prepay the loan at any time.

The borrower may prepay the loan at any time before the maturity date of the loan.

01/09/2004

9417-0186

CSOC.RICH.010202
6852
[Text content not legible or discernible from the provided image]
EXHIBIT 11
NOTICE OF UNFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments, plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be issued (which date of recordation appears on this notice).

This amount is $16,245.40 as of December 15, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you will be subject to other obligations (such as insurance and taxes) required by your state and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may trust that you are in or in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition for reinstatement that you provide reliable written assurance that you paid all past-due taxes, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written statement of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in arrearage at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the six months prior to the date of sale) that the entire unpaid amount due must be paid in order to cure your account. If you agree in writing to make a partial payment to reinstate your account, you must pay the required amount in accordance with the terms of your agreement.

Following the expiration of the time period referred to in the first paragraph of this notice, interest the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

09-4126 000040
To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or to avoid a default judgment, contact Washington Mutual Bank, PA at 1325 S Bryn Mawr Ave., JACkSONVILLE, FL 32206, (976) 923-6477.

If you have any questions, you should contact a lawyer or the government agency which may have issued your loan. You are waiving the right that your property is in foreclosure, you may offer your property for sale, provide the necessary notices and procedures prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 1/19/2007, executed by LAURA RIDGARD, an unmarried woman, as trustor. To secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 6/1/2007, Book 33461, Page 1014, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 914-0003-001 Blk: 3552 WEST CURTIS DRIVE, SACRAMENTO, CA 95818, including the escalator, for the sum of $325,961.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary, but a breach of, and default in, the obligations for which said Deed of Trust is security, has occurred in that the payment has not been made at THE 06/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL, ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCEMENTS, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason hereof, the present beneficiary under said Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby; and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the Trust property to be sold to satisfy the obligations secured thereby.

Dated: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,

By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn L. Agrella

00:41:26.92307

CSOC.RICH.010207
EXHIBIT 12
NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JULY 20, 2006, WE ARE TAKING ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF

THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.


RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, CALIFORNIA, IN BOOK 673, PAGE 641., LATER KNOWN AS CALIFORNIA RESERVE COMPANY, AS TRUSTEE.

THE UNDERSIGNED TRUSTEE RESERVES THE RIGHT TO COMMISSION ANY OF THE ABOVE NAMED OR OTHER COMMON OWNERS TO WITNESS AND SIGN OR AUTOMATE THE RECORDING OF THIS NOTICE OF TRUSTEE'S SALE.

DATE: 09/24/2010

CALIFORNIA RESERVE COMPANY, AS TRUSTEE
(714) 255-5852 FAX: (714) 255-5861
16201 DODGE STREET, IRVINE, CA 92618
CALIFORNIA RESERVE COMPANY IS A DEBT COLLECTOR ATTORNEY AT LAW IS DEBT COLLECTOR. INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

CSC一号: 010209

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JULY 20, 2006, WE ARE TAKING ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF

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CSC一号: 010209

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16201 DODGE STREET, IRVINE, CA 92618
CALIFORNIA RESERVE COMPANY IS A DEBT COLLECTOR ATTORNEY AT LAW IS DEBT COLLECTOR. INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

CSC一号: 010209
EXHIBIT 13
EXHIBIT 14
SACRAMENTO CITY UTILITY CHANGES

I hereby certify that the line of delinquent City of Sacramento Utility charges recorded on June 06, 2007, in Book 05446 Page 6424, in the office of the county recorder, is as shown in course and effect

堞

CERTIFICATE OF RECORDER

This document is recorded for the benefit of the City of Sacramento, Department of Utilities, by a current, customer service supervisor.

STATE OF CALIFORNIA
COUNTY OF SACRAMENTO

IN THE 15TH DAY OF JUNE 2008 before me, Wanda P. D'Allesio, Deputy Public Signature of the City and County of Sacramento, there appeared J. Robert Wolfe, who acknowledged to me that he executed the instrument set forth above as the record of delinquent City of Sacramento utility charges. The said instrument was recorded in the office of the County Recorder of the City and County of Sacramento on the day and year aforesaid.

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

Wanda P. D'Allesio
Deputy Public Signature

6863
EXHIBIT 15
2007-2008 SECURED SUPPLEMENTAL TAX BILL FOR FISCAL YEAR 07/01/07 TO 06/30/08

PROPERTY LOCATION: 3622 W ORSON AV

PARCEL NUMBER: 023-0263-003-0000

TAX RATE AREA: 02000

TOLL FREE PHONE: 0705079

ASSIGNED VALUATION:

--- ASSESSED VALUE ---

--- DIRECT LEVY CODE/AMOUNT ---

--- INSTALLMENT INFORMATION ---

TOTAL TAX DUE: $20069.15

Make check payable to Sacramento County Tax Collector, 220 N Street, Room 1710, Sacramento CA 95814. Phone (916) 274-4800. Write parcel number on your check.

--- INSTALMENT ---

TOTAL TAX DUE: $20069.15

--- SECURITY ---

$1049.17

--- INSTALMENT ---

TOTAL TAX DUE: $20069.15

--- SECURITY ---

$1049.17
<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Land</td>
<td>$226,099</td>
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<tr>
<td>Improvement</td>
<td>$222,210</td>
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<tr>
<td>Personal Property</td>
<td>$60</td>
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<tr>
<td>Total Assessment Value</td>
<td>$451,919</td>
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Total Due: $451,919

Direct Levy Total: $310,000

Payment Address:
Sacramento County Tax Collector, 700 H Street, Room 1710,
Sacramento CA 95814. Phone: (916) 874-3223. Write parcel number on your check.

Sacramento County 2007-2008 Secured Assessed Tax Bill

Installment 1

Due Date: 12/14/07

Amount Due: $359.28

Penalty and Interest: $359.28

Installment 2

Due Date: 12/14/08

Amount Due: $359.28

Penalty and Interest: $359.28

Sacramento County 2007-2008 Secured Assessed Tax Bill
| LAND | 6868 |
| IMPROVEMENTS | 32478612 | 0.06 | 100.00 | 0.64 |
| PERSONAL PROPERTY | 0 | 0 | 0 | 0 |
| TOTAL ASSESSED VALUE | 6868 | 0.64 | |

**RICHARDSON LAURA**

| STREET | 322 W CURTIS ST | 95810 |
| TOTAL TAX DUE | $9994.64 |

**INSTALMENT INFORMATION**

<table>
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<tr>
<th>INSTAL</th>
<th>DUE DATE</th>
<th>DUE AMOUNT</th>
<th>PENALTY</th>
<th>EXEMPT</th>
<th>DUE AMOUNT</th>
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<tbody>
<tr>
<td>1</td>
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<td>$2497.32</td>
<td>$269.73</td>
<td>$2497.32</td>
<td></td>
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<tr>
<td>2</td>
<td>06/30/08</td>
<td>$2497.32</td>
<td>$269.73</td>
<td>$2497.32</td>
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</table>

**NOTE:**

- The first installment is due on 12/31/07.
- The second installment is due on 06/30/08.
- Total tax due is $9994.64.

