

House Calendar No. 212

111TH CONGRESS }
2d Session }

HOUSE OF REPRESENTATIVES

{ REPORT
{ 111-523

IN THE MATTER OF
REPRESENTATIVE LAURA RICHARDSON

R E P O R T
OF THE
COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT
BOOK 5 OF 5



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

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Fw: Invoices - Yahoo! Mail

Page 1 of 2

**Fw: Invoices**

Friday, November 13, 2009 3:35 PM

From: "Laura Richardson" <laurarichardson@...>
To: alison.linare@...
Cc: laurarichardson@... "Daysha Austin" <...>
 1 File (304KB)



DOC.PDF

Trying again

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

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

Hello Alson,

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

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

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

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

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

Laura Richardson

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

From: Daysha McArthur <...>

LR0410

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=5&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006730

RE: Invoices - Yahoo! Mail

Page 1 of 2

**RE: Invoices**

Monday, November 16, 2009 10:12 AM

From: "Alison Linares" [mailto:alison.linares@csoc.com] [mailto:alison.linares@csoc.com]
To: "Laura Richardson" [mailto:laurarichardson@csoc.com] [mailto:laurarichardson@csoc.com]
Cc: "Daysha Austin" [mailto:daysha.austin@csoc.com] [mailto:daysha.austin@csoc.com]

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

Regards

Alison Linares
 Consumer Ombudsman Analyst
 Select Portfolio Servicing
 (801) 594-2700
 Fax (801) 270-2700

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 [mailto:laurarichardson@csoc.com] [mailto:laurarichardson@csoc.com]
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares [mailto:alison.linares@csoc.com] [mailto:alison.linares@csoc.com]
Cc: laurarichardson@csoc.com [mailto:laurarichardson@csoc.com] Daysha Austin [mailto:daysha.austin@csoc.com] [mailto:daysha.austin@csoc.com]
Subject: Fw: Invoices

Trying again

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

From: Laura Richardson <laurarichardson@csoc.com> [mailto:laurarichardson@csoc.com]
Subject: Fw: Invoices
To: alison.linares@csoc.com [mailto:alison.linares@csoc.com]
Cc: laurarichardson@csoc.com [mailto:laurarichardson@csoc.com] "Daysha Austin" [mailto:daysha.austin@csoc.com] [mailto:daysha.austin@csoc.com]
Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

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

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

LR0412

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=3&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006732

RE: Invoices - Yahoo! Mail

Page 2 of 2

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

Laura Richardson

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

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

LR0413

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=3&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006733

RE: Invoices - Yahoo! Mail

Page 1 of 2



RE: Invoices

Monday, November 16, 2009 10:32 AM

From: "Ailson Linares" [mailto:alinson@alisonl.com]
 To: "Laura Richardson" [mailto:laurarichardso@alisonl.com]
 Cc: "Daysha Austin" [mailto:daysha@alisonl.com]

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

Regards

Alison Linares

Consumer Ombudsman Analyst

Select Portfolio Servicing

(801) 594-2700

Fax (801) 270-2700

Notice of Confidentiality

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From: Laura Richardson [mailto:laurarichardso@alisonl.com]
 Sent: Friday, November 13, 2009 4:35 PM
 To: Alison Linares
 Cc: laurarichardso@alisonl.com; Daysha Austin
 Subject: Fw: Invoices

Trying again

--- On Fri, 11/13/09, Laura Richardson [mailto:laurarichardso@alisonl.com] wrote:

From: Laura Richardson [mailto:laurarichardso@alisonl.com]
 Subject: Fw: Invoices
 To: alison.linares@alisonl.com
 Cc: laurarichardso@alisonl.com; "Daysha Austin" [mailto:daysha@alisonl.com]
 Date: Friday, November 13, 2009, 3:32 PM

Hello Alson,

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

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

LR0414

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=2&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006734

RE: Invoices - Yahoo! Mail

Page 2 of 2

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

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

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

Laura Richardson

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

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

LR0415

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=2&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006735

Hi, Laura Sign Out All-New Mail Help

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Yahoo! Mail



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Delete Reply Forward Spam Move...

Folders

- Inbox (2124)
- Drafts (35)
- Sent
- Spam (130) [Empty]
- Trash [Empty]

My Photos My Attachments

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

From: "Lauranrichardson" <lauranrichardson@...>
 To: "Alison Linares" <...>
 Cc: "Daysha Austin" <...>

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

Chat & Mobile Text [Hide]

I am Available

1 Online Contact [Add]

Not Listed? New Chat

1 Mobile Contact [Add]

Not Listed? New Text

Settings

From: "Alison Linares" <...>
 Date: Mon, 16 Nov 2009 11:32:44 -0700
 To: Laura Richardson <...>
 Cc: Daysha Austin <...>
 Subject: RE: Invoices

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

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

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 - Austin
 - Black History
 - Business
 - California Lis...
 - Calls and Foll...
 - Campaign Draft...
 - Campaign Furni...
 - Campaign Mater...

LR0416

Campaign Produ... (1)

Campaign Sampl...

Campaign Signs

CDP

Chamber

Charley Dobbs

City Stuff

CLR

Cong Fund Cont...

Congrats

Connie Emerson

Contacts

Daysha FU

Daysha

Durkee and Ass...

Dynamly

Elections Info...

Endorsements

Events (1)

Fairbanks - Po...

Finance Commit...

Fraoli

Furutani

Genelle

Jobs PAC

John Shallman

Josie

Kara (with CK ...

Kim FU

Kinda

Kleeman

LTG

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OPEN - URGENT ...

Opponent

Photos

Political Data

Press

Primary Databa...

Primary Electi...

Questionnaires

Robo Calls

Ron Blonien

SEIU

Speaker Nunez

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

Trying again

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

From: Laura Richardson <laurichardson@...>
Subject: Fw: Invoices
To: alison.linares@...
Cc: laurichardson@...; Daysha Austin
Date: Friday, November 13, 2009, 3:32 PM

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

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

Please advise at your earliest convenience @ laurichardson@... or 562-7061. Thank you very much.

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

Delete Reply Forward Spam Move...

Previous | Next | Back to Search Results | Select Message Encoding | Full Headers

LR0417

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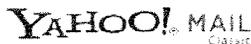
LR0418

http://us.mc523.mail.yahoo.com/mc/showletter;_ylc=X3oDMTUyamtkdDdqBEFjdGlvbg... 11/18/2009

CSOC.RICH.006738

Fw: Information needed by Monday, Aug. 31 - Yahoo! Mail

Page 1 of 2

**Fw: Information needed by Monday, Aug. 31**

Friday, August 28, 2009 2:09 PM

From: "Laura Richardson" [mailto:laurarichardso@...]
To: "Daysha Austin" [mailto:daysha@...]

fyi: conversation with Malcolm Bennett

--- On Fri, 8/28/09, Laura Richardson [mailto:laurarichardso@...] wrote:

From: Laura Richardson [mailto:laurarichardso@...]
Subject: Information needed by Monday, Aug. 31
To: mac11214@...
Cc: laurarichardso@...
Date: Friday, August 28, 2009, 10:21 AM

PLEASE REPLY CONFIRMING YOUR RECEIPT OF THIS EMAIL. THANKS

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

- Laura Richardson
- Laura Ann Richardson
- Laura Richardson-Batts
- Laura Ann Richardson-Batts
- Laura Batts
- Laura Ann Batts
- Jointly: Laura Batts and Anthony William Batts

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

3) Properties I have been listed on:

3623 South Parker Street
 San Pedro, California 90731

717 East Vernon Street
 Long Beach, California 90806

3622 West Curtis Park Drive
 Sacramento, California

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

- Prior owner
- Laura Ann Richardson
- Foreclosure - auction
- James York with Red Rock Mortgage
- Washington Mutual

LR0419

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=3&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006739

Fw: Information needed by Monday, Aug. 31 - Yahoo! Mail

Page 2 of 2

-Laura Ann Richardson

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

Very much thanks, Laura

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

LR0420

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=3&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006740



Urgent Items

Monday, September 28, 2009 11:18 AM

From: "Daysha McArthur"          To: laurarichardso          

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 as July 09. They pull the Transunion credit report only and the denial was based on the items listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beatty or Ed Hamzawi at 916-732-
 

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 is 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.

LR0421

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=2&fid=%2540S%2...> 11/18/2009

CSOC.RICH.006741

**Fw: Urgent Items**

Monday, September 28, 2009 12:45 PM

From: "Daysha McArthur" [mailto:daysha.mcarthur@smud.com]
 To: laurarichardson [mailto:laurarichardson@smud.com]

--- On Mon, 9/28/09, Daysha McArthur [mailto:daysha.mcarthur@smud.com] wrote:

From: Daysha McArthur [mailto:daysha.mcarthur@smud.com]
 Subject: Urgent Items
 To: laurarichardson [mailto:laurarichardson@smud.com]
 Date: Monday, September 28, 2009, 11:18 AM

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

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

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
Update: Call scheduled for 4:30pm EST
2. Status from Eder on work completed and what needs to be completed: did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quarters.
Update: Electrical wiring - completed, window - complete, sheet rock hung - complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.
3. Update from Kinde on balance owed with 7.75% compounded interest.
Update: Sent another email and left a message on cell phone & office.
4. Cost for flights to Sacramento for this weekend.
Update: JetBlue - \$269 departing Fri or Sat; Southwest - \$307.20 departing Fri or Sat.
5. SMUD: can you appeal the decision on the loan application?
Update: Spoke with the under-writer for your application and was informed that you can appeal and ask for a second review explaining why mortgages with SPS and WaMU were past due.
6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.
7. Home Depot: find out if Eric is working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

LR0422

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=1&fid=%25408%2...> 11/18/2009

CSOC.RICH.006742

Update: Erin is working today until 9pm PST; she will take her lunch at 4.30pm PST

8. Split meters at property.

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

9. Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

11. Ask Eder to organize the garage and throw away all trash items.

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

12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.

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

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

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

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

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452- or terri. Anyone wishing to be placed on the agenda should contact Terri via email and make a request.

LR0423

Fw: Urgent Items Update - Yahoo! Mail

Page 1 of 2

**Fw: Urgent Items Update**

Monday, September 28, 2009 1:13 PM

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

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

From: Daysha McArthur <[redacted]>
 Subject: Fw: Urgent Items
 To: laurarichardson <[redacted]>
 Date: Monday, September 28, 2009, 12:45 PM

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

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

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3. Update from Kinde on balance owed with 7.75% compounded interest.
Update: Sent another email and left a message on cell phone & office.
4. Cost for flights to Sacramento for this weekend.

LR0424

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

CSOC.RICH.006744

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 SPS and WaMU were past due.

6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.

Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.

7. Home Depot: find out if Eric is working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

Update: Erin is working today until 9pm PST; she will take her lunch at 4:30pm PST

8. Split meters at property.

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

9. Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

11. Ask Eder to organize the garage and throw away all trash items.

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

12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.

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

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

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

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

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452- or terri. Anyone wishing to be placed on the agenda should contact Terri via email and make a request.

LR0425


Outstanding Items Update

Wednesday, September 30, 2009 11:38 AM

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

Outstanding Items

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

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

-Homeowners Insurance changed from homeowner to landlord tenant; annual premium is \$1,289.00/ \$107.42 monthly premium

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

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

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

-Eder confirmed that the smoke alarms are in the house near the fireplace.

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

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

-Status from Eder: exterior siding complete, electrical wiring - completed, window - complete, sheet rock hung - complete, plumbing - complete, tub - complete. Did not find kitchen cabinets but has the counter top. Received measurements (closet right of bathroom is 10 1/2 inches, kitchen left of bathroom is 20 inches, the existing cabinet/storage has 2 shelves and the cabinet stands 36 1/2 inches tall, the kitchen is 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%...> 11/18/2009

CSOC.RICH.006746

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

Completed Items

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

- Update from Kinde on balance owed with 7.75% compounded interest.

Update: Report received and reviewed by CLR; received another check for \$2,500

- Cost for flights to Sacramento for this weekend.

Update: JetBluc - \$269 departing Fri, Sat or Mon; Southwest - \$307.20 departing Fri, Sat or Mon

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

-Locate key to garage and alarm remote

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

-Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out and item for granny quarters have been organized.

-Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.

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

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

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

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

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452- or terri  Anyone wishing to be placed on the agenda should contact Terri via email and make a request.

LR0427



Sacramento Update

Thursday, October 8, 2009 4:06 PM

From: "Daysha McArthur" [mailto:daysha@smud.com]
 To: laurarichardson [mailto:larichard@smud.com]

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

2. Michael (SMUD contact ref by Notice) has been replaced by Brenda Satos; she is available to speak with you tomorrow at 1pm. Her number is 916-732-1111.

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

4. I spoke with the supervisor, Sheila at Home Depot to reschedule delivery of appliances for tomorrow and she tried to arrange for Home Depot to pick them up at the warehouse and deliver them to you; but were told by the delivery company they can not pick the items up 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 25inches 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.

LR0428

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=22&fid=%2540S%...> 11/18/2009

CSOC.RICH.006748

Re: LB House - Yahoo! Mail

Page 1 of 2



Re: LB House

Tuesday, October 6, 2009 6:24 PM

From: "Daysha McArthur"

To: laurarichardson

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

SMUD inspector will come to the house Monday (trying to get sooner appointment) to make sure electrical drop lines are correct and tell Eder and George where to place the secone meter for the back unit. Per George, the cost to add stand pipe with weather head, meter cover, meter base, grounding rod and meter mass is \$626.64, but he said if you or Eder get the materials and Eder does the job it would cost no more than 400.00. In addition, you will have to pay \$300 permit fees to the City of Sacramento to add the second meter to the original construction/building permit.

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

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

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

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

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

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

Sent from my Verizon Wireless BlackBerry

--- On Tue, 10/6/09, laurarichardson <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 alittle more

LR0429

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=23&fid=%2540S%...> 11/18/2009

CSOC.RICH.006749

Re: LB House - Yahoo! Mail

Page 2 of 2

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

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

From: [daysha74](#)To: [laurarichardson](#)ReplyTo: [daysha](#)

Subject: Fw: LB House

Sent: Oct 6, 2009 5:29 PM

Sent from my Verizon Wireless BlackBerry

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

From: [daysha](#)

Date: Tue, 6 Oct 2009 21:19:51

To: [laura.richardson](#)

Subject: LB House

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

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

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

Sent from my Verizon Wireless BlackBerry

Sent via BlackBerry by AT&T

LR0430

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=23&fid=%2540S%...> 11/18/2009

CSOC.RICH.006750



Re: 3622 Curtis Drive Payment Schedule

Thursday, November 12, 2009 2:24 PM

From: "laurarichardso[REDACTED]"

To: "Daysna McArthur" [REDACTED]

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

From: Daysna McArthur [REDACTED]

Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)

To: <laurarichardso[REDACTED]>

Subject: 3622 Curtis Drive Payment Schedule

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

LR0431

Re: 3622 Curtis Drive Payment Schedule - Yahoo! Mail

Page 1 of 1

**Re: 3622 Curtis Drive Payment Schedule**

Thursday, November 12, 2009 9:40 AM

From: "laurarichardso" <laurarichardso@...>

To: "Daysha McArthur" <daysha@...>

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@...>**Date:** Thu, 12 Nov 2009 09:38:15 -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 stroed and I receive paperwork.

LR0432

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=9&fid=%25...> 11/18/2009

CSOC.RICH.006752



RE: 3622 W. Curtis Drive, Sacramento

Thursday, August 27, 2009 6:27 PM

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

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

Doug Covill, CRS

2008 SAR REALTOR OF THE YEAR
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-1111
(916) 248-1111 fax
(916) 764-1111 cell
dcovill@comcast.net
www.dougcovill.com

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

From: Laura Richardson [mailto:laurarichardson@comcast.net]
Sent: Thursday, August 27, 2009 1:37 PM
To: Covill, Doug
Cc: Daysha Austin; laurarichardson@comcast.net
Subject: Re: 3622 W. Curtis Drive, Sacramento

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

--- On Wed, 8/26/09, laurarichardson@comcast.net wrote:

From: laurarichardson@comcast.net
Subject: Re: 3622 W. Curtis Drive, Sacramento
To: "Covill, Doug" [mailto:dcovill@comcast.net]
Date: Wednesday, August 26, 2009, 10:15 AM

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

LR0433

well in the back off the deck
Sent via BlackBerry by AT&T

From: "Covill, Doug"
Date: Wed, 26 Aug 2009 10:08:44 -0700
To: [mailto:daysha74@yahoo.com]
Subject: RE: 3622 W. Curtis Drive, Sacramento

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

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-2481
(916) 248-2481 New Fax Number
dcovill@cbre.com

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

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

Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson@yahoo.com>
Subject: FW: 3622 W. Curtis Drive, Sacramento
House information from Doug Covil.

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

Hi Daysha,

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

LR0434

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

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

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

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete a 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

EAR 2008 Realtor of the Year

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730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-2121

[The entire original message is not included]

LR0435

YAHOO! MAIL
Classic

Re: 3622 W. Curtis Drive, Sacramento

Thursday, August 27, 2009 1:37 PM

From: "Laura Richardson" [mailto:laurarichardson@comcast.net]
 To: "Doug Covill" <doug@covill.com>
 Cc: "Daysha Austin" [mailto:daysha@covill.com], laurarichardson@comcast.net

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

Laura

--- On Wed, 8/26/09, laurarichardson@comcast.net <laurarichardson@comcast.net> wrote.

From: laurarichardson@comcast.net [mailto:laurarichardson@comcast.net]
 Subject: Re: 3622 W. Curtis Drive, Sacramento
 To: "Covill, Doug" [mailto:doug@covill.com]
 Date: Wednesday, August 26, 2009, 10:15 AM

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

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

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

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 347-1111

(916) 244-1111 New Fax Number

dcovill@covill.com

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

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

LR0436

Sent via BlackBerry by AT&T

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

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

Hi Daysha,

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

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

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1111

LR0437

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

Page 3 of 3

[The entire original message is not included]

LR0438

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=15&fid=%2...> 11/18/2009

CSOC.RICH.006758

YAHOO! MAIL

CLASSIC

Re: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 10:15 AM

From: "laurarichardson" <laurarichardson@yahoo.com>

To: "Covill, Doug" <dcovill@crs.com>

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

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

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*Doug Covill, CRS**SAR 2008 Realtor of the Year**COLDWELL BANKER REAL ESTATE*

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 347-1111

(916) 248-1111 New Fax Number

dcovill@crs.com

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

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

From: daysha74**Date:** Tue, 25 Aug 2009 20:40:16 -0700**To:** <laurarichardson@yahoo.com>**Subject:** FW: 3622 W. Curtis Drive, Sacramento
House information from Doug Covil.**From:** Covill, Doug <dcovill@crs.com>**Sent:** Tuesday, August 25, 2009 7:45 PM**To:** daysha74@yahoo.com**Subject:** 3622 W. Curtis Drive, Sacramento

LR0439

Hi Daysha,

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

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 qualifies for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

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

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1211

[The entire original message is not included]

LR0440



Re: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 8:15 AM

From: "laurarichardsorl" <laurarichardsorl@yahoo.com>
 To: "daysha74" <daysha74@yahoo.com>, dcovill <dcovill@yahoo.com>

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: <laurarichardsorl@yahoo.com>
Subject: FW: 3622 W. Curtis Drive, Sacramento
 House information from Doug Covil.