**IMPORTANT INFORMATION:**

- Penalties apply for late payment.
- Installments are due as shown.

---

**RICHARDSON COUNTY 2007-2008 SUPPLEMENTAL TAX BILL**

| LAND | 6868 | 0.06 | 100.00 | 0.64 |
| TOTAL ASSESSED VALUE | 6868 | 0.64 | |

**RICHARDSON LAURA**

| STREET | 322 W CURTIS ST | 95810 |
TOTAL TAX DUE | $9994.64 |

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---

**RICHARDSON COUNTY 2007-2008 SUPPLEMENTAL TAX BILL**

| LAND | 6868 | 0.06 | 100.00 | 0.64 |
| TOTAL ASSESSED VALUE | 6868 | 0.64 | |

**RICHARDSON LAURA**

| STREET | 322 W CURTIS ST | 95810 |
TOTAL TAX DUE | $9994.64 |

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**IMPORTANT INFORMATION:**

- Penalties apply for late payment.
- Installments are due as shown.
EXHIBIT 16
Calif. congresswoman says home sale was Improper

By JACOB BERWICK

Associated Press Writer

Washington (AP) - California Rep. Loretta Sanchez said Friday that her
husband's company had sold their home without her knowledge and contrary to an
agreement with her mother.

The sale also appears to be one of several transactions involving
Sanchez's mother and the couple that are under scrutiny.

In a lengthy interview Friday night with The Associated Press, the Southern California
Congresswoman took a shot at several days of negative publicity over reports she
debted on the mortgage, allowing the house to be sold at auction.

Sanchez, who won her seat in a special election last August, acknowledged trouble in
her life in the months after incumbent Rep. Jane Harman's death in April
sparked a special election in Los Angeles, costs

Sanchez said her husband, Joe, had

Sanchez acknowledged the sale and promised to help pay it off, along with $2,000 in
debt related to the property.

She denied she's not selling her home because she's a congresswoman.

Loretta Sanchez, im an American, I'm a single woman who had two extra
women in love with me. The story is not true. I'm not sure how many
other American women have had that experience, but I do have that
relationship.

Sanchez bought the home in Harman's recent victory. The couple

In 2003, Sanchez sold the home to her mother for $500,000, according to the
Dakota County

A federal ethics law that applies to congressmen but not to congresswomen

Sanchez provided the AP with an email, which appears to be from Washington

Sanchez told the AP that when she visited the property last month, she

Washington Mutual foreclosed on the property last October, which she
told the AP that the company had not received payment from her.

Washington Mutual did not respond to a request for comment on

The couple says they want to move to a new house in order to

Residential

Wash. 45136 01/0072

CSOC.RICH.010229
NOTICE OF PENDENCY OF ACTION
(Civil Cpor. Proc. § 405.20)

6881
Case No. 3D-2-005

Plaintiff

v.

WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons

who may be interested in the property

Defendants

MOTION IS GRANTED that the above-captioned action was commenced on June 12, 2008,

as the above-captioned case by RED ROCK MORTGAGE, INC. (Case No. 3D-2-005)

The above-captioned action alleges a real property claim seeing certain real property

situated in Rancho Cordova, Sacramento County, California and more specifically described as follows,

LOT 219 AS SHOWN ON THE OFFICIAL "PLAT OF SUBDIVISION"

WHEREOF PREVIOUSLY LIVED

[Address]

CSOC.RICH.010233
OAKS SUBDIVISION NO. 6, FILED IN THE OFFICE OF THE COUNTY
RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
BOOK 10 OF MAPS, MAP NO. 18.
The Property is designated as Assessor's Parcel No. 015-0263-300-0000 in the
Sacramento County Assessor's office.

DATED: June 11, 2009

WAGNER, KURSTMAN & BLAIRS
COMPARATIVE & CLOSING LLP

By:

THOMAS B. KURSTMAN
Attorney for
RED ROCK MORTGAGE, INC.
PROOF OF SERVICE

Case Name: Red Rock Development, et al. v. Washington Trust Company

Date: January 19, 2006

I am one of the United States, employed in the City of Marina, in the County of Monterey, State of California.

I have kept a true copy of the above-entitled lawsuit at the address of the defendant: 3300 North Creek Road, Suite 500, Madison, WI 53713. I am over the age of 18 years and for a party in the above-entitled action.

I hereby certify that on June 12, 2006, at 9:00 a.m., Marina, California

[Signature]

NOTICE OF FEE OF ACTION

BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED to the parties on this action by mailing a true copy thereof to be placed in a United States post office box, postmarked and pre付费 prepaid to the United States Post Office at the above-mentioned place of business and returned for collection on or before the last day stated above, requiring such ordinary service in manner and form as may be authorized by the United States Postal Service.

Washington Mutual Bank
A Federal Association
5200 California Avenue
Moncudo, CA 95451

California Reinsurance Company
CAS Corporation Services Company
2000 W. Drive Del Cite, Suite 100
San Diego, CA 92109

[Signature]

[Date]

MADISON, WISCONSIN
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,
Plaintiff,

V.
WASHINGTON MUTUAL BANK,
a corporation, doing business under the laws of the State of California,
Defendant.

Case No.

COMPLAINT FOR:
1. NISAN TITLE OF TITLE
2. CANCELLATION
3. QUIET TITLE
4. UNDEBT ENFORCEMENT

Plaintiff, RED ROCK MORTGAGE, INC., alleges as follows:

1. Plaintiff RED ROCK MORTGAGE, INC. ("Company") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California.

2. Plaintiff is informed and believes Defendant WASHINGTON MUTUAL BANK ("WAMU") is, and at all times herein mentioned was, a national banking association organized and existing under the laws of the United States and doing business in the State of California.

3. Plaintiff is informed and believes Defendant alleges that Defendant
CALIFORNIA RECONVIVANCE COMPANY ("CRC") is, and at all times herein
intended wills a corporation organized and existing under the laws of the State of California.

5. The real property that is the subject of this action, 3622 West Third Street,
Sacramento, California, Assessor's Parcel No. 013-0501-001-0600 ("Subject Property") is
located in Sacramento County, California.

6. The Defendants named herein as "all persons unknown, claiming any legal or
equitable right, title, interest, or interest in the property described in the Complaint above
as Plaintiff's title, or any claim on Plaintiff's title" ("Unknown Defendants") are
unknown to Plaintiff. Those Unknown Defendants, and each of them, claim some right, title,
interest, or interest adverse to Plaintiff's interest in title to the Subject Property, and their
claim, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

7. Defendants Doss 1 through 20, inclusive, are sued herein under fictitious
naming. Their true names and capacities are unknown to Plaintiff. With that true name
and capacities are unknown, Plaintiff will amend this complaint by inserting their true names
and capacities hereinafter. Plaintiff is informed and believes and therefore alleges that those 19,
unknown, are responsible in some manner for the occurrence herein alleged, and that
Plaintiff's claim to herein alleged were provably caused by such Defendants. Plaintiff is
further informed and believes and therefore alleges that Doss 11-20, inclusive, claims some right,
title, interest, and interest adverse to Plaintiff's interest in title to the Subject Property, and
their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

COMMON ALLEGATIONS

1. Plaintiff is, and at all times herein named and referred to, as Plaintiff herein, claim
and alleges that Doss 1-10, inclusive, claims some right, title, interest, and interest adverse
to Plaintiff's interest in title to the Subject Property, and their claims, and each of them,
constitute a cloud on Plaintiff's title to the Subject Property.

2. Plaintiff is, and at all times herein named and referred to, as Plaintiff herein, claim
and alleges that Doss 11-20, inclusive, claims some right, title, interest, and interest adverse
to Plaintiff's interest in title to the Subject Property, and their claims, and each of them,
constitute a cloud on Plaintiff's title to the Subject Property.
9. Plaintiff is informed and believes and therefore alleges that, at some point prior to December 17, 2009, Defendants RICHARDSON defaulted on the payments due on the loan secured by the Land of Texas.

10. On December 17, 2009, CRC recorded a notice of default on the Subject Property. (Attached hereto as Exhibit A, and incorporated herein by this reference, is a true and correct copy of the Notice of Default.) The Notice of Default provides that, as of December 17, 2009, the amount of the default was $18,219.49.

11. On March 19, 2010, CRC recorded a Notice of Trustee's Sale on the Subject Property, advertising the Trustee's Sale of the Subject Property to the general public. (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct copy of the Notice of Trustee's Sale.) PURSUANT TO THE NOTICE OF TRUSTEE'S SALE, the unpaid balance and other charges was approximately $279,704.66.

12. The Notice of Trustee's Sale provides that the sale was to occur on April 7, 2010, at 1:00 p.m., at the main entrance to the Sacramento County Courthouse, 720 5th Street, Sacramento, California.

13. Plaintiff is informed and believes and moves further that the sale was POSTPONED to May 7, 2010, at 1:00 p.m., to be held at the same location.

14. In accordance with the NOTICE of Trustee's Sale and the duly noticed postponement thereof, on May 7, 2010, Plaintiff appeared as the trustee's agent at the sale of the Subject Property. Plaintiff recorded a trustee's check in order to qualify to bid at the sale.

15. At the noticed time and place, CRC conducted the trustee's sale of the Subject Property. PURSUANT TO THE NOTICE OF TRUSTEE'S SALE, Plaintiff is informed and believes Plaintiff further alleges that Defendants complied with all statutory requirements in conducting the trustee's sale of the Subject Property.

16. Plaintiff filed at the trustee's sale Plaintiff is informed and believes and therefore alleges that Plaintiff was the highest bidder at the trustee's sale with a bid of $513,600.00.

17. Plaintiff timely delivered a cashier's check in the amount of $513,600.00 to CRC. CRC accepted the cashier's check from Plaintiff. (Attached hereto as Exhibit D.)
respectively, and incorporated herein by reference, are true and correct copies of the record of

6888

the Probate Court of the State of California, County of Sacramento, State of California.

132

18. Plaintiff is informed and believes that the sale of the Subject

Property was fair and no further acts were required to consummate the sale.

19. Plaintiff is informed and believes that Plaintiff alleges that, on or about May 9,

2009, Defendants issued a Notice of Trustee's Sale to be recorded in Sacramento County

Register, and conveying title and interest in the Subject Property to the Trustee. The Trustee's

Sale was recorded on May 15, 2009. (Attached hereto as Exhibit F, and

hereinafter referred to as Exhibit F. and

hereinafter referred to as Exhibit F. is a true and correct copy of the Trustee's Sale record.)

20. Immediately after Plaintiff purchased the Subject Property, Plaintiff

immediately began improving the property and preparing to sell it, or Plaintiff is in the

business of buying and selling real estate. Among other things, Plaintiff began selecting

items to be removed from the residence, redrafted the floor plans, and performed general

cleanup and landscaping in and around the Subject Property at its expense. Plaintiff is

informed and believes that the sale at the Subject Property.

21. On or about May 29, 2009, WANG contacted Plaintiff and informed Plaintiff

that he wished to purchase the property. Plaintiff informed WANG that Plaintiff was the highest

bidder at the Trustee's Sale but that Plaintiff had paid the full consideration in the amount specified

by the Notice of Trustee's Sale. Plaintiff also informed WANG that Plaintiff had been issued

the Trustee's Notice and that, if Plaintiff was the highest bidder, Plaintiff had no intention of

selling it, and had no intention of reselling it.

22. On or about June 2, 2009, Plaintiff delivered Notice of Rescission at the

Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein

by this reference, is a true and correct copy of the recorded Notice of Rescission.)

FIRST CAUSE OF ACTION

[Demand for Relief]

(Names of Plaintiff(s))

COMPLAINT FOR ERODING TITLE, CANCELLATION, QUIET TITLE, DAMAGES therefrom

CSOC.RICH.010239
Plaintiff became the fee owner of the Subject Property based upon the purchase of the Subject Property at the Sheriff's Sale.

Defendant, in good faith, believes that, on or about June 2, 2005, Defendant entered the property, without permission, and without privilege to enter.

The Notice of Restitution was false and continued to cause actual and continuing damage to Plaintiff's title to the Subject Property.

The recording of the Notice of Restitution directly impaired the marketability of the property on the open market. Accordingly, Plaintiff has been damaged by Defendants recording the Notice of Restitution.

Defendant in good faith and believes that, in doing the things alleged, WAMU and CRC acted with reason, oppression, abuse of process, and in a manner that is different from the acts alleged in Count 1 of the amended complaint, in conscious disregard of Plaintiff's rights, thereby warranting an assessment of punitive damages in an amount proportionate to joint liability and other actions from engaging in similar misconduct.

The recording of the Notice of Restitution made it necessary for Plaintiff to retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney's fees and costs incurred.

SECOND CAUSE OF ACTION

[Cancellation of Covenants or Restricions]

Plaintiff, by reason of the foregoing, is damaged and incurs injury and is entitled to every remedy set forth in paragraphs 1 through 19 above.

Defendants claim an interest in the Subject Property which is adverse to the

Plaintiff. Defendants' interest in the Subject Property is inequitable based on the notice or

[Complaint for Declaratory Judgment, Quiet Title, and Declaratory Judgment]
Remission, recorded on June 2, 2005, which states that the sale is consummated.

32. The Notice of Remission is void and voidable because the Defendant has no further rights to the Subject Property after the Trustee Sale was completed and the Trustee's Deed Upon Sale was issued and recorded.

33. Plaintiff's claim to the Subject Property estops the Defendant's title, depresses the property's market value, and prevents Plaintiff from utilizing the use of the Subject Property.

THIRD CASE OF ACTION

(Rules 460-473)

(Amended Transaction of WASHU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and Know [1-30], inclusive)

34. Plaintiff alleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 33 above.

35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's Sale of the Subject Property. Plaintiff paid the full amount of said bid in the manner the trustee executes Plaintiff's bid and the trustee issues a Trustee's Deed Upon Sale to Plaintiff, which was subsequently recorded, granting Plaintiff the instant title to the Transfer Property.