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

Hi Daysha,

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

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

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

LR0441

5607

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

Page 2 of 2

730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341- 

[The entire original message is not included]

LR0442

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=19&fid=%2...> 11/18/2009

CSOC.RICH.006762



FW: 3622 W. Curtis Drive, Sacramento

Tuesday, August 25, 2009 8:40 PM

From: "daysha74" <daysha74@comcast.net>
 To: laurarichardson@comcast.net

House information from Doug Covil.

From: Covill, Doug <dcovill@comcast.net>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74@comcast.net
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

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

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150
 Sacramento, CA 95816
 (916) 341-1111

[The entire original message is not included]

LR0443

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=20&fid=%2...> 11/18/2009

CSOC.RICH.006763



RE: Laura Richardson Authorization

Monday, July 27, 2009 8:54 AM

From: "Bracco, Chase L" <[redacted]>
To: "Laura Richardson" <[redacted]>

Thank you very much

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

Office (916) 565- [redacted]
Cell (916) 275- [redacted]
email cbracco [redacted]

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

From: Laura Richardson <[redacted]>
Sent: Saturday, July 25, 2009 3:01 PM
To: Bracco, Chase L
Subject: Laura Richardson Authorization

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

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

LR0444



Laura Richardson Authorization

Saturday, July 25, 2009 3:00 PM

From: "Laura Richardson" <[redacted]>
To: cbraccq <[redacted]>

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

LR0445



Schedule

Thursday, May 14, 2009 6:03 PM

From: "Laura Richardson" [mailto:laura.richardson@csoc.com]
 To: "Daysna Austin" [mailto:daysna.austin@csoc.com]

**Please forward to Ron in Sacramento Code Enforcement

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

May 1st - 15th Review work to be performed
 May 18th ORDER Kitchen 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 562-706-2221 or work (562) 436-

LR0446


WaMu Statement

Wednesday, June 18, 2009 4:27 PM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]
 To: sara.gaugl@wamu.net
 Cc: ann.thorn@wamu.net

Ann,

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

Washington Mutual
 1301 2nd Ave.
 Seattle, Washington 98101

Dear Sara Gaugl:

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

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

And:

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

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

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

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

Sincerely,

Laura Richardson

Cc: Ann Thorn

LR0447

**WaMU Letter.**

Wednesday, June 18, 2008 4:20 PM

From: "mjttelevision" [mailto:mjttelevision@comcast.net]
To: laurarichardson [mailto:laurarichardson@comcast.net]

Washington Mutual
1301 2nd Ave.
Seattle, Washington 98101

Dear Sara Gaugl:

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

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

And:

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

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

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

Sincerely,

Laura Richardson

Cc: Ann Thorn

LR0448



Re: **Re-Inspection Report 3622 W. Curtis.**

Tuesday, January 23, 2007 6:30 PM

From: "Laura Richardson" <[redacted]>

To: "Stewart Richardson" <[redacted]>

Do you know any good painters, tile and vinyl floor guys?

Thanks

Stewart Richardson <[redacted]> wrote:

Hi Laura,

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

Thanks again!

Stewart Richardson

Advance Look Building Inspections
& Environmental Testing

Office 916-479-
Fax 916-479-

LR0449



flooring @ 3622 W. Curtis Drive

Monday, January 15, 2007 12:27 PM

From: "Laura Richardson" [mailto:laura_richardson@comcast.net]
To: customer [mailto:customer@comcast.net]
Cc: brianbeaver [mailto:brianbeaver@comcast.net]

Here are the room dimensions for 3622 W. Curtis Drive

Hardwood: Definite for Tuesday (2coats for \$1.25 per foot)

Entry - 7x5.5

Living rm - 12 1/4 x 19 3/4

Dining rm - 10 1/3 x 14 1/2

1st bdrm - 9 1/3 x 14 3/4

2nd bdrm - 10 2/3 x 21 1/2

Garden rm - 9 1/3 x 16 1/4

Tile TBD : Call me 562-706 [mailto:562-706@comcast.net]

Kitchen - 10 1/2 x 9

Nook - 8 1/4 x 6 2/3

Washroom - 7 1/2 x 9 2/3

Study - 8 x 7 1/3

LR0450



A report from Washington

Tuesday, September 8, 2009 2:16 PM

From: "Sergio Carrillo"        

To: undisclosed-recipients

Democrats,

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

-SERGIO

.....
http://www.prestelegram.com/ci_13256854

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

Posted: 09/02/2009 08:01:05 PM PDT

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're

LR0451

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=17&fid=%2...> 11/18/2009

CSOC.RICH.006771

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

Page 1 of 2

**Re: Follow-up on Loss Mit**

Tuesday, July 8, 2008 2:50 PM

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

Julie and Ann,

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

Thanks,
 Laura

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

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

Thank you

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

Ann Thorn

From: Laura Richardson <laurarichardson@wamu.net>
 Sent: Thu 06/19/2008 06:38 PM
 To: Mathis, Julie A.
 Cc: Thorn, Ann
 Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-1111 or cell 562-706-1111
 Thanks, Laura

----- Forwarded Message -----

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

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-1111. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could

LR0453

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=7&fid=%25...> 11/18/2009

CSOC.RICH.006773

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

Page 2 of 2

today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-7066.

Thanks,
Laura

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

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson>
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
904-8866

For Internal Use Only

LR0454

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=7&fid=%25...> 11/18/2009

CSOC.RICH.006774

Re: Richardson Rescission Notice - Yahoo! Mail

Page 1 of 1



Re: Richardson Rescission Notice

Tuesday, June 3, 2008 12:22 PM

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

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

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

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

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

Thank you

Ann Thorn, FVP

Washington Mutual

National Asset Recovery Manager

904-886-1111

For Internal Use Only

<<Document.pdf>>

LR0455



Status Update

Wednesday, April 1, 2009 2:50 PM

From: "Daysha McArthur"                                                           

not be a need for an outside studio.

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

LR0457


Conference Call Request and Assistance

Thursday, May 7, 2009 5:21 PM

 From: "Laura Richardson" [mailto:laura_richardson@yahoo.com]
 To: ann.thorn@wamu.net

Ann,

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

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

Below is a detailed accounting of my communication with her.

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

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

From: Daysha McArthur [mailto:daysha71@yahoo.com]

Sent: Thursday, March 19, 2009 1:46 PM

To: Born, Autumn E.

Cc: Mathis, Julie A.

Subject: Conference Call with Laura Richardson

Hello Autumn,

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

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

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

Thank you in advance for your assistance.

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

LR0458

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

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

From: "Daysha McArthur" <daysha@wamu.net>

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

To: autumn.born@wamu.net

Cc: julie.mathis@wamu.net

Hello Autumn,

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

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

Thank you and I look forward to your response.

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

From: Daysha McArthur [mailto:daysha74@wamu.net]

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

To: Thorn, Ann

Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

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

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

Thank you for your assistance.

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

To: daysha@wamu.net

Cc: "Born, Autumn E." <autumn.born@wamu.net>

LR0459

RE: Loan Modification Docs for Laura Richardson

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

Autumn, can you please fax the modification information

Thanks

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

From: Daysha McArthur [mailto:daysha@wa.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@wa.com>
Subject: RE: Mod Docs for Laura Richardson
To: daysha74@wa.com
Date: Wednesday, April 1, 2009, 3:50 PM
 Yes I am. You can call on my desk line 818-775-4444 Thank you.

From: "Daysha McArthur" <daysha@wa.com>
To: "Born, Autumn E." <autumn.born@wa.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.

LR0460

LR0461

Re: Conference Call Request and Assistance - Yahoo! Mail

Page 1 of 5



Re: Conference Call Request and Assistance

Thursday, May 7, 2009 6:20 PM

From: "Thorn, Ann" [mailto:ann.thorn@yaho.com]
 To: laurarichardso [mailto:laurarichardso@yaho.com]

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

 Sent from my BlackBerry Wireless Handheld

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

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

Ann,

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

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

Below is a detailed accounting of my communication with her.

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

From: Daysha McArthur [mailto:daysha71@yaho.com]
 Sent: Thursday, March 19, 2009 1:46 PM
 To: Born, Autumn E.
 Cc: Mathis, Julie A.
 Subject: Conference Call with Laura Richardson

LR0462

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=36&fid=%2...> 11/18/2009

CSOC.RICH.006782

Hello Autumn,

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

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

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

Thank you in advance for your assistance.

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

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

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

From: "Daysha McArthur" <daysha [REDACTED]>

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

To: autumn.born@wamu.net <<mailto:autumn.born@wamu.net>>

Cc: julie.mathis@wamu.net

Hello Autumn,

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

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

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but was unable to complete the
LR0463

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=36&fid=%2...> 11/18/2009

Re: Conference Call Request and Assistance - Yahoo! Mail

Page 3 of 5

conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

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

Good afternoon Ann,

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

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

Thank you for your assistance.

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

To: daysha@wamu.net

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 WalMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information

Thanks

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

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

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

On Wed, 4/1/09, Born, Autumn E. [mailto:autumn@wamu.net] wrote:

From: Born, Autumn E. [mailto:autumn@wamu.net]
 Subject: RE: Mod Docs for Laura Richardson
 To: daysha@wamu.net
 Date: Wednesday, April 1, 2009, 3:50 PM

LR0464

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=36&fid=%2...> 11/18/2009

CSOC.RICH.006784

Re: Conference Call Request and Assistance - Yahoo! Mail

Page 4 of 5

Yes I am. You can call on my desk line 818-775-3792. Thank you.

From: "Daysha McArthur" <dayshal@...>

To: "Born, Autumn E." <...>

Yes...thank you

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

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

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LR0465

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=36&fid=%2...> 11/18/2009

CSOC.RICH.006785

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

LR0466

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=36&fid=%2...> 11/18/2009

CSOC.RICH.006786



Pending modification

Monday, August 24, 2009 8:29 PM

From: "Laura Richardson" [mailto:laurarichardson@comcast.net]
 To: dante.pasquini@comcast.net
 Cc: "Daysha Austin" [mailto:daysha.austin@comcast.net], laurarichardson@comcast.net

Dante,

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

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

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

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

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

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

Ann Thorn

[redacted]
 Jacksonville, FL [redacted]

- 4) The problem was:

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

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00
 -San Pedro property: \$2,773.65

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

Thanks,
 Laura Richardson

LR0467



RE: Pending modification

Tuesday, August 25, 2009 7:12 AM

From: "Dante Pasquini" [mailto:dante.pasquini@homeownership.com]
To: "Laura Richardson" [mailto:laurarichardson@homeownership.com]
Cc: "Daysha Austin" [mailto:daysha.austin@homeownership.com]

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

Dante J Pasquini III - Operations Supervisor II
Homeownership Preservation - ELM
9200 Oakdale Avenue
Chelmsworth, CA 91311
(818) 775-4941 office / (206) 494-4941 fax
dante.pasquini@homeownership.com

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

From: Laura Richardson [mailto:laurarichardson@homeownership.com]
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson@homeownership.com
Subject: Pending modification

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

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

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

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

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

- 1) I was referred by Ann Thorne
2) My account # is [redacted]

LR0468

RE: Pending modification - Yahoo! Mail

Page 2 of 2

3) My checks since this problem occurred were sent to:

Ann Thorn

Jacksonville, FL

4) The problem was:

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

5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

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

Thanks,
Laura Richardson

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LR0469

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=33&fid=%2...> 11/18/2009

CSOC.RICH.006789

Re: Pending modification - Yahoo! Mail

Page 1 of 2

**Re: Pending modification**

Tuesday, August 25, 2009 7:17 AM

From: "laurarichardson" [mailto:laurarichardson@att.net]
 To: "Dante Pasquini" [mailto:dante.pasquini@att.net]
 Cc: "Daysha Austin" [mailto:daysha.austin@att.net]

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 [mailto:laurarichardson@att.net]
Subject: RE: Pending modification

Good morning Laura,

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-4444 office / (206) 494-4444 fax
 dante.pasquini@att.net

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From: Laura Richardson [mailto:laurarichardson@att.net]
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson [mailto:laurarichardson@att.net]
Subject: Pending modification

Dante,

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

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

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

LR0470

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=32&fid=%2...> 11/18/2009

CSOC.RICH.006790

Re: Pending modification - Yahoo! Mail

Page 2 of 2

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 [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 warnu during the modification process (due to no fault of my own).

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

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

Thanks,

Laura Richardson

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LR0471

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CSOC.RICH.006791

RE: Pending modification - Yahoo! Mail

Page 1 of 2



RE: Pending modification

Tuesday, August 25, 2009 2:01 PM

From: "Dante Pasquini" <dante.pasquini@chase.com>

To: "laurarichardson@chase.com"

Cc: "Daysha Austin" <daysha.austin@chase.com>

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-[REDACTED]office/(206) 494-[REDACTED]tax
 dante.pasquini@chase.com

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

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

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

Dante,

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

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

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

LR0472

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=30&fid=%2...> 11/18/2009

CSOC.RICH.006792

Re: Pending modification - Yahoo! Mail

Page 1 of 3



Re: Pending modification

Tuesday, August 25, 2009 3:07 PM

From: "laurarichardson"

To: "Dante Pasquini"

Cc: "Daysha Austin"

Much thanks

Sent via BlackBerry by AT&T

From: Dante Pasquini**Date:** Tue, 25 Aug 2009 17:01:21 -0400**To:** laurarichardson**Subject:** RE: Pending modification

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

Dante J. Pasquini III - Operations Supervisor II

Homeownership Preservation - ELM

9200 Oakdale Avenue

Chatsworth, CA 91311

(818) 775- [REDACTED] office / (206) 494- [REDACTED] fax

dante.pasquini@chase.com

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

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

Sent via BlackBerry by AT&T

From: Laura Richardson**Date:** Mon, 24 Aug 2009 20:29:14 -0700 (PDT)**To:** <dante.pasquini [REDACTED]>**Subject:** Pending modification

Dante,

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

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

LR0474

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=29&fid=%2...> 11/18/2009

CSOC.RICH.006794

Re: Pending modification - Yahoo! Mail

Page 3 of 3

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LR0476

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=29&fid=%2...> 11/18/2009

CSOC.RICH.006796



RE: Pending modification

Friday, August 28, 2009 2:56 PM

From: "Laura Richardson" [mailto:laurarichardson@chase.com]
 To: "Dante Pasquini" [mailto:dante.pasquini@chase.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com], laurarichardson@chase.com

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# 1-866-926-2626. 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 @ 1-818-620-2626. 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 [mailto:dante.pasquini@chase.com] wrote:

From: Dante Pasquini [mailto:dante.pasquini@chase.com]
 Subject: RE: Pending modification
 To: "laurarichardson@chase.com"
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]
 Date: Tuesday, August 25, 2009, 2:01 PM

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-2626 office / (206) 494-2626 fax
 dante.pasquini@chase.com

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From: laurarichardson@chase.com
 Sent: Tuesday, August 25, 2009 1:57 PM

LR0477

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LR0479

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=27&fid=%2...> 11/18/2009

CSOC.RICH.006799

RE: Pending modification - Yahoo! Mail

Page 1 of 4



RE: Pending modification

Friday, August 28, 2009 3:26 PM

From: "Dante Pasquini" [mailto:dante.pasquini@chase.com]
 To: "Laura Richardson" [mailto:laurarichardson@chase.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]

Good afternoon,

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-4944 office / (206) 494-4944 fax
 dante.pasquini@chase.com

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

From: Laura Richardson [mailto:laurarichardson@chase.com]
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson@chase.com
Subject: RE: Pending modification

Dante,

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

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

LR0480

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=26&fid=%2...> 11/18/2009

CSOC.RICH.006800

forward to hearing from you.

Laura Richardson

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

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

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775 office/(206) 494 fax
 dante.pasquini

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

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

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

Dante,

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

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

LR0481

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=26&fid=%2...> 11/18/2009

CSOC.RICH.006801

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 [REDACTED]

- 4) The problem was:

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

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00
-San Pedro property: \$2,773.65

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

Thanks,
Laura Richardson

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in

LR0482

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

LR0483



Fw: RE: Pending modification

Friday, August 28, 2009 4:12 PM

From: "Laura Richardson" [mailto:laurarichardson@chase.com]

To: devren.nunez@chase.com

--- On Fri, 8/28/09, Dante Pasquini [mailto:dante.pasquini@chase.com] wrote:

From: Dante Pasquini [mailto:dante.pasquini@chase.com]
 Subject: RE: Pending modification
 To: "Laura Richardson" [mailto:laurarichardson@chase.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]
 Date: Friday, August 28, 2009, 3:26 PM

Good afternoon,

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

Dante I Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-2600 office / (206) 494-2600 fax
 dante.pasquini@chase.com

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

From: Laura Richardson [mailto:laurarichardson@chase.com]
 Sent: Friday, August 28, 2009 2:57 PM
 To: Dante Pasquini
 Cc: Daysha Austin; laurarichardson@chase.com
 Subject: RE: Pending modification

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926-XXXX. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated

LR0484

wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620- I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

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

Laura Richardson

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

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

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

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELP
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775 office/(206) 494 fax
 dante.pasquini@chase.com

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

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

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

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

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

LR0485

RE: Follow-up on Loss Mit - Yahoo! Mail

Page 1 of 2



RE: Follow-up on Loss Mit

Thursday, June 19, 2008 6:17 PM

From: "Thorn, Ann" [mailto:ann.thorn@wamu.edu]
 To: "Laura Richardson" [mailto:laura.richardson@wamu.edu], "Mathis, Julie A." [mailto:jmathis@wamu.edu]

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 [mailto:laura.richardson@wamu.edu]
 Sent: Thu 06/19/2008 06:38 PM
 To: Mathis, Julie A.
 Cc: Thorn, Ann
 Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-1111 or cell 562-706-1111

Thanks, Laura

----- Forwarded Message -----

From: Laura Richardson [mailto:laura.richardson@wamu.edu]
 To: "Thorn, Ann" [mailto:ann.thorn@wamu.edu]
 Sent: Thursday, June 19, 2008 7:36:01 PM
 Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-1111. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-1111 or 562-706-1111.

Thanks,
 Laura

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

From: "Thorn, Ann" [mailto:ann.thorn@wamu.edu]
 To: Laura Richardson [mailto:laura.richardson@wamu.edu]
 Sent: Tuesday, June 17, 2008 3:14:14 PM
 Subject: Follow-up on Loss Mit

LR0487

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=8&fid=%25...> 11/18/2009

CSOC.RICH.006807

RE: Follow-up on Loss Mit - Yahoo! Mail

Page 2 of 2

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1111

For Internal Use Only

LR0488

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=8&fid=%25...> 11/18/2009

CSOC.RICH.006808



Fw: Follow-up on Loss Mit

Thursday, June 19, 2008 4:38 PM

From: "Laura Richardson" [mailto:laura.richardson@wamu.net]
 To: julie.mathis@wamu.net
 Cc: ann.thorn@wamu.net

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow. Again, I can be reached at 202-225-1111 or cell 562-706-1111. Thanks, Laura

----- Forwarded Message -----

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

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-1111. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-1111 or 562-706-1111.

Thanks,
 Laura

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

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

LR0489

Fw: Follow-up on Loss Mit - Yahoo! Mail

Page 2 of 2

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

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

For Internal Use Only

LR0490

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=9&fid=%25...> 11/18/2009

CSOC.RICH.006810

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

Page 1 of 2

YAHOO! MAIL
Classic

Re: Follow-up on Loss Mit

Thursday, June 19, 2008 4:36 PM

From: "Laura Richardson" <[redacted]>
To: "Thorn, Ann" <ann.thorn@wamu.net>

Ann,

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

Thanks,
Laura

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

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

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

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

LR0491

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=10&fid=%2...> 11/18/2009

CSOC.RICH.006811

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

Page 2 of 2

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LR0492

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=10&fid=%2...> 11/18/2009

CSOC.RICH.006812

Re: Loss Mit - Yahoo! Mail

Page 1 of 2



Re: Loss Mit

Wednesday, June 18, 2008 7:28 AM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]
 To: ann.thorn@wamu.net

FYI--

My notice of delay AND NO REFERENCE TO TIME DEADLINES.

Laura Richardson

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

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: Laura Richardson [mailto:laurarichardson@wamu.net]

Sent: Thursday, June 12, 2008 1:05:34 PM

Subject: RE: Loss Mit

Thanks, I will let them both know.

Julie

Julie Mathis, VP
 Department Manager
 Homeownership Preservation
 Washington Mutual
 904 886-1305
 904 886-1026 fax

From: Laura Richardson [mailto:laurarichardson@wamu.net]
Sent: Thursday, June 12, 2008 10:20 AM
To: Mathis, Julie A.
Subject: Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

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

From: "Mathis, Julie A." [mailto:julie.mathis@wamu.net]

To: laurarichardson [mailto:laurarichardson@wamu.net]

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

LR0493

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=12&fid=%2...> 11/18/2009

CSOC.RICH.006813

Re: Loss Mit - Yahoo! Mail

Page 2 of 2

Thank you,
Julie

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

LR0494

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=12&fid=%2...> 11/18/2009

CSOC.RICH.006814

RE: Loss Mit - Yahoo! Mail

Page 1 of 1

**RE: Loss Mit**

Thursday, June 12, 2008 10:05 AM

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: "Laura Richardson" [mailto:laurarichardson@wamu.net]

Thanks, I will let them both know.

Julie

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

From: Laura Richardson [mailto:laurarichardson@wamu.net]
Sent: Thursday, June 12, 2008 10:20 AM**To:** Mathis, Julie A.**Subject:** Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

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

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: laurarichardson [mailto:laurarichardson@wamu.net]

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

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

LR0495

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=13&fid=%2...> 11/18/2009

CSOC.RICH.006815

Re: Loss Mit - Yahoo! Mail

Page 1 of 1

**Re: Loss Mit**

Thursday, June 12, 2008 7:20 AM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]
To: "Mathis, Julie A." <julie.mathis@wamu.net>

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

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

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: laurarichardson [mailto:laurarichardson@wamu.net]

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP

Department Manager

Homeownership Preservation

Washington Mutual

904 886-1305

904 886-1325 fax

LR0496

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=14&fid=%2...> 11/18/2009

CSOC.RICH.006816

**Sacramento Property Follow Up**

Thursday, July 9, 2009 11:27 AM

From: "Daysha McArthur" [mailto:daysha@daysha.com]
To: laurerichardso [mailto:laurerichardso@daysha.com]

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

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

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

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

LR0497



Bills

Thursday, October 9, 2008 8:11 PM

From: "A.J. Grier" [mailto:ajgrier@comcast.net]
To: "Laura Richardson" [mailto:laurarichardson@comcast.net]
Cc: "Kinde" [mailto:kinde@comcast.net]

The total amount needed for this round of bill payment is \$12,559.13. If you could transfer that amount into the First California Bank account I'll get these checks out by the end of Friday. I'll have to get back to you on Friday in regards to the exact due date the mortgages.

The bills re as follows:

- Select Portfolio Servicing.....\$3,244.15 (Long Beach mortgage)
- Washington Mutual.....\$4,352.32 (Sacramento property)
- J.H. & Alina Bartling.....\$1,790.00 (Washington D.C. property)
- Wells Fargo\$2,979.64 (San Pedro property)
- City of Long Beach\$132.46 (Long Beach utilities) Due: 10/26/08
- Capitol One.....\$60.56 (credit card ending in 5020) Due: 10/13/08

If you have any questions let me know.

-A.J. Grier-

1212 S. Victory Blvd.
Burbank, CA 91502
ph. 818.260.2121 ext 2121
fax 818.260.2121

LR0498



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

Monday, August 18, 2008 9:09 AM

From: "MJT Television" <[redacted]>
To: laurerichardson <[redacted]>
Cc: "Marshall, Jr., William" <[redacted]>

Richardson's home deemed a 'nuisance'

By John Canalis, Staff Writer
Article Launched: 08/16/2008 11:11:44 PM PDT



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

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

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

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

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

City officials in Sacramento confirmed that statement.

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

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

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

O'Connor told the Press-Telegram that his office was initially contacted by police officers after it appeared that someone had broken into the garage.

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

LR0499

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

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

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

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

The neighborhood is considered upper-middle class.

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

She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender,

Washington Mutual. Real estate experts have called the foreclosure recision highly unusual.

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

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

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

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

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

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

Mathews, in a prepared statement, said:

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

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

LR0500

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=33&fid=%2...> 11/18/2009

CSOC.RICH.006820

YAHOO! MAIL
CLASSIC

Richardson's home deemed a 'nuisance'.

Saturday, August 16, 2008 7:18 AM

From: "MJT Television"

To: laurarichardson

Richardson's home deemed a 'nuisance'

By John Canalis, Staff Writer

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



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

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

The neighborhood is considered upper-middle class.

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

LR0501

Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives. She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender, Washington Mutual. Real estate experts have called the foreclosure recision highly unusual. Richardson also left Sacramento property taxes unpaid and defaulted on her home payments in Long Beach and in San Pedro.

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

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

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

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

LR0502

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:26 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by [Ryan ZumMallen](#) | [Long Beach News](#) | 10.29.09 |

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

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

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. **Maxine Waters** and **Laura Richardson**.

The committee is also announcing its finding that Rep. **Sam Graves** has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

"...the Committee has unanimously voted to establish an investigative subcommittee to conduct an inquiry...

"...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

"...the Committee has unanimously voted to establish an investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, September 24, 2009 10:52 AM
To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover
Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story. but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

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

<http://www.capitolweekly.net/article.php?c=vaidwf682ic6l5&xid=vahs5bzduet8va&done=vajksivinhqiva>

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan [09/24/09 12:00 AM PST]

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

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

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

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

LR0505

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

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

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

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

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

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

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

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

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

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

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

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

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

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Sieve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

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

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

Jeff Billington

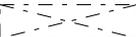
Communications Director

Congresswoman Laura Richardson (CA-37)

1725 Longworth House Office Building

(202) 225-7924

jeffrev.billington@



LR0506

RichardsonMC, Laura

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

Congresswoman and Shirley-

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

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

Regards,

Henry Rogers

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

<http://www.lbreport.com/news/may08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/may08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

Henry Rogers
Congresswoman **Laura Richardson** (CA-37)
henry.rogers@ca.gov
PH: (562) 436-4377
FX: (562) 437-4377

LR0507

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover
Attachments: image003.gif; image002.gif; image001.gif

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

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http://www.capitolweekly.net/article.php?_c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=_vajksivinhgjq

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan | 09/24/09 12:09 AM PST

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Jeff Billington
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 Congresswoman Laura Richardson (CA-37)
 1725 Longworth House Office Building
 (202) 225-7924
jeffrey.billington@house.gov

LR0509

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, September 11, 2009 1:00 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cooks, Shirley
Subject: Sept10calls.doc

Memorandum

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

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

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

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

Shirley 12:03Pm 202.226
 Its 9AM your time...call me

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Monday, August 31, 2009 12:19 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cooks, Shirley
Subject: August28calls.doc

Memorandum

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

Devon Nunez 8/27 7:24PM 818.620 [img alt="icon"] [img alt="icon"]

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 [img alt="icon"] [img alt="icon"] Thank you.

Name (?) 8/28/09 9:57AM 310.487 [img alt="icon"] [img alt="icon"]

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 mc as soon as you can or sent me a text. Thanks

Mike 8/28/09 12:57PM 202.226 [img alt="icon"] [img alt="icon"]

Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

I.R0511

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, August 28, 2009 1:50 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: August28calls.doc

Memorandum

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

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

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

Mike 8/28/09 12:57PM 202.226  
 Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

LR0512

RichardsonM...@...

From: Eagle, Michael
Sent: Wednesday, June 23, 2010 9:24 AM
To: Richardson, Laura
Cc: ...
Subject: ...

PRESS TELEGRAPH - [http://www.press-telegraph.com](#)

New York Times article on Laura Richardson's Sacramento home
By John Canfield [http://www.nytimes.com/2010/06/23/us/politics/23richardson.html](#) [[Comments](#) (0)]

The New York Times' article on the Congressional Ethics inquiry into U.S. Rep. Laura Richardson's Sacramento home in today's paper.

There's not too much new in the article, but the article does say work on improving the home, which neighbors had complained about, began earlier this month.

A nice green lawn, a large pool, a well-kept garden and dying patch out front, according to the newspaper of record.

Richardson, a former member of the Long Beach and Long Beach councilwoman for the 6th District, declined to comment on the report. She did agree to answer several questions, according to the report. However, the report says that her answers to the ethics panel were inaccurate, biased and partisan.

Richardson had lost the house to a lender in 2007, but managed to win it back from her lender, Washington Mutual, after a lengthy legal battle. The office of Congressional Ethics, which has made inquiries into the sale of the home, told The Times it doesn't comment on ongoing matters.

.....
The District Watch

NY TIMES WITNESSES HOW CONGRESSWOMAN'S "NEGLECTED" SACRAMENTO HOUSE
Theo Douglas

There's not much new in the article, but the article does say work on improving the home of Congresswoman Laura Richardson's (D-epress) Sacramento home, which neighbors had complained about, began earlier this month. Richardson's house, which she had lost to a lender in 2007, was sold before Richardson's move to Sacramento. The article also mentions the attention of the Office of Congressional Ethics.

Monday's New York Times' article on the Congressional Ethics inquiry into U.S. Rep. Laura Richardson photo which I haven't seen—and a new denial. The article is by Michael Pagle and Michael Eagle.

In a written statement in response to the report, Pagle pronounced the condition of reports on her Sacramento home "personal, biased, and partisan." Pagle is a California State Assemblywoman—"personal, biased, partisan and inaccurate."

.....

Michael J. Eagle

LR0513

Press Secretary

Office of Congressional Affairs

1725 Longworth Building

Washington, DC 20541

(202) 225-7924

(202) 225-7926

RichardsonMC, Laura

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



South Bay
Pipeline.htm

weekends Mothers Against Drunk Driving fundraiser.

A new extradition law means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach residents tonight can give their two cents about how parking restrictions might help ease Sane Bune Park use.

A Rancho Palos Verdes landowner can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more places to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howards, an electronics chain, took the space vacated by Circuit City in Torrance.

[San Gabriel Valley 111](#)
[South Bay 142](#)
[Torrance 151](#)
[Westchester 151](#)
[Wilfrington 16](#)
[Woodhams 117](#)
[Woodbury 87](#)
[Education 18](#)
[Houston 19](#)
[Redondo 16](#)
[Sports 128](#)

National perspectives on L.A.'s Clean Trucks

By [Gretchen Woodhouse](#) on September 23, 2009 8:29 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villarago's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

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

South Bay, howdy! It's Sept. 23

By [Gretchen Woodhouse](#) on September 23, 2009 10:35 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently [shifted](#) her previous position that any new troops in Afghanistan would be citizens. In an op/ed she's penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night [selected](#) its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR0517

A new [Lomita home](#) for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your [requests](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The [man](#) who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man [pleaded](#) no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Janet Wazana](#) on September 23, 2009 10:26 AM | [permalink](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Kejrri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Gene Waldaus](#) on September 22, 2009 7:01 PM | [permalink](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman, potential Republican challenger, [Matie Fein](#). Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption (It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would elicit? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

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

By [Gene Waldaus](#) on September 22, 2009 2:44 PM | [permalink](#) | [Comments \(0\)](#) | [Share This](#)

In a voicemail, [Jane Harman](#) takes issue with my characterization of her op/ed in today's Financial Times:

LR0518

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the [Washington Times](#) last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

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

Winograd: We can't afford to stay in Afghanistan

By [Gene Madigan](#) on September 22, 2009 12:50 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

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

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

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

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

Harman: More troops in Afghanistan, with conditions

By [Gene Madigan](#) on September 22, 2009 11:02 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Rep. **Jane Harman** has an op/ed in the *Financial Times* today, in which she and co-author [Michael O'Hanlon](#) suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr. Karzai that Congress, facing \$1,000bn (\$677bn, \$611bn) deficits and an American public souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr. Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since [the publication](#) of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump.

Continue reading [Harman: More troops in Afghanistan, with conditions](#)

LR0519

Archives

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LR0520

file://C:\Documents and Settings\richardsonmc\Local Settings\Temporary Internet Files\... 11/18/2009

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

Article eyes Richardson staff turnover

Posted: 09/24/2009 08:01:20 PM PDT

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by LegStorm, 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 Jack Friedly, 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 commenters on the piece, who seem to have some inside knowledge: "And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh, and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the district office, and had Kim escorted by Capitol Police out of the House."

- Gene Maddaus

- Recent Blog Posts Updated at 6:39 PM
- Urana, O'Donnell endorse school board candidate Lewis (Press Corps)
 - Road rage may have been motive in North Long Beach shooting (Long Beach Crime and Courts)
 - Farmers market opening in Cal Heights (The Contra Report)
 - Fed's Visit Part of L.A., Signaling Renewed Relationship After Years of Legal Battles (Press Corps)
 - Meet 50th District State Assembly candidate Luis Marquez (Press Corps)

- Most Views Most Comments
1. Memorial songs for Melody
 2. Council approves smoking lounge regulations
 3. Operation Christmas Child comes to Long Beach
 4. LBPD officer, suspect are hurt after foot chase
 5. Beyond Limits
 6. Costco halts Coca-Cola purchases
 7. Actor Dennis Cole dead at 69
 8. Equal benefits draft ordered
 9. Giffins near CIF title match
 10. Union contract is last piece of budget puzzle

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DO NOT Pay for Bleaching
SAN DIEGO - Single mom discovers simple trick to turn yellow teeth white from home. [Read More](#)

I Cured My Yellow Teeth!
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- Gold Star Mothers luncheon Sunday
- Health seminar for women Oct. 17
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LR0521

Conference aimed at
boosting college
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LR0522

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 [img alt="Microsoft Word icon" data-bbox="295 228 310 243"/> [img alt="Microsoft Word icon" data-bbox="315 228 330 243"/>

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 [img alt="Microsoft Word icon" data-bbox="675 328 690 343"/> [img alt="Microsoft Word icon" data-bbox="695 328 710 343"/>

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
Sent: Mon May 04 19:28:47 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="675 478 690 493"/> [img alt="Microsoft Word icon" data-bbox="695 478 710 493"/>
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 [img alt="Microsoft Word icon" data-bbox="675 592 690 607"/> [img alt="Microsoft Word icon" data-bbox="695 592 710 607"/>

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
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="675 712 690 727"/> [img alt="Microsoft Word icon" data-bbox="695 712 710 727"/>
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 [img alt="Microsoft Word icon" data-bbox="675 792 690 807"/> [img alt="Microsoft Word icon" data-bbox="695 792 710 807"/>

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

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

From: mjttelevision 
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

RichardsonMC, Laura

From: MJT Television [mailto:mjt@mjtelevision.com]
Sent: Friday, October 10, 2008 8:22 AM
To: RichardsonMC, Laura; John Shallman
Subject: 37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.

By John Canalis, Staff Writer

Article Launched: 10/09/2008 10:28:25 PM PDT

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

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

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

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

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

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

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

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

"blank check" for

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Each candidate said they had.

Davis talked about how she lost her home in foreclosure.

Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books

as an undergraduate at UCLA and spent much of her working life holding two jobs.

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

Experience a hot topic Event gets personal Foreclosure discussed

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

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

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

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

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

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

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

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

Mathews said Richardson put herself in a vulnerable position.

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

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

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

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

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

RichardsonMC, Laura

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



Press Telegram -
Personal Fina...

Matthew Chiller
Deputy Chief of Staff
Congresswoman Laura Richardson
2233 Rayburn House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LR0528

**ABOUT
CONGRESSWOMAN LAURA RICHARDSON**

II LAURA'S PERSONAL FINANCIAL RECOVERY

| | |
|-----------------------|--|
| -Long Beach Home | Laura's Homeowner Residence Loan Modification in February 08' No reduced principal No reduced interest Current Status |
| -Washington Apartment | Laura's Rental Residence Rental Agreement for one full year Current Status |
| <hr/> | |
| -San Pedro Home | Laura's Mother Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status |
| -Sacramento Home | Listing as Available Rental or Sale Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status |

LR0529

CSOC.RICH.006849

**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
-

LR0530

CSOC.RICH.006850

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To: RichardsonMC, Laura; John Shallman
Subject: 37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



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

RichardsonMC, Laura

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

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

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1234

For Internal Use Only

LR0534

RichardsonMC, Laura

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

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

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

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

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

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

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

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

LR0536

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

LR0537

RichardsonMC, Laura

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

Congresswoman—this was in the Compton Bulletin this morning:

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

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

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:48 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: PT & Daily Breeze

Press Telegram and Daily Breeze have an AP version on the front of their websites. It was posted right before 5am and so it shouldn't be in the paper today. I will confirm with the district.

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

U.S. Rep. Laura Richardson subject of House ethics probe

From the Associated Press

U.S. Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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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.
.....

5705

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 9:32 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: more house stories
Attachments: KABC 07-29-2009.zip

Here are the last two print stories on the house. Also attached is a 30 second news clip from KABC in LA this morning. Congresswoman, you may not be able to view this on your blackberry, so I can set it up on your computer when you come in.

MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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

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

.....

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 get in, but I think it is front page. Here is the picture.... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.



From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

LR0543

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

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

LR0545

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
 The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

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.

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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.

LR0546

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.

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Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

LR0547

5713

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(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:06 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: LA TIMES

Importance: High

The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

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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.

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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.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

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Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

Michael J. Eagle

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LR0551

3

CSOC.RICH.006871

RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman---

Here is our news clips from over the weekend (as well as Friday).

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return a call for comment, and her office didn't return the L.A. Times reporter's call, either.

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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 filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009jun12_0_3272269.story

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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got 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.

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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.