37. Plaintiff is seeking to quiet title against the estates of WASHU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and Know [1-30], inclusive, in Interest a Notice of Remission was recorded in Sacramento County California, Index 20080605, Pages 330-385, by CRC and WASHU purportedly recording the Trustee's Deed Upon Sale issued to Plaintiff which would have the effect of invalidating the same or title to the Subject Property in the estate or prior to the recording of the Trustee's Deed Upon Sale the claim of all the Defendants, Defendants and others, inclusive, whether or not the claim or interest is known to Plaintiff. The claim of Defendants are without any right whatsoever and such Defendants have no right, title, estate, lien or receive whatever in the Subject Property or any part thereof.
26. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is
the date Plaintiff purchased the Subject Property at the Trustee's Sale.

RECEIT OF ACTION

Robert Buchanan

Against: Defendants William, Laura McDavidson, and DOES 1-99, inclusive

29. Plaintiff contends and incorporates by reference each and every allegation set
forth in paragraphs 1 through 28 above.

40. Plaintiff has completed extensive improvements to the Subject Property, which
have significantly increased its value. If Defendants are permitted to retain the Trustee's
liens and costs, the Plaintiffs will be unjustly enriched by their retention of the increased
value of the Subject Property.

PRAYER

Therefore, Plaintiff prays judgment against Defendants as follows:
1. For general damages, in an amount to be proven at trial;
2. For punitive and exemplary damages in an amount to be proven at trial;
3. For the Service of Process to be entered in the Clerk for the court for
   cancellation and that it be declared void;
4. For a judgment that Plaintiff is the owner in the simple of the Subject Property
   and that Defendants have no interest in the Subject Property adverse to
   Plaintiff;
5. For restitution;
6. For attorneys' fees and costs incurred herein; and
7. For such other and further relief as the Court may deem proper.

DATED: 6/11/2008

By: ____________________________
    WAGNER & NEUMAN, PLLC

Attorneys for RED ROCK MORTGAGE,
INC.
DEED OF TRUST

DEED

Date of Deed: January 9, 2007

1717 W Vernon St, Long Beach, CA 90806

Said Property is the Property under the Security Instrument

07-012236

Dated: 2006-1-31

08-0126_000007

CSOC.RICH.010244
16. Covenants and Security. The Security Instruments shall be governed by the laws of the place of their execution and of the State in which the Property is situated. All rights and obligations contained in the Security Instruments are subject to any applicable laws and regulations of the place of execution and of any other applicable laws. In the event of any conflict between the terms of the Security Instruments and any other applicable laws, the terms of the Security Instruments shall govern. In the event of any conflict between the terms of the Security Instruments and any other applicable laws, the terms of the Security Instruments shall govern.

17. Mortgagor's Successor. The mortgagee hereunder shall be lawful successor to the mortgagor and shall have all rights and remedies under the Security Instruments.

18. Transfer of the Property. As a condition precedent to the execution of this Note and the Security Instruments, the Debtor shall execute the Security Instruments, and all other documents required by law, if any, and deliver them to the Lender, together with such other instruments and documents as the Lender may require in connection with the financing of the property. The Debtor shall also provide such other information as the Lender may require in connection with the financing of the property. The Debtor shall also provide such other information as the Lender may require in connection with the financing of the property.

19. Mortgagor's Benefit. The Debtor shall be entitled to the benefits of the Security Instruments and shall have all rights and remedies under the Security Instruments.

20. Assignment of Rights. The Debtor hereby assigns to the Lender all rights and remedies under the Security Instruments, including, without limitation, all rights to the Property, all rights to the proceeds of the Property, and all rights to the Security Instruments. The Debtor hereby assigns to the Lender all rights and remedies under the Security Instruments, including, without limitation, all rights to the Property, all rights to the proceeds of the Property, and all rights to the Security Instruments.

21. Waiver. The Debtor hereby waives all defenses, whether now known or hereafter discovered, to the enforcement of the Security Instruments and waives all defenses, whether now known or hereafter discovered, to the enforcement of the Security Instruments.

22. Amendments. Any amendment, modification, or waiver of any provision of the Security Instruments shall be effective only upon the execution and delivery of a written instrument or instruments in form substantially similar to the original Security Instruments.

23. Governing Law. The Security Instruments shall be governed by the laws of the State in which the Property is situated.

24. Attorney's Fees and Costs. The Debtor shall pay all costs and expenses incurred in connection with the enforcement of the Security Instruments, including, without limitation, all costs and expenses incurred in connection with the enforcement of the Security Instruments, including, without limitation, all costs and expenses incurred in connection with the enforcement of the Security Instruments.
22. Attornment. Lessee, Lessor and Lessee or Lessee and Lessor, as the case may be, at their own expense, shall execute (or will execute if requested in writing by the other party) a transfer of title to the Property hereunder and of all rights, title and interest herein. Said transfer shall be recorded in the public records in the county in which the Property is situated. Said transfer shall be executed by the party not having the title to the Property hereunder.
BY THE DEED HEREIN CONVEYED, the first above named and his Heirs and Assigns, forever and upon trust for the use of the person or persons to whom the same is conveyed, do grant and convey to the said Grantee and his Heirs and Assigns, forever and to be used and enjoyed only by such person or persons as have the charitable and religious objects of the said Institution, as hereinafter recited in this instrument, for the use of the said Institution.

Witness:

[Signature]

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[Signature]
I, James Richardson, do hereby certify that the person to whose use the premises hereinafter described in the within instrument are hereby given for the use of the person(s) whose interest in the real property hereinafter described the same to (insert name of grantee), as a tenant for the term and purpose more particularly described in the instrument, for the term and purpose of the same upon behalf of which the premises are transferred to the instrument.

WITNESS my hand and official seal.

[Signature]

[Stamp]
FIXED/ADJUSTABLE RATE RIDER

This Fixed/Adjustable Rate Rider is effective as of 01/17/2008 and is incorporated into and shall be deemed a part of the Loan Agreement described in Section 1 below. The Adjustable Rate Loan (the "Loan") is secured by the Borrower's Mortgaged Property and the terms of the Loan are as follows:

1. THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE BASED ON A CHANGE IN THE INDEX OR INDEXES INDICATED IN THE NOTE. THE BORROWER IS NOT AUTOMATICALLY ASSUMED TO HAVE AGREED TO THE INDEX OR INDEXES USED. THE ADDITIONAL PAYMENT REQUIRED TO PAY:

   a. INTEREST RATE AND MONTHLY PAYMENT CHANGES
   - The note provides for a change to the interest rate and for changes in the scheduled payments, as follows:
   1) Change Date: The Change Date selected by the Borrower will be the first day of the second month following the occurrence of a Change Date. The Change Date will be at least 15 days before the date of the initial payment
   2) Interest Rate: The interest rate on the Note will change to the new rate as of the Change Date.
   3) Monthly Payment: The Borrower will pay the new monthly payment as of the Change Date.

   b. ADDITIONAL PAYMENTS REQUIRED
   - Additional payments required to pay:
   - The Borrower is required to pay the additional payments required to pay:

   c. ADJUSTABLE RATES
   - The Adjustable Rate Loan has an initial interest rate of 6.250% and is subject to changes based on changes in the index or indexes used by the lender. The current interest rate is 6.250% and will change on the Change Date as set forth in the Loan Agreement.