LR0555

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui (D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

LR0556

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

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

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

.....
CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

LR0558

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson

37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

LR0559

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

June 18, 2008

Washington Mutual
1301 2nd Avenue
Seattle, Washington 98101

To Whom It May Concern:

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

“
And
“

It is my understanding that a statement has been release on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one has received a copy of the release. Please forward a copy of that release regarding the 3622 Curtis Drive property to my email at laurarichardson at your earliest convenience.

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

Cc: Ann Thorn
Sara

LR0561

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: 'Thorn, Ann'
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706-

Thank you,
Laura Richardson

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

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

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

Thank you,

Ann Thorn

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

For Internal Use Only

LR0562

RichardsonMC, Laura

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:24 PM
To: RichardsonMC, Laura

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucus, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

"It is well known that California has born the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious "supermarket journalism" coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said."

To summarize, the article today rehashed old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.

LR0564

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, May 05, 2009 12:36 PM
To: Cooks, Shirley
Subject: Come see me after you read



ltr re house
quote.doc

LR0565

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

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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.

LR0566

As the Committee is aware, referenced in the letter submitted on _____, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

LR0567

CSOC.RICH.006887

VERSION 3

STATEMENT OF CONGRESSWOMAN LAURA RICHARDSON

The story that was published in the Capitol Weekly regarding residential property that I own in Sacramento contained factual errors, such as:

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for Calif Lt. Gov. Cuz Bustamante, a member of the California State Legislature and, now a member of Congress. All of this transitioning in and out of these public positions impacted the timeliness of my income and the amount of my personal debt.

The residential property in Sacramento, California is not in foreclosure. Subsequently, I worked with my lender to complete a loan modification plan which renegotiated the terms of the agreement with no special provisions. I fully intend to fulfill all financial obligations to the property.

In reference to the two votes cited in the Weekly, I did not recuse myself from the votes. Rather, I was absent from Washington due to the death of my father, and his subsequent funeral.

I remain committed to addressing the problems of homeownership and foreclosures of the people of the 37th Congressional District and the country. My problems are a reflection of what many Americans are going through as they fight to keep their homes, remain economically stable, and manage these challenging economic times. As a single w

I fully intend to fulfill my financial obligations.

LR0568

CSOC.RICH.006888

RichardsonMC, Laura

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

Congresswoman and Shirley-

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

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

Regards,

Henry Rogers

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

<http://www.lbreport.com/news/may08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/may08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

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

LR0569

RichardsonMC, Laura

From: Michael Eagle [mailto:Michael.Eagle@ca.dhs.gov]
Sent: Friday, June 12, 2009 10:05 PM
To: RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

[Previous Entry](#)

By [John Canalis](#) on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

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"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

.....
Michael J. Eagle

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:11 PM
To: 'michaeljeagle'
Subject: Re:

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

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

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.....
Michael J. Eagle

LR0573

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:10 PM
To: 'michaeljeagle'
Subject: Re:

On monday please get a contact of the supervisor of cbs.

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

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.....
Michael J. Eagle

RichardsonMC, Laura

From: MJT Television
Sent: Friday, November 07, 2008 6:07 AM
To: RichardsonMC, Laura; laurarichardson
Subject: Calif. congresswoman: I'm up-to-date on home loans - AP

Calif. congresswoman: I'm up-to-date on home loans

5 days ago

LONG BEACH, Calif. (AP) — A California congresswoman whose house temporarily went into foreclosure has paid up the delinquent home loans, she said Friday.

"Everything is currently in order and has been resolved," U.S. Rep. Laura Richardson told the Long Beach Press-Telegram, which also had reported that she held the highest lease for a government car in the House of Representatives.

Richardson, who is running for re-election Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May but reversed the sale after Richardson complained she hadn't received proper notice.

The Democrat said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

She also said she modified loans for her two other homes in Long Beach and San Pedro without a reduction in interest or principal, and that she is current on the payments for a leased apartment in Washington, D.C.

She also said she lowered the lease on her government car from \$1,299 a month to \$774.

She said she takes responsibility for "personal mistakes."

Richardson's ambitious one-year ascent from City Council to state Assembly to Congress gained national attention when the house was sold in foreclosure, followed by news that she had multiple defaults on her other homes.

Five of those defaults occurred when she used \$177,500 of her own money to finance her political career.

Richardson represents the 37th Congressional District, which includes parts of south central Los Angeles, Carson, Compton and most of Long Beach.

Information from: Press-Telegram, <http://www.presselegram.com>

RichardsonMC, Laura

From: mjttelevision
Sent: Saturday, November 01, 2008 8:50 PM
To: Parker, Kimberly; matt.chikkle; Hutchinson, Ted
Subject: San Jose Mercury News - AP Story (extended).

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774.

Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

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

Information from: Press-Telegram, <http://www.presstelegram.com>

RichardsonMC, Laura

From: mjttelevision 
Sent: Saturday, November 01, 2008 8:25 PM
To: RichardsonMC, Laura
Subject: San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them on the map!

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

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Information from: Press-Telegram, <http://www.presstelegram.com>

LR0578

As the Committee is aware, referenced in the letter submitted on _____, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

LR0579

CSOC.RICH.006899

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: 'Thorn, Ann'
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706---

Thank you,
Laura Richardson

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

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

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

Thank you,

Ann Thorn

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

For Internal Use Only

RichardsonMC, Laura

From: Gaugl, Sara C. [sara.gaugl@wamu.net]
Sent: Thursday, May 22, 2008 9:18 PM
To: RichardsonMC, Laura
Subject: WaMu Consent Form Attached
Attachments: Consent Form.doc

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377---

Thank you,
Sara Gaugl

<<Consent Form.doc>>
Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
sara.gaugl@wamu.net

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: [image] pdf; Consent.doc

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

Thank you,

Ann Thorn

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

For Internal Use Only

LAURA RICHARDSON

717 East Vernon Street
Long Beach, California 90806
C- (562) 706-2221 or W- (202) 225-7924

This letter authorizes Washington Mutual, on behalf, to confirm that I do currently have a mortgage loan (loan # 225-2221) that was reinstated through a repayment plan for the residential property listed below:

3622 W. Curtiss Drive
Sacramento, California

Should there be any further questions or authorization needed please do not hesitate to contact me directly either on my cell at (562) 706-2221 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

LR0583

CSOC.RICH.006903

RichardsonMC, Laura

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

Congresswoman and Shirley-

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

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

Regards,

Henry Rogers

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

<http://www.lbreport.com/news/mav08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/mav08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

Henry Rogers
Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436-

FX: (562) 437-

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:36 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Got ya'

I'll start looking there as well

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by Keith Higginbotham |

<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by Ryan ZumMallen

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<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

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LB Airport To Receive \$4.3 Million For Improvements

by Ryan ZumMallen

<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

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by [Ryan ZumMallen](#)
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Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/767>

Henry Rogers
Congresswoman [Laura Richardson](#) (CA-37)
henry.rogers1
PH: (562) 436-
FX: (562) 437-

RichardsonMC, Laura

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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

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LR0589

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

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Henry Rogers

Congresswoman [Laura Richardson](#) (CA-37)

henry.rogers

PH: (562) 436-

FX: (562) 437-

RichardsonMC, Laura

From: Marisela Sanchez
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioiip.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

<<Szvrjc7k.tif>> <<Szvrhp59.tif>> <<Szvri19g.tif>> <<Svricxl.tif>> <<Szvrioiip.tif>> <<Szvrj0c1.tif>>

A State Farm Insurance

Marisela Sanchez

249 E Occan Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

RichardsonMC, Laura

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



Press Telegram -
Personal Fina...

Matthew Chiller
Deputy Chief of Staff
Congresswoman Laura Richardson
2233 Rayburn House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LAURA'S PERSONAL FINANCIAL RECOVERY

- Long Beach Home Laura's Homeowner Residence
 Loan Modification in February 08'
 No reduced principal
 No reduced interest
 Current Status

- Washington Apartment Laura's Rental Residence
 Rental Agreement for one full year
 Current Status

- San Pedro Home Laura's Mother Residence
 Loan Modification in February 08'
 No reduced principal
 No reduced interest rates
 Current Status

- Sacramento Home Listing as Available Rental or Sale
 Loan Modification in February 08'
 Re-issued Loan Modification Sept.08
 No reduced principal
 No reduced interest rates
 Current Status

LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting Personal Financial Audit by Accountants
- Direct Deposit Payroll Checks to Accountant
- All Bills Paid Directly by Accountant
- Contracting with Property Managers at all Residential Properties

LR0596

RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 16, 2008 10:42 AM
To: RichardsonMC, Laura
Subject: with edits



ways and
means.ppt

From: RichardsonMC, Laura
Sent: Thursday, October 16, 2008 10:32 AM
To: Parker, Kimberly; Chiller, Matt
Subject: PLEASE REVIEW NOW
Importance: High

<< File: ways and means.ppt >>

Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crisis' of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecedented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (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,

LR0598

CSOC.RICH.006918

II LAURA'S PERSONAL FINANCIAL RECOVERY

| | |
|-----------------------|--|
| -Long Beach Home | Laura's Homeowner Residence Loan Modification in February 08' No reduced principal No reduced interest Current Status |
| -Washington Apartment | Laura's Rental Residence Rental Agreement for one full year Current Status |
| <hr/> | |
| -San Pedro Home | Laura's Mother Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status |
| -Sacramento Home | Listing as Available Rental or Sale Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status |

LR0599

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
-

LR0600

I BACKGROUND

14 Years of Fortune 40 Business Experience
 Served Local, State and Federal
 Masters in Business Administration
 Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
 Region 2 (2) Northern Ca., HI, AS, GU & AK)
 Region 3 (3) MI, MN, WI, IA, ND, SD & NE
 Region 4 (1) IL, IN, MO, KS & OK
 Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
 Region 6 (1) TX
 Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
 Region 9 (2) NJ, MD, VA, WV, DC & DE
 Region 10 (1) PA, OH & KY
 Region 11 (3) NY
 Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

- *100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE OR FEDERAL LEVEL**
- *100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES**
- * 99% VOTED IN SUPPORT WITH CHAIRMAN**

LR0601

CSOC.RICH.006921

IV IN PROGRESS



LR0602

V RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee

Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, Cal-WORKS, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee

-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee

I CONGRESSIONAL BLACK CAUCUS (In Progress)

- G. K. Butterfield
 - Elijah Cummings
 - Danny Davis
 - Andre Carson
 - Emanuel Cleaver
 - Artur Davis
 - Al Green
 - Jesse Jackson, Jr.
 - Barbara Lee
 - John Lewis
 - Gregory Meeks
-

- David Scott
- Bennie Thompson
- Edolphus Towns
- Maxine Waters
- Diane Watson

After only one short week, over 40% support!
My goal is to achieve over 65% prior to our return!

LR0604

CSOC.RICH.006924

I SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY MAJOR VOTE (Effective Start Date Sept. 4, 2007)

| | |
|------------|---|
| -H.R. 895 | The Independent Ethics Office |
| -H.R. 3693 | SCHIP |
| -H.R. 3773 | FISA |
| -H.R. 6 | The Energy Bill |
| -H.R. 3685 | The Employment Non-Discrimination Act |
| -H.R. 4156 | Iraq Redeployment Democratic Budget Resolution |
| -H.R. 799 | Table Motions to Impeach Cheney |
| -H.R. 3997 | Emergency Economic Stabilization |

II ATTENDANCE

- 94% Voting Record
- 99% Committee Mark-up's
- 93% Committee Attendance
- 95% Democratic Caucus Meetings
- 95% Democratic Whip Meetings

III DUES

- 75% Dues Paid
- 100% Projected by November 1, 2008

I LOCAL LEGISLATIVE EXPERTISE

-Served in the second largest city in the largest County in the United States

-Unique Local Jurisdiction

-Health Department

-Port (Largest trade region in the United States)

-Airport

-Water Department

-Fiscal Responsibility

After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

~~Adopted Fiscal Policies~~

-Founded and Chaired the Budget Oversight Committee

-Initiated a 1,000+ Fee Study Analysis where fee's were reduced or increased to reflect the true operating cost

-Drove decision making to support a four year plan eliminating the 20 year structural deficit

-Research and Implemented the utilization of borrowing projected CDBG revenue to fund \$50 million dollars of major redevelopment in underserved communities

-Additional Major Accomplishments

-Opening the first bank since the 1990 riots

-Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate

II STATE LEGISLATIVE EXPERTISE

- Assistant Speaker Pro Tem Leadership Position
- Contributed over 100% of dues to the Caucus and the Democratic Party
- In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
- Examples of Specific authored and Signed Legislation

AB1199 Medical / Tax Fraud

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing "seize and freeze" provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

AB 1575 Vehicle Liens

This bill updates statutory lien amounts set in the 1980's for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.

III FEDERAL LEGISLATIVE EXPERTISE

-Introduced 12 pieces of Legislation

Making Opportunities Via Efficient and More Effective National Transportation Act

Housing Opportunities Made Effective (HOME) Act

Authorize Federal Grants for Infrastructure Improvements to Fire First Responders

Legislation to prohibit discrimination in Federal assisted health care services and research

Amend the U.S. Fire Administration Reauthorization Act to include training courses
incorporating seaports

Amend the Beach Protection Act

Amend the 21st Century Green High Performing Public School Facilities Act to allow funding
for Green Roofs

Designate a portion of State Highway 91 after the late Congresswoman Juanitia
M.McDonald

Recognizing the 100th Anniversary of the Port of Los Angeles

Congratulating the University of California, Los Angeles Men's Basketball Team

Honoring the 110th Anniversary of the Declaration of Independence of the Philippines

Honoring the 110th Anniversary of the Incorporation of the City of Carson

-Conducted National Field Hearing Evaluating the proposal of a "National Container Fee"

-Appropriations

2007 6.8 million (More than predecessor for the last 2 yrs)

2008 8.0 million (Plus 6 Pending spending bills)

As noted in *The Hill* newspaper, "Rep. Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to *The Hill's* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process," Richardson said."

RichardsonMC, Laura

From: Lee, Tim
Sent: Thursday, October 29, 2009 8:45 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Marcus, Jeremy; Boyd, Eric
Subject: LB POST ARTICLE - ETHICS PANEL
Attachments: Doc1.docx

Here's the LB Post item that ran this afternoon.

TL

Richardson Case Sent To House Ethics Committee

by Ryan ZumMallen | Long Beach News | 10.29.09 |

| Text Size:

+

Late last night, Washington, D.C. based newspaper POLITICO reported according to "sources" that the Office of Congressional Ethics (OCE) has referred Long Beach-area Congresswoman Laura Richardson's ethics case to the House Ethics Committee. If her case moves forward, the House Ethics Committee will be "required to announce within days whether it's going to pursue a full investigation."

According to POLITICO:

"Richardson's case revolves around her home in Sacramento, which she lost to foreclosure and which then was sold to a third party and later regained by Richardson. Investigators for the OCE — an independent commission tasked with recommending cases to the ethics committee — looked into the foreclosure issue and whether neighbors who cleaned up Richardson's blighted yard made an improper gift to the congresswoman by mowing the lawn and gardening.

The ethics office dismissed part of the case but forwarded parts of it to the committee, sources said.

Jeff Billington, Richardson's spokesman, declined to comment on the case until the ethics committee decides whether to move ahead with an investigation."

[Click here](#) to read the story. (This links directly to Politico article)

More to come...

FROM LB POST



LR0610

CSOC.RICH.006930

5776

Dorothy R. Smith, Inc.
1919 21st Street, Suite 204
Sacramento, CA 95811
Phone 916 451-
Fax 916 457-

Fax Cover Sheet

Date: 11-16-09

This fax is directed to: Stepha Austin

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

Message: Stepha - I got these bills
today.
I want to pay them.
I have drawn \$1424 after
the checks I wrote in Nov
including \$500 to Laura.
Please help me.

Fax message sent by: Dorothy

If you have any trouble with this fax transmission, please call
the telephone number on this letterhead.

Thank you.

LR0611



1003

FAX:9164570119

16-2009 MON 06:29 PM DOROTHY R SMITH INC

CSOC.RICH.006931

Dorothy R. Smith, Inc.
Real Estate Brokerage
Property Management

L. Richardson
November 15, 2009

Re: 3622 West Curtis Park Dr

| Statement of Income and Disbursements October 1 - October 31, 2009 | | | |
|---|-----------|----|-----------------|
| Trust Account Balance - September 30, 2009 | | \$ | 2,213.69 |
| Rental Income: | | \$ | - |
| Disbursements: | | | |
| Chimney Inspection & Cleaning | | \$ | 134.50 |
| Repairs (You have copies of the invoices, including Blinds) | | | 855.38 |
| Screens Fabricated & Installed | | | 388.04 |
| Property Management Fee | September | | 100.00 |
| | | | <u>1,477.90</u> |
| Income over Disbursements | | \$ | 735.79 |
| Trust Account Balance - October 31, 2009 | | \$ | 735.79 |

1919 21st Street, Suite 204 • Sacramento, California 95811 • (916) 451-0226 • Fax (916) 457-0119

P. 002

FAX: 916 457 0119

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC

LR0613

CSOC.RICH.006933

Ayubi Electric, Inc.

P.O. Box 1591
Dixon, CA 95620

INVOICE

| DATE | INVOICE# |
|------------|----------|
| 11/13/2009 | |

| BILL TO |
|---|
| Dorothy R. Smith 1919 21st St. # 204 Sacramento, CA 95814 |

| P.O. NO. | LOCATION |
|----------|--------------------|
| | 3622 W. Curtis Dr. |

| QTY. | DESCRIPTION | RATE | SERVICED | AMOUNT |
|--------------|---|--------|-----------|-----------------|
| 2 | service call for repair - hours, trace circuit for faults | 100.00 | 10/7/2009 | 200.00 |
| 2 | service call for repair - hours, return and locate fault in miswired switch to hall lights, remove from circuit, and correct wiring in junction box to bedroom lights | 100.00 | | 200.00 |
| | Sales Tax | 8.75% | | 0.00 |
| TOTAL | | | | \$400.00 |

Due upon receipt. Office 916-684-1221, Fax 916-684-3671, Cell: 916-847-1111, Contractors License # []

E00 7

FAX:9166570119

NOV-16-2009 MON 08:29 PM DOROTHY R SMITH INC LR0614

Marty's Home Repair

Phone#504-222-2222

Martin Heckeroth
132-44th Street
Sac, CA 95819-2106

Service Invoice

Date: 11/9/09

Job Location- 3622 W. Curtis Pk. Dr.

Billing- Dorothy Smith, 1919 21St, Suite 204 Sac. CA 95814

Service Performed- Got keys, let in electrician, repaired pop up valve in upstairs bathroom, bought supplies, switched supply lines to up stairs bathroom sinks so that both sinks have hot and cold water (left sink had hot water coming out of both faucets and right sink had only cold water coming out of both faucets!), up stairs bath tub has only cold water - down stairs bath tub won't hold water (for baths) consulted with Dorothy she will call plumber, turned up W/H thermostat, caulked around kitchen sink (water was leaking under edges of sink and down into cabinet below.

Materials - supply line

Cost of Materials- \$9.98

Labor- \$101.25

Amount due upon receipt- Total- \$111.23

Make checks out to; Martin Heckeroth

**Thanks for your business. Call me anytime
Electrical- Plumbing- Carpentry- Painting- Etc.
No Job is too small**

P. 004

FAX:9164570119

NOV-16-2009 MON 08:29 PM DOROTHY R SMITH INC
LR0615

| SACRAMENTO PROPERTY 1622 W Curtis Park Drive Sacramento, Ca. 95818 | | | | | | | | | |
|--|--|--------|--------------|------------------|---------------|---------------|--|--|--|
| INCOMING REVENUE | | SOURCE | AMOUNT | | | | | | |
| | Deposit | | \$1,800.00 | | | | | | |
| | Capital Repair Acct | | \$600.00 | | | | | | |
| | November 09' Rent | | \$1,850.00 | | | | | | |
| | *CLR Paid Mielcasz Deposif Directly | | (\$1,000.00) | | | | | | |
| | Current Total To Date 11/009 | | \$4,250.00 | | | | | | |
| | | VENDOR | AMOUNT | PYMT 11/12/09 | PYMT 12/03/09 | PYMT 01/03/10 | | | |
| | Dorothy Smith Inc. Rental Fee | | \$925.00 | \$308.33 | \$308.33 | \$308.34 | | | |
| | Dorothy Smith Inc. Mgmt Fee - Oct | | \$100.00 | \$33.33 | \$33.33 | \$33.34 | | | |
| | Dorothy Smith Inc. Mgmt Fee - Nov | | \$100.00 | \$33.33 | \$33.33 | \$33.34 | | | |
| | Jose Mendoza Gardiner - Sept. | | \$50.00 | \$50.00 | | | | | |
| | Jose Mendoza Gardiner - Oct | | \$50.00 | \$50.00 | | | | | |
| | Jose Mendoza Gardiner - Nov | | \$50.00 | \$50.00 | | | | | |
| | Marty's Home Repair (Plumbing/Patio Door) | | \$152.56 | \$152.56 | | | | | |
| | Marty's Home Repair (Reset Sprinkler/floor Ball) | | \$33.75 | \$33.75 | | | | | |
| | Marty's Home Repair (Blinds/Door Chime) | | | | \$444.86 | | | | |
| | Marty's Home Repair (Stair Rail/Smoke Alarms/Allic) | | \$161.90 | \$161.90 | | | | | |
| | Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys) | | \$143.14 | \$143.14 | | | | | |
| | Marty's Home Repair (Cleaning ?) | | \$135.00 | | \$73.09 | \$61.91 | | | |
| | Marty's Home Repair (Door Chime) | | \$33.75 | \$33.75 | | | | | |
| | Marty's Home Repair (Keys/Install Ranges/Repair Walls) | | \$215.05 | | | \$215.05 | | | |
| | Marty's Home Repair (Keys/Doors/A/C Vents) | | \$233.45 | | | \$233.45 | | | |
| | Total Due Marty \$1,553.26 pay 50% 11/11 & 50% 12/1 | | | | | | | | |
| | | VENDOR | AMOUNT | PYMT 11/12/09 | PYMT 12/03/09 | PYMT 01/03/10 | | | |
| | Mielcasz & Associates (Furnace) | | \$2,350.00 | cfr paid \$1,000 | \$675.00 | \$675.00 | | | |
| | Mielcasz & Associates (Water Heater) | | \$1,245.72 | \$415.24 | \$415.24 | \$415.24 | | | |

LR0616

| | | | | |
|---|----------|---------------|---------------|---------------|
| Martinez & Sons Glass (Screens) | \$388.04 | | | |
| Chim Chimney (Inspection) | \$134.50 | | | |
| Suggested Payment Schedule | | | | |
| Payment Due 1/1/09 | | PYMT 11/12/09 | PYMT 12/03/09 | PYMT 01/03/10 |
| Payment Due 12/02/09 | | \$1,987.87 | | |
| Payment Due 1/03/10 | | | \$1,982.98 | |
| | | | | \$1,975.67 |
| Payment to L. Richardson | | | | |
| Payment Due 1/11/09 | | PYMT 11/12/09 | PYMT 12/03/09 | PYMT 01/03/10 |
| Payment Due 12/02/09 | | \$700.00 | | |
| Payment Due 1/03/10 | | | \$700.00 | |
| | | | | \$603.48 |
| Balance in the Account | | | | |
| 11/1/09 (\$4,250 - \$1,987.87 - \$700.00) | | | | |
| | | | | \$1,562.13 |
| 12/02/09 (\$1,562.12 + \$1,850.00 - \$700.00) | | | | |
| | | | | \$729.15 |
| 1/3/2010 (\$729.15 + \$1,850.00 - \$903.48) | | | | |
| | | | | \$603.48 |

LR0617

RichardsonMC, Laura

From: Simpson, Stan
Sent: Tuesday, April 21, 2009 2:32 PM
To: RichardsonMC, Laura
Subject: Your Financial Disclosure Reports

Congresswoman Richardson:

I am forwarding your complete set of financial disclosure statements, including amendments, as you requested.

Please feel free to call me with any questions.

*Stan Simpson
Counsel
Committee on Standards of Official Conduct
U.S. House of Representatives
Washington, DC 20515
Phone: (202)226-1234
Fax: (202)225-3713
www.ethics.house.gov*



007C302B.pdf



007C2E5C.pdf



007C2445.pdf



007C218D.pdf

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

Laura Richardson

(Full Name)

222-225-7924

(Daytime Telephone)

2008 JUN 27 11:10:34

STATE REPORT CENTER

Filer Status: Member of the U.S. House of Representatives; District: **CA15**; State: **CALIFORNIA**; Other or Employee: ; Employment Office: ; Termination Date: ; Annual (May 15): ; Amendment: ; Termination:

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

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

| | | | |
|--|---|---|---|
| I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| II. Did any individual or organization make a donation to charity in the reporting period? If yes, complete and attach Schedule II. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| III. Did you, your spouse, or a dependent child receive "unearned" reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | VIII. Did you hold any reportable positions on or before the date of filing this report? If yes, complete and attach Schedule VIII. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes No

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

LEGISLATIVE RESOURCE CENTER
 2008 JUN 13 AM 11:16

U.S. NOTICE UNDER PENALTY OF PERJURY

Laura Richardson (Full Name)
 202-225-7984 (Daytime Telephone)

Filer Status: Member of the U.S. House of Representatives, District **11TH** State **ILLINOIS**
 Report Type: Annual (May 15) Amendment

Other or Employee: Employing Office: Termination Date: Termination:

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

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

| | | | |
|--|---|---|---|
| I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$106 and not otherwise exempt)? If yes, complete and attach Schedule VI. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| II. Did any individual or organization make a donation to charity in lieu of cash for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$500 from one source)? If yes, complete and attach Schedule VII. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| III. Did you, your spouse, or a dependent child receive "unearned" reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | VIII. Did you and any reportable partners on or before the date of filing this report reportable assets? If yes, complete and attach Schedule VIII. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX. | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| V. Did you, your spouse, or a dependent child have any "reportable liability" (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V. | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?
 Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?
 Yes No

UNITED STATES HOUSE OF REPRESENTATIVES
 2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

BARBARA RICHARDSON

(Full Name)

SEALED

(Daytime Telephone)

HAND DELIVERED

HOUSE RECORDS CENTER

NO 3000 HILL 19 AM 9:54

(Office Use Only)

| | | | | |
|--------------|---|-------------------|---------|--|
| Filer Status | <input checked="" type="checkbox"/> Member of the U.S. House of Representatives | State | ALABAMA | <input type="checkbox"/> Officer or Employee |
| Report Type | <input checked="" type="checkbox"/> Annual (May 15) | District | 7 | <input type="checkbox"/> Termination |
| | <input type="checkbox"/> Amendment | Employing Office: | | Termination Date: |

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

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

| | | | | | |
|--|---|--|---|------------------------------|--|
| I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> | VI. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> | VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| III. Did you, your spouse, or a dependent child receive "unearned" reportable assets in excess of \$10,000 at the end of the period? If yes, complete and attach Schedule III. | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> | VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> | IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V. | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> | Each question in this part must be answered and the appropriate schedule attached for each "Yes" response. | | |

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

| | | |
|--|------------------------------|--|
| TRUSTS—Detail regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

LR0623

SCHEDULE VIII--POSITIONS

Name **LAWRENCE RICHMONDSON**

Page **6** of **6**

Report all positions, compensated or uncompensated, held during the current calendar year, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.
 Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities; and positions solely of an honorary nature.

| Position | Name of Organization |
|----------|----------------------|
| N/A | |
| | |
| | |
| | |
| | |
| | |

LR0627

SCHEDULE IX--AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

| Date | Parties To | Terms of Agreement |
|---------|-------------------|--|
| 10/1987 | Yakov Corporation | Continuation of Retirement Plan I no longer contribute to the Plan |
| 1/2001 | State of Colorado | Continuation of Retirement Plan. no longer contribute to the Plan. |
| | | |
| | | |
| | | |

Use additional sheets if more space is required.

**UNITED STATES HOUSE OF REPRESENTATIVES
FINANCIAL DISCLOSURE STATEMENT**

Period Covered: January 1, 2007 - December 31, 2007

FORM B
For use by candidates
and new employees

HAND DELIVERED

2009 FEB 22 PM 4:25

U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

LAURA RICHARDSON (Full Name)
P.O. Box 50080
KONG BEACH, CALIFORNIA 90815 (Mailing Address)
Filer Candidate for the House of Representatives State: CALIFORNIA District: 5th Date of Filing: January 26, 2007 System Toll-Free: 562-706-7121
Status New officer or employee Former Officer Employing Office: _____ Check if Amendment

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

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees of \$200 or more from any source in the reporting period)? If yes, complete and attach Schedule I. Yes No

II. Did you, your spouse, or a dependent child receive "unearned" reportable assets worth \$200 or more at the end of the period? If yes, complete and attach Schedule II. Yes No

III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III. Yes No

IV. Did you hold any reportable positions on or before the date of filing in the current calendar year or in the prior two years? If yes, complete and attach Schedule IV. Yes No

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

VI. Did you receive compensation of more than \$5,000 from a foreign source during the reporting period? If yes, complete and attach Schedule VI. Yes No

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child? (See "Instructions," page 8.) Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes No

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978 as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions. (See 5 U.S.C. app. 4, § 104 and 18 U.S.C. § 1001).

I CERTIFY that the statements I have made on this form and all attached schedules are true, complete and correct to the best of my knowledge and belief.
Signature of Reporting Individual: Laura Richardson
Date: Month, Day, Year: February 15, 2008

SCHEDULE I - EARNED INCOME (INCLUDING HONORARIA)

Name **LAURA RICHARDSON** Page **2 of 5**

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

| Source (include date of receipt for honoraria) | Type | Amount | |
|---|----------------|------------------------|----------------|
| | | Current Year to Filing | Preceding Year |
| XYZ Corporation, Houston, Texas | Salary | \$6,300 | \$28,450 |
| First Bank & Trust, Houston, Texas | Director's Fee | \$400 | \$3,200 |
| XYZ Trade Association, Chicago, IL (Filed December 2) | Honorarium | 0 | \$1,000 |
| Harris County, Texas Public Schools | Spouse Salary | NA | NA |
| STATE OF CALIFORNIA, STATE ASSEMBLY 12/06/08 | SALARY | \$113,000 | N/A |
| STATE OF CALIFORNIA, STATE ASSEMBLY 12/06/08 | PER DIEM | 20,000 | N/A |
| CITY OF LONG BEACH City Council 7/00-11/06 | SALARY | N/A | \$28,000 |
| STATE OF CALIFORNIA, DIRECTOR (DISBURSED) 1/01-1/06 | SALARY | N/A | \$80,000 |
| | | | |
| | | | |
| | | | |
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SCHEDULE III — LIABILITIES

Name **LAURA ELIABERSON**

Page **4** of **5**

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. Exclude: Any mortgage on your personal residence (unless there is rental income), loans secured by automobiles, household furniture, or appliances, and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

| SP, DC, JT | Creditor | Type of Liability | Amount of Liability | | | | | | | | | | | | | | | | | | |
|------------|---|--|-----------------------|-----------------------|------------------------|-------------------------|-------------------------|---------------------------|-----------------------------|------------------------------|-------------------------------|----------------------|--|--|--|--|--|--|--|--|--|
| | | | B | C | D | E | F | G | H | I | J | K | | | | | | | | | |
| | Example: First Bank of Wilmington, Delaware | Mortgage on 123 Main Street, Dover, Del. | \$10,001— \$15,000 | \$15,001— \$50,000 | \$50,001— \$100,000 | \$100,001— \$250,000 | \$250,001— \$500,000 | \$500,001— \$1,000,000 | \$1,000,001— \$5,000,000 | \$5,000,001— \$25,000,000 | \$25,000,001— \$50,000,000 | Over \$50,000,000 | | | | | | | | | |
| | N/A | | | | | X | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

| Position | Name of Organization |
|----------|----------------------|
| N/A | (See Schedule I) |
| | |
| | |
| | |
| | |

Use additional sheets if more space is required.

SCHEDULE V - AGREEMENTS

Name **LUKEA ELIHARSON**

Page **5** of **5**

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

| Date | Parties To | Terms of Agreement |
|---------|---------------------|---|
| 10/1987 | YERBY CORPORATION | Continuation of Retirement Plan. I no longer contribute to the Plan |
| 1/2001 | STATE OF CALIFORNIA | Continuation of Retirement Plan. I NO LONGER CONTRIBUTE TO THE PLAN |

SCHEDULE VI - COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization. If you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

| Source (Name and Address) | Accounting services | Brief Description of Duties |
|---|---------------------|-----------------------------|
| Example: Doe Jones & Smith, Hometown, Homestate | | |
| N/A (See Schedule T) | | |
| | | |
| | | |
| | | |
| | | |

RichardsonMC, Laura

From: Marisela Sanchez
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioiip.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

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A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco
 State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802
 License No: 00000000000000000000
 Phone No: (562)435-1111
 Fax No: (562)435-1111

SUMMARY OF QUOTED COVERAGES AND PREMIUM

| Coverage Amount | Benefits and Riders | Special Monthly Initial Premium | | |
|---------------------------------------|--|---------------------------------|-----------------------|-----------------------------|
| | | Non-Tobacco | Preferred Non-Tobacco | Super Preferred Non-Tobacco |
| \$250,000 | Select Term - 20 (Form Number 06020) | \$63.73 | \$45.91 | \$37.41 |
| | Waiver of Premium for Disability (Form Number 06200 - 05) | \$12.83 | \$12.83 | \$12.83 |
| Total Special Monthly Initial Premium | | \$76.56 | \$58.74 | \$50.24 |

Super Preferred Non-Tobacco
Guaranteed

| <u>Interest Adjusted Cost Indices at 5.00%</u> | | |
|--|---------|---------|
| | 10 Year | 20 Year |
| Surrender Cost Index | 1.72 | 1.72 |
| Net Payment Index | 1.72 | 1.72 |
| Equivalent Level Annual Dividend | N/A | N/A |

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Applicant Information

| | | | |
|--------------------------------|----------------------------|-------------------|-----------------------------|
| Applicant | | Telephone Numbers | |
| Last Name Richardson | First Name Laura | Middle Initial | Home 522-744-2571 |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name | First Name | Middle Initial | Home Work |

| | | | |
|---|--------------------|--------------------------------|------------------|
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address 1111 E VERNON ST | Unit | Number and Street Address | Unit |
| City LONG BEACH CA | State CA | City | State ZIP County |

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

| | | | |
|---|--|--------------------------------------|----------------------------------|
| Type of Policy | | | |
| <input checked="" type="checkbox"/> Homeowner | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condominium | <input type="checkbox"/> Renters |
| <input type="checkbox"/> Rental Dwelling | <input type="checkbox"/> Rental Condo Unit | <input type="checkbox"/> Other | |

| Homeowner / Rental Dwelling | Manufactured Home | Condominium / Rental Condo Unit | Renters |
|--|---|---|--|
| Rating Territory | Rating Territory | Rating Territory | Rating Territory |
| Year Built 1972 | Construction Type <input checked="" type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Year Built |
| Number of Stories 2 | Property Inspected Date | Year Built | Personal Property - Coverage C |
| Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Condo Value | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 |
| Number of Chimneys 1 | Choose any combination of one or more of the following options | Choose any combination of one or more of the following options | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 |
| Square Footage 1772 | <input type="checkbox"/> Option One | <input type="checkbox"/> Option One | Loss of Use - Coverage D |
| Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | <input type="checkbox"/> Building Property - Coverage A | <input type="checkbox"/> Building Property - Coverage A | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 |
| Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Rental Property - \$25,000 | No deductible for this coverage |
| Property Inspected Date 11-10-09 | Remarks | There is a \$3,750 deductible for this coverage | Remarks |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Personal Property - Coverage C | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | PAID \$316.50 Check # 1312 |
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Dwelling Limit \$ | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Agent's code stamp |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | There is a \$750 deductible for this coverage | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Personal Property - Coverage C | Loss of Use - Coverage D | |
| Dwelling Limit \$350,000 | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Loss Assessment - Coverage E | |
| Personal Property - Coverage C | Loss of Use - Coverage D | <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 | |
| <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 | No deductible for this coverage | <input type="checkbox"/> \$1,500 deductible <input type="checkbox"/> \$1,000 deductible <input type="checkbox"/> \$750 deductible | |
| <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | | *Only available if value of security is \$125,000 or less. | |

| | | | | |
|---|--------------------------|---------------------------|-----------------------------------|---|
| Premium Calculation | | | Payment Options | |
| Basic Premium | Increased Limits Premium | Hazard Reduction Discount | Total Premium | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| | | | 1,254.00 | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |
| Additional Interests | | | | |
| <input type="checkbox"/> Mortgage | Name | Loan Number | <input type="checkbox"/> Insured | |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgage | |
| <input type="checkbox"/> Loss Payee | City | State ZIP | | |
| <input type="checkbox"/> 2nd Mortgage | Name | Loan Number | <input type="checkbox"/> Insured | |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgage | |
| <input type="checkbox"/> Loss Payee | City | State ZIP | | |

535-2509 CEA.7 09-30-2008

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APPLICANT'S COPY

LR0635

California Earthquake Authority

Earthquake Insurance Application

Effective Date 1-10-09
Expiration Date

California Earthquake Authority

Applicant Information

| | | | |
|------------------------------|--------------------------|-------------------|---------------------------|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial: | Home: <u>562-761-2271</u> |

| | | | |
|------------------------------|-------------|-------------------|--------------------|
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name: | First Name: | Middle Initial: | Home: <u>Work:</u> |

| | | | |
|---|--|--------------------------------|---------------------------|
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>7117E VERDON ST</u> | City: <u>LA</u> State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | Number and Street Address: | City: State: ZIP: County: |