   d. DEFAULTS AND REMEDIES
   - In the event of a default, the lender may declare the entire amount of the Loan immediately due and payable.

   e. RECORDING
   - The mortgage and note are recorded in the Recorder's Office in the County of the Mortgaged Property.

   f. COSTS AND FEES
   - The Borrower is responsible for all costs and fees associated with the issuance and recording of the Loan Agreement.

   g. NOTICES
   - Notices will be sent to the Borrower at the address shown on the face of the Loan Agreement.

   h. WAIVER
   - The Borrower waives any rights to contest the validity or enforceability of any provision of the Loan Agreement.

   i. GOVERNING LAW
   - The Loan Agreement is governed by the laws of the State of California.

   j. JURISDICTION
   - Any action or proceeding arising out of or relating to the Loan Agreement shall be brought in the State of California, and the Borrower consents to the jurisdiction of the courts in such State.

   k. MISCELLANEOUS
   - The Loan Agreement contains provisions for the protection of both parties, including provisions for the enforcement of the Borrower's obligations.
If the holder is no longer available, the same holder will show a new holder who is treated under the same conditions. The new holder will give notice of any change.

(C) Cancellation of Change

Before a change, the new holder will indicate the holder's interest in the change. This interest may be 0.001% or 100% of the change. The new holder will notify the new holder of any change. The new holder will then notify the new holder of any change. The new holder will also notify the new holder of any change.

(D) Notice of Change

The new holder will issue a notice to the new holder. The notice will be issued to the new holder. The notice will be issued to the new holder.

(E) Effect of Change

The new holder will issue a notice to the new holder. The notice will be issued to the new holder.

F. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN EMINMINER

(A) Transfer of the Property

The owner of the property will transfer the property to the new holder. The new holder will then transfer the property to the new holder. The new holder will then transfer the property to the new holder.

(B) Transfer of the Beneficial Interest

The owner of the property will transfer the property to the new holder. The new holder will then transfer the property to the new holder. The new holder will then transfer the property to the new holder.

(C) Notice of Transfer

The owner of the property will issue a notice to the new holder. The notice will be issued to the new holder.

(D) Effect of Transfer

The owner of the property will issue a notice to the new holder. The notice will be issued to the new holder.

(E) Effect of Transfer

The owner of the property will issue a notice to the new holder. The notice will be issued to the new holder.

If the holder of the property is not transferred, the new holder will issue a notice to the new holder. The notice will be issued to the new holder.
(a) Where the recharge water is drawn or removed as part of a rational scheme as under the permit issued in Schedule A above, Consent 19 of the MERRIT, the recharge shall be carried out in the manner as follows:

Transfer of the Property or a Beneficial Interest in Property. As is in the Schedule 19, "RENEWAL IN THE PROPERTY" means any interest or beneficial interest in the Property, including, but not limited to, that beneficial interest conferred in the said Schedule for the benefit of the Landlord, under the lease or lease agreement, the terms of which is in the Schedule for the Lease. If there is any term or condition in the Schedule for the Lease that is not in accordance with any provision of the Lease or in any manner or condition in Schedule 19, the Landlord may, in order to make payment in full of all costs incurred by the Landlord, execute and deliver to the Landlord the renewal of the Lease and the renewal of the Lease shall be in the manner and form specified in the Schedule for the Lease. In the event that the Landlord fails to make payment of the rent or costs incurred by the Landlord, the Landlord shall be deemed to have breached the terms of the Lease and the renewal of the Lease shall be declared null and void. If the Landlord fails to make payment of the rent or costs incurred by the Landlord, the Landlord shall forthwith pay all sums due under the Lease or in respect of the Lease, and the Landlord shall be deemed to have breached the terms of the Lease and the renewal of the Lease shall be declared null and void.

By: [Signature]

Date: [Date]

[Stamp]
IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

If your property is in foreclosure because you are behind in your payments, it may be sold without any court action, and you may have the right to bring your account in good standing by paying all of your past due payments plus interest, costs, and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. If you miss this date, your property will be sold in order to maintain your account in good standing. In addition, the beneficiary or mortgagee may require that you provide written statements that you have no junior debts, property taxes, and hazard insurance payments.

With your property in foreclosure, you will need to pay all obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on time, your account, property, or property interest may be subject to a court order to purchase the property at a public auction. If the court order is entered, you may be required to pay all obligations associated with the account, including but not limited to, taxes and insurance payments.

Upon your written request, the beneficiary or mortgagee will provide a written statement of the amount you still owe. You may not be required to pay all amounts due in full until the time payment is made. However, you and your beneficiary or mortgage may mutually agree in writing prior to the time of sale (which may not be earlier than the end of the grace period stated above) to reduce the balance due, or an additional time in which to cure the default may be granted. If you do not make the required payments and the property is sold, you may be required to pay the difference between the sale price and the amount owed on the account.

Following the expiration of the time period referred to in the first paragraph of this notice, the obligation being foreclosed upon is a separate agreement between you and the parties, and you will have the right to retake the property upon paying the entire amount demanded by your creditor.

[Details provided on the form regarding account numbers and contact information for further assistance.]
In this suit, the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is to be sold for any other reason, contact WASHINGTON MUTUAL BANK, P.O. BOX 15238, AUCKLAND, FL 32216, (877) 926-0757.

If you have any questions, you should contact a lawyer or the governmental agency which may have issued your lien. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is conducted prior to the confusion of the foreclosures.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PLENTY OF ACTION. NOTICE IS HEREBY GIVEN TO THE CALIFORNIA RECONVENEY COMPANY, the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LOUISE RICHMOND, an Unincorporated Woman, as Trustor, to secure deficiencies in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/16/2007, Book, 22670/80, Page 1116, instrument of record in the Office of the Recorder of SACRAMENTO County, California as more fully described, and also described as Deed of Trust, APN: 013-0053-075 City: SACRAMENTO, SACRAMENTO, CA 95834 including the roof for the sale of $100,000.00 to the highest bidder, and the obligations secured thereby are presently due to the beneficiary, but a breach of, and default in, the obligations for which said deed of trust is security has occurred in that the payment has not been made of the present monthly installments of principal and interest and all subsequent monthly installments of principal and interest, plus any additional accrued and unpaid amounts, including, but not limited to, late charges, advances, impounds, taxes, hazard insurance, administrative fees, insufficient and partial return check fees, and other encumbrances

That by reason therefore, the present beneficiary under said deed of trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, the deed of trust and all instruments evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the said property to be sold to satisfy the obligations secured thereby.

DATE: December 12, 2007

CALIFORNIA RECONVENEY COMPANY, an authorized agent for Washington Mutual Bank, Trustee,

By: MARILYN L. ADAMS, authorized agent of CRC

MARILYN L. ADAMS

CALIFORNIA RECONVENEY COMPANY, an authorized agent for Washington Mutual Bank, Trustee.
NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST GIVEN MORTGAGE, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A BIDDER'S SALE. IF YOU RECEIVE NO FURTHER NOTIFICATION OF THE DATE OF THE PROCEEDINGS BEFORE YOU, YOU SHOULD CONTACT A LAWYER.

IN SUIT CASE No. 247305 CALIFORNIA REPOSSESSION COMPANY is the duly appointed Trustee under and pursuant to Power of Sale Clause C and D of said Deed of Trust. ANY PERSONS WHO BELIEVE THEMSELVES HAVING ANY PROPERTY RIGHT TO Said Property must examine the records of the County Clerk of Imperial County, California.

The Trustee will thereupon sell at public auction to the highest and best bidder for cash or other consideration, at the main office of the said Trustee located at 11985-0888, 4th Avenue, Imperial, Imperial County, California, on the 25th day of April, 2023, the goods and property described in the following notice.

The purchase price of the property described is to be paid in cash, or such other manner as approved by the Trustee.

The sale will be conducted subject to the provisions of the Uniform Deed of Trust, including all amendments and modifications thereto.

The successful bidder will execute a Bill of Sale to the Trustee, and the Trustee will execute a deed conveying the property to the successful bidder.

The Trustee reserves the right to withdraw the property from the sale at any time prior to the sale.

If you believe you have a claim against the property, you should contact a lawyer immediately.

11985-0888, 4th Avenue, Imperial, Imperial County, California 92252

The sale is being conducted under the provisions of the Uniform Deed of Trust.
EXHIBIT D
RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 776568.68 PRIORITY NO. C927855 DATE: 5-27-88
TRUSTEE: California Resources Co.
ADDRESS: 9200 Oakdale Ave., P.O. Box 1180
CITY: Chula Vista
STATE: CA ZIP: 9191
PHONE NO: 619-427-6902 CONTACT: Deborah Brigger

NAME OF BANK: 
AMOUNT: $387,000.00

TOTAL OF ANY CASH RECEIVED: $387,000.00

TRANSFER TAX: $0.00
RECORDING FEES: $0.00
REFUND AMOUNT: $0.00

RECEIVED PAYABLE TO: 
BUYER'S SIGNATURE: [Signature]
BUYER'S NAME: Tim Varde
BUYER'S LICENSE NO: [License No.]
TITLE TO PROPERTY TO BE TRANSFERRED: [Property Title]
TRANSMITTED: 06-12-98

ADDRESS: 5200 American River Dr. #135
CITY: Sacramento
STATE: CA ZIP: 958
GASHER'S CHECK

PAY TO THE ORDER OF "CALIFORNIA RECONVEYANCE COMPANY"

"Three hundred eighty-eight thousand dollars and 01 cent"

No. 8026685
Account No. 000808
May 07, 2003

"$388,000.01"

Non-negotiable

Purchase Copy

09-4126 009114
TRUSTEE'S NOTICE OF TRUSTEE'S SALE

APN 013-080-05-0020

The undersigned, the

1. The Trustee (hereinafter referred to as the "Trustee") under the

2. The sale was held on

3. The Trustee is authorized and required to sell the

4. The property is located in

and CALIFORNIA RECONCILIANCE COMPANY (hereinafter referred to as the "Trustee") is hereby notified that the property described as follows, situate in the

This Notice is hereby published upon order of the Superior Court of the State of California, County of

Defeasance constitutes an interest of record in the Office of the Recorder of said County, and such notice shall be deemed to have been足りたに

All notices given with respect to the above-described property shall be published as required by law, and the publication of such notices shall be

CSOC.RICH.010273
Trustee, in accordance with said terms of Trustee's said and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction as follows: Said sale, being the highest bidder for said sums, became the purchaser of said property for the sums not being $610,000.00 in lawful money of the United States, or by credit and if the Trustee was the beneficiary of said Deed of Trust at the time of said Trustee's death.

DATE: October 1, 2014

CALIFORNIA MORTGAGE COMPANY, as Trustee

Ref: 63, 609, 609

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 14, 2014, true names are: FRACISCA TADES, "Notary Public" personally appeared LAURIE R. MILLER, 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 capacity(ies), and that by his/her/their signature(s), 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 by: [Signature]

[Stamp]
NOTICE OF RESCSSION OF TRUSTEE'S DEED UPON SALE

The Notice of Rescission is given in accordance with the provisions of the Uniform Deed

1. This RESCSSION OF TRUSTEE'S DEED is executed by the Trustor, a California Corporation, in accordance with the requirements of the Uniform Deed Rescission Act (Civil Code Section 23541). The Trustor is the entity that issued the Trustee's Deed upon Sale described below.

2. The Trustee's Deed upon Sale is recorded in the Public Records of Sacramento County, California. The recording information for the Trustee's Deed is as follows:
   - Recorded: December 12, 2016
   - Book: 12203
   - Page: 27

3. The Trustor is hereby rescinding the Trustee's Deed upon Sale and restoring the real property to the Trustor.

4. This Notice of Rescission is effective as of the date of recording, and the Trustor is hereby restored to all rights and interests in the property as of the date of the Trustee's Deed upon Sale.

5. Any person or entity who has relied on the Trustee's Deed upon Sale is hereby notified of the rescission and is advised to take all necessary steps to protect their interests.

6. This Notice of Rescission is recorded in accordance with the laws of the State of California, and no further action is necessary to effect the rescission.

Trustor: [Name]
Trustee: [Name]
Date: [Date]
IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereon affixed by its authorized signature.

DATE: [Signature]

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

By: [Signature]

By: [Signature]

WASHINGTON MUTUAL BANK, PA

By: [Signature]

By: [Signature]

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On the [Day] day of [Month], [Year], in the presence of the undersigned witnesses, [Name and Title], a True Copy of a Deed of Conveyance recorded in the Office of the Recorder of Los Angeles County, in Book [Number], Page [Number], for the sum of [Amount], was executed by [Name and Title], in his or her official capacity as [Title], and is hereby acknowledged as such. I certify under the penalties of perjury that I am the person who executed the instrument referred to in the foregoing paragraph, and that the same is a true and correct copy of the instrument described.

I hereby declare that the foregoing is a true and correct copy of the instrument described.

[Signature]

[Title]
EXHIBIT 20
EXHIBIT 21
July 22, 2000

David Skagger, Chairman
Portia J. Cox, Co-Chairman
Office of Congressional Ethics
1017 Longworth House Office Building
Washington, DC 20515

Dear Mr. Skagger and Mr. Cox:

I appreciate the opportunity to provide this statement to the Board of the Office of Congressional Ethics. I would especially request in light of our ongoing conversations with the Ethics Committee that you consider my findings and defer to the Committee.

The background of this matter is as follows:

On April 13, 2009, OCE took up the questions of whether I received preidential treatment from my lenders, construction nationals, who in turn sold the sale of my half-owned home into foreclosure, and whether I violated House financial disclosure rules by failing to disclose the mortgage liability on my home on financial disclosure forms filed in 2006. But when the Board declined to review in April 2009, those issues were already before the Ethics Committee.

The month earlier, in light of inaccurate stories in the press, I asked the Ethics Committee on June 16, 2009, to confirm that I did not have to disclose my home mortgage liabilities on my personal financial disclosure report, so that I could eliminate the confusion and misrepresentation of the facts that had been published in those news stories. On July 13, 2009, the Chair and Ranking Member asked for additional information to determine whether I should have disclosed the liabilities, and whether the recusal of the foreclose sale was a gift under House rules.