Companion Policy Information

| | | | |
|--|--------------------------|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): |
|--|--------------------------|---|---|

| | | | | |
|-----------------|---|--|---|----------------------------------|
| Type of Policy: | <input type="checkbox"/> Homeowner | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condo/Unowners | <input type="checkbox"/> Renters |
| | <input checked="" type="checkbox"/> Home Dwelling | <input type="checkbox"/> Rental Condo Unit | | |

Homeowner / Rental Dwelling

| | | | | | | | | | |
|-------------------|-------------------------|-----------------------------|---|--|---|---|--|----------------------------------|---|
| Rating Territory: | Year Built: <u>1912</u> | Number of Stories: <u>2</u> | Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Property Inspected Date: <u>1/10/09</u> | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: <u>\$350,000</u> | Deductible: <input checked="" type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% |
|-------------------|-------------------------|-----------------------------|---|--|---|---|--|----------------------------------|---|

| | | | | | |
|-------------------|--|--------------------------|--|--------------------|---|
| Rating Territory: | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Property Inspected Date: | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% |
|-------------------|--|--------------------------|--|--------------------|---|

| | | | | |
|-------------------|--------------------------------|-------------|--------------|---|
| Rating Territory: | Number of Stories in building: | Year Built: | Condo Value: | Choose any combination of one or more of the following options |
| | | | | <input type="checkbox"/> Option One: Building Property - Coverage A |
| | | | | <input type="checkbox"/> Option Two: Personal Property - Coverage C |
| | | | | <input type="checkbox"/> Option Three: Loss Assessment - Coverage E |

| | | | |
|-------------------|-------------|---|--------------------------------|
| Rating Territory: | Year Built: | Personal Property - Coverage C | Remarks: |
| | | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | PAND #31650 Check # 1312 |
| | | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | |
| | | <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| | | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |

Premium Calculation

| | | | |
|---|---------------------------|----------------------------|---|
| Basic Premium: | Increased Limits Premium: | Hazard Reduction Discount: | Total Premium: <u>1354.00</u> |
| Loss of Use - Coverage D | | | Payment Options |
| <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$12,000 <input type="checkbox"/> \$15,000 | | | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| Additional: Limited Building Code Upgrade | | | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |
| Date and Time of Application: <u>1/10/09</u> | | | |
| Hour: <u>3:31</u> | | | |

| | | | |
|-----------------------|--|--------------|---|
| Additional Interests: | 1st Mortgage: Name: Address: City: State: ZIP: | Loan Number: | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |
| | 2nd Mortgage: Name: Address: City: State: ZIP: | Loan Number: | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |

| | | | |
|-----------------------|--|--------------|---|
| Additional Interests: | Additional Insured: Address: City: State: ZIP: | Loan Number: | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |
| | Loss Payee: Address: City: State: ZIP: | Loan Number: | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |

535-2509 CEA.7 09-30-2008

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LR0636

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph: (562) 706-
Xref: Yr issd: 2008
YRS with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MFD/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

Source: E + 6%UT \$ 34/- HA
Year built: 1928 Constr: FRAME - 9%CFD\$ 72/- 22%MLD\$ 160
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof
Roof type: COMPOSTN SHNGL

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

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

LR0637

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph: (562) 706- Yr Issd: 2007
 Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
 SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
 Coverage information:
 A-DWELLING 316000
 DWELL EXT 31600
 B-PERS PROP 237000
 C-LOSS USE ACT LOSS

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

L-PERS LIAB 100000
 DMG TO PROP 500
 M-MED/PERS 1000

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

Prev prem: 956

Prev risk: 305,000 SFPP acct: []

Deductibles applied: 1000 ALL PER

Messages:

Source: F
 Year built: 1926 Constr: FRAME
 Zone: 55 Home alert: SA DB FF
 Sub zone: 08
 Families: 01

+ 6%UT \$ 48/- HA
 - 14%CFDS 168/- 22%MLD\$ 227

Roof
 Roof type: COMPOSTN SHNGL

Rating claims: 00
 Clean slate: 02 05-00

Prior Carrier Losses: N
 Move-in: 0 Entry: FEB-11-08 FMP seg: 02

LR0638

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco
 State of Application: California

Date: September 21, 2009

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

SUMMARY OF QUOTED COVERAGES AND PREMIUM

| Coverage Amount | Benefits and Riders | Special Monthly Initial Premium | | |
|---------------------------------------|--|---------------------------------|-----------------------|-----------------------------|
| | | Non-Tobacco | Preferred Non-Tobacco | Super Preferred Non-Tobacco |
| \$250,000 | Select Term - 20 (Form Number 06020) | \$63.73 | \$45.91 | \$37.41 |
| | Waiver of Premium for Disability (Form Number 06200 - 05) | \$12.83 | \$12.83 | \$12.83 |
| Total Special Monthly Initial Premium | | \$76.56 | \$58.74 | \$50.24 |

Super Preferred Non-Tobacco
Guaranteed

| <u>Interest Adjusted Cost Indices at 5.00%</u> | 10 Year 20 Year | |
|--|----------------------|------|
| | Surrender Cost Index | 1.72 |
| Net Payment Index | 1.72 | 1.72 |
| Equivalent Level Annual Dividend | N/A | N/A |

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

PQ005

State Farm Life Insurance Company
 One State Farm Plaza, Bloomington, IL, 61710

LR0639

CSOC.RICH.006959

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Applicant Information

| | | | |
|--|--|--|--|
| Applicant Last Name: <u>Richardson</u> First Name: <u>Laura</u> Middle Initial: _____ | | Telephone Numbers Home: <u>522-7041</u> Work: _____ | |
| Co-Applicant (if applicable) Last Name: _____ First Name: _____ Middle Initial: _____ | | Telephone Numbers Home: _____ Work: _____ | |

| | | | |
|---|---|--|--|
| Street Address of Physical Location of Insured Property Number and Street Address: <u>MITE VERDON ST</u> Unit: _____ | | Mailing Address (if different) Number and Street Address: _____ Unit: _____ | |
| City: <u>Long Beach</u> State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | City: _____ State: _____ ZIP: _____ County: _____ | | |

| | | | | |
|--|--|----------------------------------|---|---|
| Participating Insurer <u>STATE FARM</u> | | Companion Policy Number _____ | Dwelling - Coverage A Limit <u>350,000</u> | Expiration Date (must be same as CEA policy) _____ |
| Type of Policy <input type="checkbox"/> Homeowner <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Condo Unit/Owners <input type="checkbox"/> Renters <input type="checkbox"/> Rental Dwelling <input type="checkbox"/> Rental Condo Unit | | | | |

| Homeowner / Rental Dwelling | Manufactured Home | Condominium / Rental Condo Unit | Renters |
|---|--|---|---|
| Rating Territory Year Built: <u>1912</u> | Rating Territory Construction Type: <input type="checkbox"/> Mobile or Manufactured | Rating Territory Number of Stories in building | Rating Territory Year Built |
| Number of Stories: <u>2</u> | Property Inspected Date | Year Built | Personal Property - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>If Yes, DO NOT SIGN and explain in Remarks.</small> | Condo Value | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>There is a \$750 deductible for this coverage.</small> |
| Number of Chimneys: <u>1</u> | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>If Yes, attach a copy of the certificate.</small> | Choose any combination of one or more of the following options <input type="checkbox"/> Option One <input checked="" type="checkbox"/> Building Property - Coverage A <input type="checkbox"/> Option Two <input type="checkbox"/> Personal Property - Coverage C | <input type="checkbox"/> \$150,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> |
| Secure Footage: <u>172</u> | Dwelling Limit: \$ _____ <small>Same as Companion Policy</small> | Real Property - Coverage D <small>There is a \$3,750 deductible for this coverage.</small> | Remarks <u>2000 \$316.50 check # 1312</u> |
| Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage D <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> | Agent's code stamp |
| Roof Type: <input type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Personal Property - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>No deductible for this coverage if Coverage A deductible is not met. No coverage if Coverage A deductible is not met.</small> | Loss of Use - Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <small>\$3,750 deductible \$7,000 deductible \$11,250 deductible *Only available if value of property is \$125,000 or less.</small> | |
| Property Inspected Date: <u>11-10-09</u> | Loss of Use - Coverage D <input type="checkbox"/> \$1,200 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> | | |
| Is there unrepaired prior earthquake damage to the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <small>If Yes, DO NOT SIGN and explain in Remarks.</small> | | | |
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Dwelling Limit: \$ <u>350,000</u> <small>Same as Companion Policy</small> | | | |
| Defensible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | | | |
| Personal Property - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | | | |

| | | | | |
|---|--------------------------|---------------------------|------------------------------------|---|
| Premium Calculation | | | Payment Options | |
| Base Premium | Increased Limits Premium | Hazard Reduction Discount | Total Premium | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| + | - | - | = <u>125,400</u> | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |
| <small>Homeowner and Manufactured Home only (if qualifications are met)</small> | | | | |
| Additional Interests | | | Send Bill To | |
| <input type="checkbox"/> Mortgage | Name | Loan Number | <input type="checkbox"/> Insured | |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgagee | |
| <input type="checkbox"/> Loss Payee | City | State ZIP | | |
| <input type="checkbox"/> 2nd Mortgage | Name | Loan Number | <input type="checkbox"/> Insured | |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgagee | |
| <input type="checkbox"/> Loss Payee | City | State ZIP | | |

636-2609 CEA 7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0640

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy No. 1111111111

Applicant Information

| | | | |
|------------------------------|--------------------------|-------------------|---------------------------|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial: | Home: <u>512-711-1234</u> |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name: | First Name: | Middle Initial: | Home: Work: |

| | | | |
|---|----------------------------|--------------------------------|---------------------------|
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>717 E VERANO ST</u> | City: <u>LONG BEACH CA</u> | Number and Street Address: | City: State: ZIP: County: |
| City: <u>LONG BEACH CA</u> | State: <u>CA</u> | ZIP: <u>90806</u> | County: <u>LA</u> |

Companion Policy Information

| | | | |
|--|--|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): |
| Type of Policy: | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condo Unit/Owners | <input type="checkbox"/> Renters |
| <input type="checkbox"/> Homeowner | <input type="checkbox"/> Rental Dwelling | | |

| Homeowner / Rental Dwelling | Manufactured Home | Condominium / Rental Condo Unit | Renters |
|--|---|--|--|
| Rating Territory: <u>1912</u> | Rating Territory: | Rating Territory: | Rating Territory: |
| Year Built: <u>1972</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building: | Year Built: |
| Number of Stories: <u>2</u> | Property Inspected Date: | Condo Value: | Personal Property - Coverage C |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Choose any combination of one or more of the following options | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 |
| Number of Chimneys: <u>1</u> | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Option One | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 |
| Spurred Footage: <u>1772</u> | Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Building Property - Coverage A | There is a \$750 deductible for this coverage |
| Foundation Type: <u>Raised</u> | Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Real Property - \$25,000 | Loss of Use - Coverage D |
| Property Inspected Date: <u>11/10/09</u> | Dwelling Limit: \$ | There is a \$150 deductible for this coverage | Remarks: <u>PAID \$316.50 check # 1312</u> |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Option Two | |
| Dwelling insured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Personal Property - Coverage C | Personal Property - Coverage C | |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Loss of Use - Coverage D | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | |
| Dwelling - Coverage A | Agent's code stamp | There is a \$750 deductible for this coverage | |
| Dwelling Limit: <u>\$350,000</u> | | Option Three | |
| Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | | Loss Assessment - Coverage E | |
| Personal Property - Coverage C | | <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 | |
| <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 | | Only available if use of space is \$100,000 or less | |
| <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | | | |

| | | | |
|--|--------------------------|---|---|
| Premium Calculation | | Payment Options | |
| Base Premium: | Increased Limit Premium: | 142410 Reduction Discount: | Total Premium: <u>1254.00</u> |
| Loss of Use - Coverage D | | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly | |
| <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | | | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |
| Additional Limited Building Code Upgrade | | Rental Risk Tr: | |
| <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000 | | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgage | |
| Date and Time of Application: <u>11/10/09 3:31 PM</u> | | | |

535-2509 CEA.7 09-30-2008

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LR0641

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2008
YRS with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R521-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied:2000 ALL PER

Messages:

Source: E
Year built: 1928
Zone: 87
Sub zone: 08
Families: 01

Constr: FRAME
Home alert: SA DB FE

+ 6%UT \$ 34/- HA
- 9%CFDS 72/- 22%MLES 160

Roof
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 EMP seq: 03

LR0642

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph. (562) 706-7067 Yr issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

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

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

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

Prev prem: 956

Prev risk: 305,000

SFPP acct: []

Deductibles applied: 1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFDS 168/- 22%MLD\$ 227

Roof
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 FMP seg: 02

LR0643



About this PEA
 Homeowner Policy
 Introduction

Agent & Agent
 Information Center
 Are You Prepared?
 Public Information

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES

SACRAMENTO HOUSE
 Redding
 Redding

LR0644

Touchup help is on

- 1 Enter the ZIP Code of Insured residence **95818** Yes No
- 2 Enter the number of stories of house **316000** Yes No
- 3 Select the foundation type of house **WoodFrame 1979 or earlier** Yes No
- 4 Select number of stories **Greater than one story** Yes No
- 5 Select a 10% or 15% multiplier **15%** Yes No
- 6 Select Personal Property Coverage limit (Coverage A) **\$5,000** Yes No
- 7 Select Loss of Use Coverage limit (Coverage B) **\$15,000** Yes No

Calculate Estimated Premium

CFA Estimated Annual Premium - Homeowner
 Policy Effective on or after June 1, 2009

| Est. No. | Zip Code | Home Coverage | Dwelling Type | No. of Stories | Deductible | Coverage C | Coverage D | Rtd Code Upgrade | Hazard Reduction | Estimated Total Premium |
|----------|----------|---------------|---------------|----------------|------------|------------|------------|------------------|------------------|-------------------------|
| 1 | 95818 | \$16000 | 1979 earlier | > One | 15% | \$5000 | \$15000 | Yes | No | \$314 |

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco
 State of Application: California

Date: September 21, 2009

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

SUMMARY OF QUOTED COVERAGES AND PREMIUM

| Coverage Amount | Benefits and Riders | Special Monthly Initial Premium | | |
|---------------------------------------|--|---------------------------------|-----------------------|-----------------------------|
| | | Non-Tobacco | Preferred Non-Tobacco | Super Preferred Non-Tobacco |
| \$259,000 | Select Term - 20 (Form Number 06020) | \$63.73 | \$45.91 | \$37.41 |
| | Waiver of Premium for Disability (Form Number 06200 - 05) | \$12.83 | \$12.83 | \$12.83 |
| Total Special Monthly Initial Premium | | \$76.56 | \$58.74 | \$50.24 |

Super Preferred Non-Tobacco
GuaranteedInterest Adjusted Cost Indices at 5.00%

| | 10 Year | 20 Year |
|----------------------------------|---------|---------|
| Surrender Cost Index | 1.72 | 1.72 |
| Net Payment Index | 1.72 | 1.72 |
| Equivalent Level Annual Dividend | N/A | N/A |

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Applicant Information

| | | | |
|-------------------------------|--------------------------|-------------------|--------------------------|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial | Home: <u>562-7061287</u> |
| Co-Applicant (if applicable): | | Telephone Numbers | |
| Last Name | First Name | Middle Initial | Home Work |

Street Address of Physical Location of Insured Property

| | |
|--|--|
| Number and Street Address: <u>717E VERDON ST</u> | Unit |
| City: <u>LONG BEACH CA</u> | State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> |

Companion Policy Information

| | | | |
|--|--|---|--|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number | Dwelling — Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy) |
| Type of Policy: | <input type="checkbox"/> Homeowner | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condo Unit/Owners |
| <input type="checkbox"/> Rental Dwelling | <input type="checkbox"/> Rental Condo Unit | | <input type="checkbox"/> Renters |

Homeowner / Rental Dwelling

| | | |
|--|---|--|
| Rating Territory | Year Built: <u>1912</u> | Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other |
| Number of Stories: <u>2</u> | Number of Chimneys: <u>1</u> | Square Footage: <u>1772</u> |
| Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Property Inspected Date: <u>11/10/09</u> |
| Is there unrepaired prior earthquake damage to the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Cripple walls braced with plywood or equivalent? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No | Dwelling Limit: \$ <u>350,000</u> | Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% |
| Deductible: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 | | |

Manufactured Home

| | |
|-------------------------|--|
| Rating Territory | Construction Type: <input type="checkbox"/> Mobile or Manufactured |
| Property Inspected Date | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Dwelling Limit: \$ | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% |
| | |

Condominium / Rental Condo Unit

| | | |
|--|--|--|
| Rating Territory | Year Built | Condo Value |
| Number of Stories in building | Choose any combination of one or more of the following options: | Real Property — Coverage A |
| Year Built | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Real Property — \$25,000 |
| Personal Property — Coverage C | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | There is a \$750 deductible for this coverage. |
| Building Property — Coverage A | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | Loss of Use — Coverage D |
| Personal Property — Coverage C | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss Assessment — Coverage E |
| Real Property — \$25,000 | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Loss of Use — Coverage D |
| There is a \$750 deductible for this coverage. | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| Option Two | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| Personal Property — Coverage C | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| There is a \$750 deductible for this coverage. | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| << AND >> | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| Loss of Use — Coverage D | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| Loss of Use — Coverage D | Loss of Use — Coverage D | Loss Assessment — Coverage E |
| Loss of Use — Coverage D | Loss of Use — Coverage D | Loss Assessment — Coverage E |

Renters

| | |
|--|--|
| Rating Territory | Year Built |
| Personal Property — Coverage C | Real Property — \$25,000 |
| <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | There is a \$750 deductible for this coverage. |
| <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Loss of Use — Coverage D |
| There is a \$750 deductible for this coverage. | Loss of Use — Coverage D |
| Loss of Use — Coverage D | Loss of Use — Coverage D |
| Loss of Use — Coverage D | Loss of Use — Coverage D |
| Loss of Use — Coverage D | Loss of Use — Coverage D |

Premium Calculation

| | | | |
|--|--------------------------|---------------------------|------------------|
| Basic Premium | Increased Limits Premium | Hazard Reduction Discount | Total Premium |
| | | | = <u>1254.00</u> |
| Loss of Use — Coverage D | | | |
| <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | | | |
| Additional Limited Building Code Upgrade | | | |
| <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$25,000 | | | |
| Date and Time of Application | | | |
| MM DD YY: <u>11 10 09</u> | | | |
| Hour: <u>3:31</u> | | | |

Payment Options

| | |
|-----------|-------------|
| Annual | Monthly |
| Quarterly | Semi-Annual |

Additional Interests

| | | | |
|---|---------|-------------|-----------------------------------|
| <input type="checkbox"/> Mortgage | Name | Loan Number | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Loss Payee | City | State | ZIP |
| <input type="checkbox"/> 2nd Mortgage | Name | Loan Number | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Loss Payee | City | State | ZIP |

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0646

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-1-09
Expiration Date

Policy No. 09-000

Applicant Information

| | | | |
|------------------------------|--------------------------|-------------------|---------------------------|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial: | Home: <u>562-701-3331</u> |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name: | First Name: | Middle Initial: | Home: Work: |

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

Companion Policy Information

| | | | |
|---|--|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): |
| Type of Policy | | | |
| <input checked="" type="checkbox"/> Homeowner | <input type="checkbox"/> Manufacture Home | <input type="checkbox"/> Condo/Unfinished | <input type="checkbox"/> Renters |
| <input type="checkbox"/> Rental Dwelling | <input type="checkbox"/> Rental Condo Unit | | |

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

| | | | |
|---|---|--|--|
| Rating Territory | Rating Territory | Rating Territory | Rating Territory |
| Year Built: <u>1972</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Year Built |
| Number of Stories: <u>2</u> | Property Inspected Date | Condo Value | Personal Property - Coverage C |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Choose any combination of one or more of the following options | <input type="checkbox"/> \$0.00 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 |
| Number of Chimneys: <u>1</u> | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> Option One | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 |
| Square Footage: <u>1772</u> | If yes, attach a copy of the certificate | <input type="checkbox"/> Building Property - Coverage A | Loss of Use - Coverage D |
| Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | | Rental Property - Coverage E | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 |
| Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | | Personal Property - Coverage C | No deductible for this coverage |
| Property Inspected Date: <u>11-1-09</u> | | <input type="checkbox"/> Option Two | Remarks |

| | | | |
|--|--|--|--|
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling - Coverage A | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Remarks <u>PAID \$316.50 check # 1342</u> |
| Dwelling Limit: \$ | Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | |

| | | |
|--|--|--|
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Personal Property - Coverage C | Loss Assessment - Coverage E |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 |
| Dwelling - Coverage A | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | <input type="checkbox"/> \$75,000 deductible <input type="checkbox"/> \$7,000 deductible <input type="checkbox"/> \$1,250 deductible |

| | | |
|--|--|--------------------|
| Dwelling Limit: <u>\$350,000</u> | Loss of Use - Coverage D | Agent's code stamp |
| Same as Companion Policy | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | No deductible for this coverage | |
| Personal Property - Coverage C | | |

| | | |
|---|--|---|
| Additional Limited Building Code Upgrade | Premium Calculation | Payment Options |
| <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$25,000. | Base Premium + Increased Limit Premium - Hazard Reduction Discount = Total Premium | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| | | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |

| | | |
|---|---|---|
| Additional Limited Building Code Upgrade | Additional Interests | Send Bill To |
| <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$25,000. | <input type="checkbox"/> Mortgage Name Address Loss Payee | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |
| | <input type="checkbox"/> 2nd Mortgage Name Address Loss Payee | <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee |

| | | |
|------------------------------|-----------------|--------------|
| Date and Time of Application | MM/DD/YY | Hour:Min:Sec |
| | <u>11/01/09</u> | <u>3:31</u> |

535-7509 CEA 7 09-30-2008

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LR0647

CSOC.RICH.006967

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: 11 Ph: (562) 706-1111 Yr issd: 2008
 Xref: YRS with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
 Coverage information
 A-DWELLING 227100
 DWELL EXT 22710
 B-PERS PROP 170325
 C-LOSS USE ACT LOSS

Premium: 612.00
 Renew date: FEB-05-10
 Written date: JAN-31-08
 Estimate Num: R521-F6AA-2

L-PERS LIAB 100000
 DMG TO PROP 500
 M-MED/PERS 1000

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

Prev prem: 543

Prev risk: 214,000 SFPP acct: []

Deductibles applied: 2000 ALL PER

Messages:

Source: E + 6%UT \$ 34/- HA
 Year built: 1928 Constr: FRAME - 9%CFD\$ 72/- 22*MLD\$ 160
 Zone: 87 Home alert: SA DB FE
 Sub zone: 08
 Families: 01

Roof
 Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
 Move-in: 0 Entry: FEB-11-08 FMP seq: 03

LR0648

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH, CA 90806

PREPARED BY: (MS)

WHITSON, RON
 LICENSE # [redacted]
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435-[redacted]

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-[redacted]

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAME

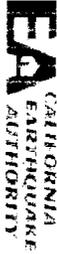
POLICY COVERAGE AS FOLLOWS:

| | COVERAGE AMOUNT | ANNUAL PREMIUM |
|--|--------------------|-------------------|
| DWELLING | 316,000 | 1,311.00 |
| DWELLING EXTENSION (Other Structures) | 31,600 | |
| LOSS OF RENTS (Actual Loss Sustained up to 12 Months) | | |
| PERSONAL PROPERTY | 15,800 | |
| BUSINESS LIABILITY (Each Occurrence) | 300,000 | |
| (Annual Aggregate) | 600,000 | |
| PREMISES MEDICAL PAYMENTS (Each Person) | 5,000 | 4.00 |
| DEDUCTIBLES: 1000 | | 105.00 CR |
| UTILITIES RATING PLAN ADJUSTMENT | | 79.00 |
| TOTAL ANNUAL PREMIUM----- | | \$ 1,289.00 |
| MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)----- | | \$ 107.42 |

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0649

HOW TO FILE A CLAIM



About the DEB
Insured Policy Information

Agent & Adjuster
Information Center

Are You Prepared?
Public Information

TERMS OF USE CONTACT US CONTRACTING & EMPLOYER OPPORTUNITIES

SACRAMENTO HOUSE
Perkins
Doolittle

LR0650

Tooltip Help is On

- 1 Enter the ZIP Code of Insured residence **95818** Yes No
 - 2 Enter the year of construction of house **316000**
 - 3 Select the description of house **Woodframe 1939 or earlier house** Yes No
 - 4 Select number of stories **Greater than one story** Yes No
 - 5 Select a 10% or 15% reduction **15%** Yes No
 - 6 Select Personal Property Coverage limit (20% of 2000) **\$5,000** Yes No
 - 7 Select Loss of Use Coverage limit (20% of 2000) **\$15,000** Yes No
- Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner
Policy Effective on or after Jan. 1, 2009

| Est. No. | ZIP Code | Home Coverage | Dwelling Type | No. of Stories | Year of Construction | Coverage C Deductible | Coverage D | Big Code Upgrade | Hazard Reduction | Estimated Total Premium |
|----------|----------|---------------|---------------|----------------|----------------------|-----------------------|------------|------------------|------------------|-------------------------|
| 1 | 95818 | \$316000 | 1939 earlier | 2 or more | 15% | \$5000 | \$15000 | Yes | No | \$34 |

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-15-99 Expiration Date

Applicant Information

Applicant: Last Name Richardson, First Name Laria, Middle Initial, Telephone Numbers Home 562-766-2511

Co-Applicant (if applicable): Last Name, First Name, Middle Initial, Home, Work Telephone Numbers

Street Address of Physical Location of Insured Property: 717E VERNON ST, City: LOG BENCH CA 90806, County: LA

Companion Policy Information

Participating Insurer: STATE FARM, Companion Policy Number, Dwelling - Coverage A Limit: 350,000, Expiration Date

Type of Policy: Homeowner, Manufactured Home, Condo/Unowners, Renters

Homeowner / Rental Dwelling, Manufactured Home, Condominium / Rental Condo Unit, Renters

Rating Territory, Year Built, Number of Stories, Construction Type, Property Inspected Date, Gondo Va/ue

Number of Chimneys, Square Footage, Foundation Type, Roof Type, Is there unrepaired prior earthquake damage to the dwelling?

Property Inspected Date, Dwelling - Coverage A, Deductible, Loss of Use - Coverage D

Is there unrepaired prior earthquake damage to the dwelling?, Dwelling Limit \$, Deductible, Loss of Use - Coverage D

Additional Limited Building Code Upgrade, Dwelling Limit \$ 350,000, Deductible, Loss of Use - Coverage D

Additional Limited Building Code Upgrade, Increase Limited Building Code Upgrade coverage

Date and Time of Application: 11/10/99, 3:21 PM

Premium Calculation, Payment Options, Additional Interests, Mortgage, Additional Insured, Loss Payer

535-2509 CEA.7 09-30-2008

State Farm Use Only APPLICANT'S COPY

LR0652

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Form EA-100 (08/08)

Applicant Information

| | | | |
|-----------------------------|-------------------------|-------------------|---------------------------|
| Applicant | | Telephone Numbers | |
| Last Name <u>Richardson</u> | First Name <u>Laura</u> | Middle Initial | Home <u>522-7165</u> Work |

| | | | |
|------------------------------|------------|-------------------|-----------|
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name | First Name | Middle Initial | Home Work |

| | | | |
|---|---|--------------------------------|------------------|
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address <u>717E VERDON ST</u> | Unit | Number and Street Address | Unit |
| City <u>LONG BEACH CA</u> | State <u>CA</u> ZIP <u>90806</u> County <u>LA</u> | City | State ZIP County |

Companion Policy Information

| | | | |
|---|-------------------------|--|--|
| Participating Insurer <u>STATE FARM</u> | Companion Policy Number | Dwelling - Coverage A Limit <u>350,000</u> | Expiration Date (must be same as CEA policy) |
|---|-------------------------|--|--|

| | | | | |
|----------------|--|--|--|----------------------------------|
| Type of Policy | <input type="checkbox"/> Homeowner | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condo Unit/Owners | <input type="checkbox"/> Renters |
| | <input type="checkbox"/> Rental Dwelling | <input type="checkbox"/> Rental Condo Unit | | |

Homeowner / Rental Dwelling

| | | | | | | | | | |
|--|---|---|---|---|--|---|--|-----------------------------------|--|
| Rating Territory | Year Built <u>1912</u> | Number of Stories <u>2</u> | Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Foundation Type <input checked="" type="checkbox"/> Recess <input type="checkbox"/> Slab <input type="checkbox"/> Other | Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Property Inspected Date <u>11/10/09</u> | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(Yes, DO NOT check and explain in Remarks.)</small> | Dwelling Limit: \$ <u>350,000</u> | Deductible <input checked="" type="checkbox"/> 1% <input type="checkbox"/> 10% |
| Year Built | Construction Type <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Property Inspected Date | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | | | |
| Number of Chimneys <u>1</u> | Significant Footage <u>1772</u> | Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | | | |
| Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | | | |
| Dwelling Limit: \$ <u>350,000</u> | Deductible <input checked="" type="checkbox"/> 1% <input type="checkbox"/> 10% | Loss of Use - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage / Coverage A deductible is not the same as Coverage A deductible is not set | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage. | | | |

Manufactured Home

| | | | | | | | |
|--|---|---|---|---|--|---|--|
| Rating Territory | Year Built | Number of Stories | Construction Type <input type="checkbox"/> Mobile or Manufactured | Property Inspected Date | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(Yes, DO NOT check and explain in Remarks.)</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% |
| Year Built | Construction Type <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Property Inspected Date | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | |
| Number of Chimneys | Significant Footage | Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | |
| Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage / Coverage A deductible is not the same as Coverage A deductible is not set | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage. | |

Condominium / Rental Condo Unit

| | | | | | | | |
|--|---|---|---|---|--|---|--|
| Rating Territory | Year Built | Number of Stories | Construction Type <input type="checkbox"/> Mobile or Manufactured | Property Inspected Date | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(Yes, DO NOT check and explain in Remarks.)</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% |
| Year Built | Construction Type <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Property Inspected Date | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | |
| Number of Chimneys | Significant Footage | Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | |
| Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage / Coverage A deductible is not the same as Coverage A deductible is not set | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage. | |

Renters

| | | | | | | | |
|--|---|---|---|---|--|---|--|
| Rating Territory | Year Built | Number of Stories | Construction Type <input type="checkbox"/> Mobile or Manufactured | Property Inspected Date | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(Yes, DO NOT check and explain in Remarks.)</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% |
| Year Built | Construction Type <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Property Inspected Date | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small> | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | |
| Number of Chimneys | Significant Footage | Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | |
| Crackle walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Same as Companion Policy | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | |
| Dwelling Limit: \$ | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use - Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage / Coverage A deductible is not the same as Coverage A deductible is not set | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | No deductible for this coverage. | |

Remarks
Paid \$316.50
check # 1312

Agent's code stamp

Premium Calculation

| | | | |
|---------------|--------------------------|---------------------------|----------------|
| Basic Premium | Increased Limits Premium | Hazard Reduction Discount | Total Premium |
| | | | <u>1354.00</u> |

Payment Options

| | |
|------------------------------------|---|
| <input type="checkbox"/> Annual | <input checked="" type="checkbox"/> Monthly |
| <input type="checkbox"/> Quarterly | <input type="checkbox"/> Semi-Annual |

Additional Interests

| | | | |
|---|---------|-------------|------------------------------------|
| <input type="checkbox"/> Mortgage | Name | Loan Number | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgagee |
| <input type="checkbox"/> Loss Payee | City | State | ZIP |
| <input type="checkbox"/> 2nd Mortgage | Name | Loan Number | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured | Address | | <input type="checkbox"/> Mortgagee |
| <input type="checkbox"/> Loss Payee | City | State | ZIP |

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0653

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph: (562) 706-1111 Yr issd: 2008
Xref: YRs with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000 SFPP acct: []

Deductibles applied: 2000 ALL PER

Messages:

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

Source: E
Year built: 1928 Constr: FRAME
Zone: 87 Home alert: SA DR FE
Sub zone: 08
Families: 01

Roof
Roof type: COMPOSTN SHNGL

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

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

LR0654

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph. (562) 706- Yr issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

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

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

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

Prev prem: 956

Prev risk: 305,000 SFPP acct:

Deductibles applied:1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFD\$ 168/- 22%MLD\$ 227

Roof
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 FMP seg: 02

LR0655

HOW TO FILE A CLAIM

TEMS 24 USE CONTACT US COMPLAINTS & EMPLOYMENT OPPORTUNITIES



SACRAMENTO HOUSE
REPAIRING

LR0656

Today's help is on:

- 1 Enter the ZIP Code of Insured residence 95118 Yes No
 - 2 Enter the date of construction of house 3/6/00 Yes No
 - 3 Select the date of construction of house WoodFrame 1939 or earlier Yes No
 - 4 Select number of stories Greater than one story Yes No
 - 5 Select a 10% or 15% deductible 15% Yes No
 - 6 Select personal property coverage limit (Coverage F) \$5,000 Yes No
 - 7 Select loss of use coverage limit (Coverage G) \$15,000 Yes No
- Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

| Est. No. | Zip Code | Home Coverage | Dwelling Type | No. of Stories | Deductible | Coverage A | Coverage B | Risk Code | Hazard Reduction | Estimated Total Premium |
|----------|----------|---------------|---------------|----------------|------------|------------|------------|-----------|------------------|-------------------------|
| 1 | 95118 | \$15,000 | 1539 | Greater than 1 | 15% | \$3900 | \$15,000 | Yes | No | \$334 |

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Applicant Information

| | | | |
|---|--|--------------------------------|---|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial | Home: <u>562-706-1234</u> Work: <u>562-706-1234</u> |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name | First Name | Middle Initial | Home Work |
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>MITE VERDON ST</u> | Unit | Number and Street Address | Unit |
| City: <u>LONG BEACH CA</u> | State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | City | State ZIP County |

Companion Policy Information

| | | | |
|---|--|---|--|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy) |
| Type of Policy | | | |
| <input checked="" type="checkbox"/> Homeowner | <input type="checkbox"/> Manufactured Home | <input type="checkbox"/> Condo Unit/Condominium | <input type="checkbox"/> Renters |
| <input type="checkbox"/> Rents/Dwelling | <input type="checkbox"/> Rental Condo Unit | | |

Homeowner / Rental Dwelling

Manufactured Home

Condominium / Rental Condo Unit

Renters

| Homeowner / Rental Dwelling | Manufactured Home | Condominium / Rental Condo Unit | Renters |
|---|---|---|--|
| Rating Territory | Rating Territory | Rating Territory | Rating Territory |
| Year Built: <u>1972</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Year Built |
| Number of Stories: <u>2</u> | Property Inspected Date | Year Built | Personal Property - Coverage C |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Condo Value | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 |
| Number of Chimneys: <u>1</u> | Types: DO NOT check and explain in Remarks. | Choose any combination of one or more of the following options | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 |
| Square Footage: <u>1772</u> | Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Option One | There is a \$750 deductible for this coverage. |
| Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Building Property - Coverage A | Loss of Use - Coverage D |
| Property Inspected Date: <u>11/10/09</u> | If yes, attach a copy of the test report. | Real Property - \$25,000 | No deductible for this coverage. |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling - Coverage A | Option Two | Remarks: <u>PAID \$316.50 check #1312</u> |
| If yes, DO NOT check and explain in Remarks. | Dwelling Limit: \$ | Personal Property - Coverage C | Agent's code stamp |
| Dwelling insured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Same as Companion Policy | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Personal Property - Coverage C | There is a \$750 deductible for this coverage. | |
| Dwelling Limit: <u>\$350,000</u> | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | << AND >> | |
| Same as Companion Policy | <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Loss of Use - Coverage D | |
| Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. | Option Three | |
| Personal Property - Coverage C | Loss of Use - Coverage D | Loss Assessorment - Coverage E | |
| <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 | |
| <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | No deductible for this coverage. | <input type="checkbox"/> \$750 deductible <input type="checkbox"/> \$1,500 deductible <input type="checkbox"/> \$1,250 deductible | |
| Only available: Value of property is \$150,000 or less. | | | |

Premium Calculation

| | | | | |
|--|--------------------------|---------------------------|------------------|---|
| Base Premium | Increased Limits Premium | Hazard Reduction Discount | Total Premium | Payment Options |
| | | | = <u>1354.00</u> | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| Homeowner and Manufactured Home only (if qualifications are met) | | | | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |

Additional Limited Building Code Upgrade

| | | | |
|---|---|-------------|------------------------------------|
| <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. | <input type="checkbox"/> Mortgagee Name | Loan Number | <input type="checkbox"/> Insured |
| | <input type="checkbox"/> Additional Insured Address | | <input type="checkbox"/> Mortgagee |
| | <input type="checkbox"/> Loss Payee City | State ZIP | |
| | <input type="checkbox"/> 2nd Mortgagee Name | Loan Number | <input type="checkbox"/> Insured |
| | <input type="checkbox"/> Additional Insured Address | | <input type="checkbox"/> Mortgagee |
| | <input type="checkbox"/> Loss Payee City | State ZIP | |

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0658

California Earthquake Authority

Earthquake Insurance Application

Effective Date 1-1-04
Expiration Date

Applicant Information

| | | | | |
|-------------------------------------|--|--------------------------|-----------------------|--------------------------|
| Last Name: <u>Richardson</u> | | First Name: <u>Laura</u> | Middle Initial: _____ | Telephone Numbers: _____ |
| Co-Applicant (if applicable): _____ | | First Name: _____ | Middle Initial: _____ | Telephone Numbers: _____ |

| | | | |
|---|--|----------------------------------|---------------------------------------|
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>717E VERDON ST</u> | Unit: _____ | Number and Street Address: _____ | Unit: _____ |
| City: <u>LONG BEACH CA</u> | State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | City: _____ | State: _____ ZIP: _____ County: _____ |

Companion Policy Information

| | | | |
|--|--------------------------------|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: _____ | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): _____ |
|--|--------------------------------|---|---|