I cooperated with the Committee and responded to its requests. After review, on May 14, 2009, the Committee affirmed that I was not required to disclose the liabilities. (Exhibit A.) I continue to cooperate with the Committee and fully expect it to find that I did not receive a prohibited gift. This evidence supports that conclusion. The banks verified independently to the House on July 25, 2008, and December 12, 2008, that it had not
unnecessarily provided, requested or accepted a prohibited gift to me or any other Member. [Signature]. And in the media, the leader indicated I received no special treatment, saying that it provided the same level of service to all of its customers. [Signature C].

When the 111th Congress created OCE through H. Res. 189, it gave no indication that it expected OCE to conduct duplicative, parallel investigations of matters already under active Ethics Committee review. It intended OCE to identify new matters not before the Ethics Committee and yet subject to review. Its change was in conducting a preliminary review to determine whether the matter exists further consideration by the Ethics Committee. But it did not create O.C. to second-guess the Committee on matters already under review. See, e.g., H.R. Rep. No. 111-323 (daily ed. Mar. 11, 2009) (statement of Rep. Hayek) (stating that the Office cannot "overrule" the Committee "if the facts substantiate the judgment for the Ethics Committee"). The pursuit of concurrent, parallel investigations merely adds to the cost and the time that must be devoted to the matter. It also creates a real risk of inconsistent findings, right and ethical findings that would ultimately have to be resolved by the Committee before the matter could be concluded.

I have repeatedly raised these concerns with OCE’s staff, but to no avail. Because I have objected to the duplicative review, and have chosen instead to cooperate with the Committee’s existing process, I have been told that my request may be "considered in an admission that the allegations subject to review are true." Letter from Lee White (June 30, 2009). This is despite language in H. Res. 189 and OCE’s own rules that, in fact, prohibit OCE from rendering such condemnations. See H. Res. 189, 111th Cong., § 16(c)(2)(C)(ii) (2009), accorded Committee O.C.E. Rule 1.

It is unfortunate that, despite clear information provided, the Board is now being asked to decide whether it should recommend that the Committee review a matter that is already existing Committee. At this stage, the most appropriate course of action would be to present its findings and conclusions to the Ethics Committee. To do otherwise would necessarily alter the ethics process in a way it is not anticipated or intended by the Member who assisted OCE.

Sincerely,

[Signature]
Member of Congress
WahMu giving Congresswoman a break?

By STEVE MILLER
SMILLER@INLANDSONLINE.COM

On Friday afternoon, the last round of Congresswoman Napolitano's phony

Congresswoman Napolitano's phony

concession spree was

The real estate broker who arranged

The real estate broker who arranged

the property to raise a loan, and she

that the property to raise a loan, and she

was bound by a lien modification

was bound by a lien modification

agreement with her union, Coastline

agreement with her union, Coastline

United, against raising more than

United, against raising more than

$150,000 in unpaid principal

$150,000 in unpaid principal

interest. The sale was closed in

interest. The sale was closed in

January 2007 for $255,000, shortly

January 2007 for $255,000, shortly

before her union closed the deal.

before her union closed the deal.

But Napolitano insisted on

But Napolitano insisted on

the property to raise a loan, and she

the property to raise a loan, and she

was bound by a lien modification

was bound by a lien modification

agreement with her union, Coastline

agreement with her union, Coastline

United, against raising more than

United, against raising more than

$150,000 in unpaid principal

$150,000 in unpaid principal

interest. The sale was closed in

interest. The sale was closed in

January 2007 for $255,000, shortly

January 2007 for $255,000, shortly

before her union closed the deal.

before her union closed the deal.

http://www.dailybreeze.com/sawdust/9596970

09/07/08_081777

CSOC.RICH.010284
# LOBBYING CONTRIBUTION REPORT

**Type**: I

**Organization Name**: Riches

**with Initials**

**Reporting Period**:

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**Political Action Committee Name**: 

- NonPac

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**http://fedsite.access.gpo.gov/afjarr/1999/A06/00014482.xml**

- 39-4126 000126

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**Identification Numbers**

- House Representative ID:
- Senate Representative ID:

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**CSOC.RICH.010285**
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http://www.example.com/contributions/6935
### 10-203 Contribution Report

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00-412-000190

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COMMUNICATIONS

[Text appears to be a form or legal document with several sections, including a section titled "Authorization for Filing" and a section titled "Application for Relief." However, the text is not clearly legible due to the quality of the image.]

http://www.govdocs/court/.../2004/04/06/896644455.xmi

99-4125_000137
## LOBBYING CONTRIBUTION REPORT

**Type:**
- [ ] Organization
- [ ] Lobbyist

**Organization Name:**
WASHINGTON MUTUAL, INC.

**Identification Numbers:**
- [ ] Senate Appropriations
- [ ] House Appropriations

**Reporting Period:**
- [ ] Third Quarter (July 1 - September 30)
- [ ] Quarterly (October 1 - December 31)
- [ ] Annual

**Political Action Committee Names:**
- [ ] WMA PAC
- [ ] WAPAC

### CONTRIBUTIONS

- [ ] Action Against

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Associated: 000126 000198

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pp-4126_002139

CSOC.RICH.010296
### LD 330 Contribution Report

**Page 3 of 12**

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09-1026_000110

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**Notes:**

- [Link](http://www.house.gov/cob/house2006/00004419.pdf) for download.
The Honorable Leonidas McDuffie
U.S. House of Representatives
224 Longworth House Office Building
Washington, DC 20515

Dear Colleague:

This letter responds to your request for clarification of certain disclosure requirements of the Ethics in Government Act of 1978 as amended (EIGA), as it relates to certain real estate holdings in your financial report and any sales thereof by those properties.

As a general matter, a reporting individual is required to disclose as real estate held for personal use only if (1) it has a fair market value over $50,000 at the time of the reporting period, or (2) generates income above $500 in income during the reporting period. See 5 U.S.C. §§ 7326, 7327(a)(2) & (3)(D). The personal holdings of a reporting individual (including a member of his or her household) are specifically excluded from disclosure as long as the home is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any earnings received by the reportee which are a personal residence if the reportee is a household is specifically excluded from disclosure as a liability. See 5 U.S.C. §§ 7326(a), (2).

According to your request, you purchased and own two residential real estate in California. These properties are located in San Pedro, Los Angeles, and Essex, and are used and occupied at the time of the request. The sale of these properties does not have income that is generated by rental income and are not currently being held for investment purposes. Based on your representation, I would agree to any requests for you to be required to disclose your current income in the form of your financial disclosure statement. Please be advised, however, that if the circumstances change and rental income is generated by any of these properties, you will be required to disclose the expected annual gross rental income on your financial disclosure statement.
The Honorable Leader Richardson
May 14, 2009
Page 2

Since you presently have an undisclosed obligation with respect to these properties, you
are currently not required to disclose any debt secured by these properties. That exclusion applies
exclusively to the face amount of the property or the balance due on any fees and insurance
premiums, house equity loans, and home equity lines of credit. 1

If you have any further questions, please contact the Committee's Chief Counsel, Wade
Chase, at (202) 225-7305.

Sincerely,

[Signature]

[Name]
Ranking Republican Member

---

1 For a more complete explanation of the circumstances in which a member may be excused from
disclosure on the Financial Disclosure Statement, please see the attached Committee Manual dated
December 20, 2006.
"They own the property," Beck said. "The sole was a good idea."

"You said an ordinary person would be unlucky to get the kind of consideration that Remington had received from her bank."

"They won't even get a phone call back," the said. "They would laugh at anybody who would call and say, 'We had some kind of agreement.'"

"They don't know what they're doing," she added.

Laurel Mabery, a loan officer at another lender, said that in her experience, "the process is not as straightforward as it should be."

"It's automatic, you know," she said. "Unless the borrower files for bankruptcy, they're never off the hook."

Beck added that their current system was not the best.

"End-to-End Training as it Should Be: 100% ONLINE!"

UNIVERSITY OF SAN FRANCISCO

http://www.dailybreeze.com/newsid_9836071

09-0120 000162
EXHIBIT 23
INVEST IN YOUR FUTURE AND ACCELERATE YOUR CAREER
UNIVERSITY OF SAN FRANCISCO

http://www.usf.edu/
Capital Weekly: Debate intensifies over Richardson home extent

Richardson’s property would be sold at auction on April 17. According to the
figures, the original balance and other charges had been paid in full.

The March 10 notice of eviction also detailed Richardson’s
liens, which included a mortgage on the house. The property was
valued at $150,000.

The notice stated
Richardson had lived in the house for over 20 years and had
mortgaged it to pay his debts. The neighbors said they had
not been told about Richardson’s financial troubles.

A woman who lives next door said Richardson had been a good neighbor and
had always been friendly. The neighbors said they were surprised
Richardson’s home was being sold.

Richardson said he had never told his neighbors about the
mortgage. He said he had tried to pay his debts but had been
forbidden to do so.

Richardson said that these events were
not related but that he had moved
because he could not afford the
house.

He added that he was looking for
a new place to live.

The neighbors said they were
surprised by Richardson’s actions.

They said they had always
been pleased with Richardson.

The neighbors said they hoped
Richardson would find a
new home soon.

On the physical aspects of
Richardson’s property, the
neighbors said it was
well-maintained.

The neighbors said they
had always enjoyed
Richardson’s hospitality.

Richardson said he had
never sold the house before.

He said he had always
looked after the house and
the neighbors.

The neighbors said they
had always enjoyed
Richardson’s company.

Richardson said he had
never sold the house before.

He said he had always
looked after the house and
the neighbors.

The neighbors said they
had always enjoyed
Richardson’s company.

Richardson said he had
never sold the house before.

He said he had always
looked after the house and
the neighbors.

The neighbors said they
had always enjoyed
Richardson’s company.
LEADING THE NEWS

Mortgage non-disclosure is trouble for Richardson

By David Allen

Posted: 08/18/96 01:10 PM [ET]

A mortgage Richardson (D-Calif.) could see in his financial disclosure shows that he paid a San Diego home mortgage of $1.5 million even though the amount was reported as $0. This was paid for a home that was purchased in January of that year. By the end of 2002, Richardson had remortgaged the home at least 11 times after relying on a mortgage broker for the original financial decisions, according to campaign finance records.

Richardson's campaign under with the California's 527th Office of campaign finance, according to campaign finance records.

THE RULES UP TO DATE

COVERED BY THE

The issues went to a pretrial and were said at on the court. At a longer time, Richardson is seeking to dissolve.

Her office did not return repeated calls seeking comment for this story. I also has not responded to questions about how Richardson was able to make her mortgage payments and 2891.8 while awaiting a hearing on his case.

Richardson was also under scrutiny in a story in The Salt Lake Tribune, but was cleared under the same scrutiny. The trial court, however, should determine the ensuing case.

Richardson also had to pay for the house in San Diego and Long Beach.

Richardson's own financial claims, however, should determine the ensuing case.

Richardson's lender, First Union National Bank, filed an action against his home for a third time in August 2002, when the lender found him behind on his payments.

In September of 2001, Richardson also had to pay for the house in San Diego and Long Beach. Richardson also had to pay for the house in San Diego and Long Beach.

Richardson's lender, First Union National Bank, filed an action against his home for a third time in August 2002, when the lender found him behind on his payments.

In September of 2001, Richardson also had to pay for the house in San Diego and Long Beach. Richardson also had to pay for the house in San Diego and Long Beach.

Richardson's lender, First Union National Bank, filed an action against his home for a third time in August 2002, when the lender found him behind on his payments.
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Legal Description: A letter dated 06/13/06, signed for Anne Fenn, of the C.H.U. Enforcement Department.
EXHIBIT 26
April 21, 2009

Len Wise, Esq.
Adventus Advisors, Inc.
Office of Congressional Ethics
101 N. Longworth House Office Building
U.S. House of Representatives
Washington, D.C. 20515

Re: Request No. AC-4176
Request for Information

Dear Mr. Wise and Ms. Peters:

On behalf of the Committee, Representative Lacy Clay, we write in response to the materials provided to us by the Office of Congressional Ethics (OCE) on April 13, 2009. The materials referenced to OCE's Statement of Allegations have been before the Committee on Standards of Official Conduct (the Committee) since at least 2009. We provided the Committee with additional information as recently as April 2, 2009, indicating the matters are now before the Committee, we would respectfully request that OCE should terminate the preliminary review.

On June 16, 2009, Congressteam Clay requested a formal written opinion from the Committee regarding the financial disclosure statements that the late in May 2009, and specifically about the disclosure of the properties referenced in OCE's Statement of Allegations, in a letter dated July 17, 2009, the Committee responded with an advisory opinion for additional information. The Committee indicated that, prior to issuing its opinion, it wanted to determine and only when the properties purchased or personal restrictions excused from disclosure, but also whether any of the loans on the properties, or the relationship of the information on the financial disclosures property, should be investigated in its gifts.

The letter was responded in full to the Committee's request on July 30, 2009. On March 14, 2009, the Committee, through its chief counsel, requested additional documents from OCE's request, which the letter provided on April 2, 2009.

Sincerely,

[Signature]

[Name]

[Title]
Lee Wai, Eq.
March 10, 2009
Page 2

Thus, the question of whether the Congresswoman received a gift through the retention of the
foundations of the legislation, and whether her constituents were required to be ignorant
of the actual financial contributions were not made available for review by the House Committee.
For OCG to review those same issues at the same time, so that it may advise the Committee as
to whether they merit further review, would be burdensome and duplicative. This
Congresswoman has long wanted the House Committee to complete its analysis of the matters
referred to OCG’s Statement of Intention, and wants to continue to work with the
originating Committee toward that end. In the meantime, we would respectfully request that the
issues preliminary receive no review, in deference to the Committee’s determination.

Please do not hesitate to call Brian Studios at (202) 513-4844, if you cannot immediately assess these
matters further.

Very truly yours,

[Signature]

[Name]

[Position]

cc: The Honorable Laura Richardson
    The Honorable Tom Lantos
    The Honorable Joe Baca
    House of Representatives