Type of Policy: Homeowner Manufactured Home Condo Unit/Owners Renters
 Rental Dwelling Rental Condo Unit

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

| | | | |
|---|---|---|--|
| Rating Territory: _____ Year Built: <u>1972</u> Number of Stories: <u>2</u> Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other Number of Chimneys: _____ Square Footage: <u>1772</u> Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other Property Inspected Date: <u>12/12/03</u> Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dwellings secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Gripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dwelling Limit: <u>\$350,000</u> Deductible: <input checked="" type="checkbox"/> 1% <input type="checkbox"/> 10% Personal Property - Coverage C: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use - Coverage D: <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 Additional Limited Building Code Upgrade: <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage to \$10,000 to a total limit of \$20,000. | Rating Territory: _____ Construction Type: <input type="checkbox"/> Mobile or Manufactured Property Inspected Date: _____ Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the home reinforced by an earthquake resistant bracing system...? <input type="checkbox"/> Yes <input type="checkbox"/> No Dwelling Limit: \$ _____ Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property - Coverage C: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use - Coverage D: <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 | Rating Territory: _____ Number of Stories in building: _____ Year Built: _____ Condo Value: _____ Choose any combination of one or more of the following options: Option One: Building Property - Coverage A: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Option Two: Personal Property - Coverage C: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss Assessment - Coverage E: <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 | Rating Territory: _____ Year Built: _____ Personal Property - Coverage C: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use - Coverage D: <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 Loss Assessment - Coverage E: <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 Agent's code stamp: _____ |
|---|---|---|--|

Premium Calculation Payment Options

| | | | | |
|----------------------|--------------------------------|----------------------------------|-------------------------------|---|
| Basic Premium: _____ | Increase Limits Premium: _____ | Hazard Reduction Discount: _____ | Total Premium: <u>1254.00</u> | Annual <input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> |
|----------------------|--------------------------------|----------------------------------|-------------------------------|---|

Additional Interests Send Bill To

| | | | | | |
|---|---|---|---|---|---|
| <input type="checkbox"/> Mortgage Name _____ Address _____ City _____ State _____ ZIP _____ | <input type="checkbox"/> Additional Insured Name _____ Address _____ City _____ State _____ ZIP _____ | <input type="checkbox"/> Loss Payee Name _____ Address _____ City _____ State _____ ZIP _____ | <input type="checkbox"/> 2nd Mortgage Name _____ Address _____ City _____ State _____ ZIP _____ | <input type="checkbox"/> Additional Insured Name _____ Address _____ City _____ State _____ ZIP _____ | <input type="checkbox"/> Loss Payee Name _____ Address _____ City _____ State _____ ZIP _____ |
|---|---|---|---|---|---|

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0659

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph: (562) 706-
Xref: Yr issd: 2008
YRS with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000 SFPP acct

Deductibles applied: 2000 ALL PER

Messages:

Source: F
Year built: 1928 Constr: FRAME
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

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

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02 05-00

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

LR0680

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: (562) 706-1111 Yr Issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information:
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

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

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

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

Prev prem: 956

Prev risk: 305,000

SPPP acct: []

Deductibles applied: 1000 ALL PER

Messages:

Source: F
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFDS 168/- 22%MLD\$ 227

Roof
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 FMP seq: 02

LR0661

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

PREPARED BY: (MS)

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH, CA 90806

WHITSON, RON
 LICENSE # [redacted]
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435-[redacted]

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-[redacted]

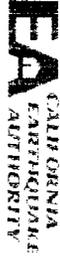
ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

| | COVERAGE AMOUNT | ANNUAL PREMIUM |
|--|-----------------|----------------|
| DWELLING | 316,000 | 1,311.00 |
| DWELLING EXTENSION (Other Structures) | 31,600 | |
| LOSS OF RENTS (Actual Loss Sustained up to 12 Months) | | |
| PERSONAL PROPERTY | 15,800 | |
| BUSINESS LIABILITY (Each Occurrence) | 300,000 | |
| (Annual Aggregate) | 600,000 | |
| PREMISES MEDICAL PAYMENTS (Each Person) | 5,000 | 4.00 |
| DEDUCTIBLES: 1000 | | 105.00 CR |
| UTILITIES RATING PLAN ADJUSTMENT | | 79.00 |
| TOTAL ANNUAL PREMIUM----- | | \$ 1,289.00 |
| MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)----- | | \$ 107.42 |

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0662



About the CEA Insurance Policy Information

Appl. & Deduct. Information Center Are You Prepared? Policy Information Center

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES

Tooltip Help is On

- 1 Enter the zip Code of Insured residence 90731
 - 2 Enter the Year of Construction of House 227100
 - 3 Select the Month Year of house WoodFrame 1919 or earlier
 - 4 Select number of stories One Story
 - 5 Select a 10% or 15% rate for building 15%
 - 6 Select Personal Property Coverage limit (Personal Use) \$100,000
 - 7 Select Loss of Use Coverage limit (Personal Use) \$15,000
- Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

| Est No. | ZIP Code | Home Coverage | Dwelling Type | No. of Stories | Deductible | Coverage C | Coverage D | Risk Code Upgrade | Hazard Reduction | Estimated Total Premium |
|---------|----------|---------------|---------------|----------------|------------|------------|------------|-------------------|------------------|-------------------------|
| 1 | 90731 | \$227100 | 1919 earlier | One | 15% | \$100000 | \$13500 | Yes | Yes | \$594 |

San Pedro

LR0663

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: 00000000000000000000000000000000
 Phone No: (562)435-1111
 Fax No: (562)435-1111

SUMMARY OF QUOTED COVERAGES AND PREMIUM

| Coverage Amount | Benefits and Riders | Special Monthly Initial Premium | | |
|---------------------------------------|--|---------------------------------|-----------------------|-----------------------------|
| | | Non-Tobacco | Preferred Non-Tobacco | Super Preferred Non-Tobacco |
| \$250,000 | Select Term - 20 (Form Number 06020) | \$63.73 | \$45.91 | \$37.41 |
| | Waiver of Premium for Disability (Form Number 06200 - 05) | \$12.83 | \$12.83 | \$12.83 |
| Total Special Monthly Initial Premium | | \$76.56 | \$58.74 | \$50.24 |

Super Preferred Non-Tobacco
Guaranteed

| <u>Interest Adjusted Cost Indices at 5.00%</u> | Super Preferred Non-Tobacco Guaranteed | |
|--|---|---------|
| | 10 Year | 20 Year |
| Surrender Cost Index | 1.72 | 1.72 |
| Net Payment Index | 1.72 | 1.72 |
| Equivalent Level Annual Dividend | N/A | N/A |

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

PQ005

State Farm Life Insurance Company
 One State Farm Plaza, Bloomington, IL, 61710

LR0664

CSOC.RICH.006984

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

California Earthquake Authority

| Applicant Information | | | |
|---|--|---|--|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial | Home: <u>562-764-1234</u> |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name | First Name | Middle Initial | Home Work |
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>7115E VERNON ST</u> | | Number and Street Address | |
| City: <u>LONG BEACH CA</u> | State: <u>CA</u> | ZIP: <u>90806</u> | County: <u>LA</u> |
| Companion Policy Information | | | |
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy) |
| Type of Policy | <input type="checkbox"/> Homeowner <input type="checkbox"/> Main/Furnished Home <input type="checkbox"/> Condo/Unitowners <input type="checkbox"/> Renters <input type="checkbox"/> Rental Dwelling <input type="checkbox"/> Rental Condo/Unit | | |
| Homeowner / Rental Dwelling | | Manufactured Home | |
| Rating Territory | Rating Territory | Condominium / Rental Condo Unit | |
| Year Built: <u>1912</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Rating Territory | |
| Number of Stories | Year Built | Year Built | |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Properly Inspected Date | Condo Value <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. | |
| Number of Chimneys | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No | Choose any combination of one or more of the following options <input type="checkbox"/> Option One <input type="checkbox"/> Building Property - Coverage A Roof Property - \$25,000 There is a \$3,750 deductible for this coverage. | |
| Square Footage: <u>1772</u> | If yes, DO NOT BOND and explain in Remarks. | <input type="checkbox"/> Option Two Personal Property - Coverage C <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 There is a \$750 deductible for this coverage. | |
| Foundation Type: <input checked="" type="checkbox"/> Recess <input type="checkbox"/> Slab <input type="checkbox"/> Other | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No | Loss of Use - Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | |
| Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | If yes, attach a copy of the certificate. | Remarks PAID #31650 Check #1312 | |
| Property Inspected Date: <u>11-10-09</u> | Dwelling - Coverage A | Personal Property - Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 *\$3,750 deductible \$7,500 deductible \$11,250 deductible Only available for a value of property \$125,000 or less. | |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Dwelling Limit: \$ | Agent's code stamp | |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | State as Companion Policy | Premium Calculation Base Premium + Increased Limits Premium - Hazard Reduction Discount = Total Premium = <u>1254.00</u> | |
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Payment Options <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual | |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No | Personal Property - Coverage C | Additional Interests <input type="checkbox"/> Mortgage Name Address Loan Number <input type="checkbox"/> Insured <input type="checkbox"/> Additional Insured Address <input type="checkbox"/> Mortgage <input type="checkbox"/> Loss Payee City State ZIP | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. | Date and Time of Application MM/DD/YY Hour: <u>3:31</u> | |
| Dwelling Limit: \$ <u>350,000</u> | Loss of Use - Coverage D | 2nd Mortgage Name Address Loan Number <input type="checkbox"/> Insured Additional Interest Address <input type="checkbox"/> Mortgage Loss Payee City State ZIP | |
| Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | 535-2509 CEA.7 09-30-2008 State Farm Use Only APPLICANT'S COPY LR0665 | |
| Personal Property - Coverage C | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. | | |
| Additional: Limited Building Code Upgrade | Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$25,000. No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. | | |

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Form 900-001-01-09

Applicant Information

| | | | |
|---|--------------------------|---|----------------------------|
| Applicant | | Telephone Numbers | |
| Last Name: <u>Richardson</u> | First Name: <u>Laura</u> | Middle Initial: | Home: <u>562-766-1351</u> |
| Co-Applicant (if applicable) | | Telephone Numbers | |
| Last Name: | First Name: | Middle Initial: | Home: _____ Work: _____ |
| Street Address of Physical Location of Insured Property | | Mailing Address (if different) | |
| Number and Street Address: <u>MILE VERDON ST</u> | | Number and Street Address: _____ | |
| City: <u>LONG BEACH CA 90806</u> State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | | City: _____ State: _____ ZIP: _____ County: _____ | |

Companion Policy Information

| | | | |
|--|--|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: | Dwelling - Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): |
| Type of Policy: | <input type="checkbox"/> Homeowner <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Condo Unit/Owners <input type="checkbox"/> Renters <input type="checkbox"/> Rental Dwelling <input type="checkbox"/> Rental Condo Unit | | |

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

| | | | |
|---|--|--|--|
| Rating Territory | Rating Territory | Rating Territory | Rating Territory |
| Year Built: <u>1912</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building | Year Built |
| Number of Stories: <u>2</u> | Property Inspected Date | Condo Value | Personal Property - Coverage C |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Choose any combination of one or more of the following options | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. |
| Number of Chimneys: <u>1</u> | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Option One | Loss of Use - Coverage D |
| Square Footage: <u>1772</u> | If yes, attach a copy of the certificate. | Building Property - Coverage A | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. |
| Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Dwelling - Coverage A | Real Property - Coverage B | Remarks |
| Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Dwelling Limit: \$ | There is a \$3,750 deductible for this coverage. | PIN# #31650 Check # 1312 |
| Property Inspected Date: <u>11-10-09</u> | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Option Two | |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Personal Property - Coverage C | Personal Property - Coverage C | |
| If yes, do not fill out and explain in Remarks. | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage. Coverage A deductible is not met. | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | |
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Loss of Use - Coverage D | Option Three | Agent's code stamp |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | Loss Assessment - Coverage E | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage. Coverage A deductible is not met. | <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 \$1,750 deductible \$7,500 deductible \$11,250 deductible Only available if use of safety of \$100,000 or less. | |
| Dwelling Limit: \$ <u>350,000</u> | <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | Loss of Use - Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | |
| Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | Premium Calculation Payment Options | | |
| Personal Property Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | Basic Premium Increased Limits Premium Hazard Reduction Discount Total Premium _____ + _____ - _____ = <u>1254.00</u> | | |
| Loss of Use - Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. | *Homeowner and Main Occupied Home only (qualifies for 5% off) Additional Interests Send Bill To | | |
| Additional Limited Building Code Upgrade <input type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for this coverage. Coverage A deductible is not met. No coverage if Coverage A deductible is not met. | <input type="checkbox"/> Mortgage Name Address Loan Number <input type="checkbox"/> Insured <input type="checkbox"/> Additional Insured Address <input type="checkbox"/> Mortgagee | | |
| Date and Time of Application MM/DD/YYYY AM/PM <u>11/10/09</u> <u>3:31</u> | <input type="checkbox"/> 2nd Mortgage Name Address Loan Number <input type="checkbox"/> Insured <input type="checkbox"/> Additional Insured Address <input type="checkbox"/> Mortgagee | | |
| State Farm Use Only APPLICANT'S COPY | | LR0666 | |

535-2509 CEA.7 09-30-2008

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph: (562) 706-
Xref: Yr issd: 2008
YRS with SF: 1

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

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-R6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied:2000 ALL PER

Messages:

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

Source: E
Year built: 1928 Constr: FRAME
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02 05-00

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

LR0667

SEPTEMBER 21, 2009

Fire Policy Status

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

GENL Policy: H Ph. (562) 706-1111 Yr Issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information:
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

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

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

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

Prev prem: 956

Prev risk: 305,000

SPPP acct: []

Deductibles applied:1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FF
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFDS 168/- 22%MLD\$ 227

Roof
Roof type: COMPOSTN SHNGL

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

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 EMP seq: 02

LR0668

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

PREPARED BY: (MS)

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH , CA 90806

WHITSON, RON
 LICENSE # [REDACTED]
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435-[REDACTED]

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-[REDACTED]

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAMF

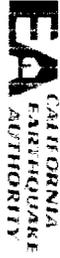
POLICY COVERAGE AS FOLLOWS:

| | COVERAGE AMOUNT | ANNUAL PREMIUM |
|--|-----------------|----------------|
| DWELLING | 316,000 | 1,311.00 |
| DWELLING EXTENSION (Other Structures) | 31,600 | |
| LOSS OF RENTS (Actual Loss Sustained up to 12 Months) | | |
| PERSONAL PROPERTY | 15,800 | |
| BUSINESS LIABILITY (Each Occurrence) | 300,000 | |
| (Annual Aggregate) | 600,000 | |
| PREMISES MEDICAL PAYMENTS (Each Person) | 5,000 | 4.00 |
| DEDUCTIBLES: 1000 | | 105.00 CR |
| UTILITIES RATING PLAN ADJUSTMENT | | 79.00 |
| TOTAL ANNUAL PREMIUM----- | | \$ 1,289.00 |
| MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)----- | | \$ 107.42 |

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0669

HOW TO FILE A CLAIM



TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES

SACRAMENTO HOUSE REPAIRING

LR0670

Toolbox Help is On

- 1 Enter the ZIP Code of Insured residence **95818** Yes No
 - 2 Enter the date of birth of house **316003**
 - 3 Select the dwelling type of house **WoodFrame 1939 or earlier** Yes No
 - 4 Select number of stories **Greater than one story** Yes No
 - 5 Select a 10% or 15% floor finish **15%** Yes No
 - 6 Select Personal Property Coverage limit (5000, 25000) **\$5,000** Yes No
 - 7 Select Loss of Use Coverage limit (0, 20000, 40000) **\$15,000** Yes No
- Calculate Estimated Premium

CFA Estimated Annual Premium - Homeowner
Policy Effective on or after June 1, 2009

| Est. No. | Zip Code | Home Coverage | Dwelling Type | No. of Stories | Deductible | Coverage C | Coverage D | Rld Code Upgrade | Hazard Reduced | Estimated Total Premium |
|----------|----------|---------------|-----------------|----------------|------------|------------|------------|------------------|----------------|-------------------------|
| 1 | 95818 | \$316000 | 1939 or earlier | > 206 | 15% | \$5000 | \$15000 | Yes | No | \$314 |

5836

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

LR0672

RichardsonMC, Laura

From: Rogers, Henry
Sent: Wednesday, September 30, 2009 7:56 PM
To: Cooks, Shirley; RichardsonMC, Laura
Subject: Research



img-930165003-000
1.pdf

Member and Shirley-

Sorry for the delay. Attached is the quote you were looking for from the spokesperson from Washington Mutual. I was unable to find it on the LBRReport website so I had to look in the Press Telegram files we have. I starred the quote you were looking for.

Regards,

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

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Broker alleges loan favoritism

By Gene Haddad Staff Writer
Article Launched: 06/09/2008 11:16:49 PM PDT

The real estate broker who bought Red, Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, 47 of Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$546,000, 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 Gault 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."

Luc Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes,

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agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said.

"Unless (the borrower) had 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.

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 - Broker alleges loan favoritism
 - Putting the brakes on misbehavior
 - Of prices drop but gas prices above \$4
 - Locals are taking steps as gas creeps to \$5

But if the foreclosure was the result of a temporary hiccup or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

902.366.6500 or info@press.com, 310-543-8639

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

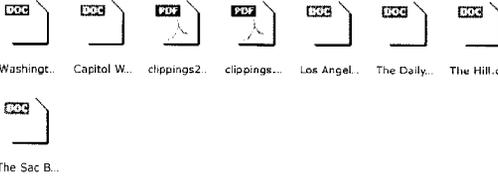
Thursday, July 17, 2008 11:44 AM

From: "Marshall, Jr., William"

To: CDELEE

Cc: laurairichardson

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Attached please find news clippings and articles dealing with the matter(s) that you discussed with your client, Rep. Laura Richardson. The Member has asked if you could give her a call, on her cell phone (562/706) , upon receipt of this e-mail. If you have any questions, please do not hesitate to give me a call @ 202/641 .

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District
 202/225 Off.
 202/225 Fax
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The Washington Post

Page 1

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."

LR0679

CSOC.RICH.006999

LR0680

Debate intensifies over Richardson home default

By Anthony York (published Thursday, May 22, 2008)

A Long Beach congresswoman who fell behind in her payments on a \$535,000 mortgage in Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place on May 7. The transaction was detailed in public records filed with the county.

Richardson, a Democrat, a former Assembly member who was elected to the House last year, bought the 1,600-square-foot, three-bedroom house in January 2007, but soon fell behind in the payments.

The story of Richardson's Sacramento home is more than a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, leaving nearly \$600,000 in unpaid loans and fees, including nearly \$9,000 in property taxes.

Richardson's decision to allow the loan to slide into default was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined requests over several days to discuss her real estate transaction. She also was not immediately available to comment Thursday, according to her office.

In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had

LR0681

not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property," she said.

But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001.

That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19. Documents associated with the transaction can be viewed [here](#).

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records. (York is not related to the author of this article).

York, whose firm specializes in foreclosure sales, said that Richardson did not participate in the transaction, that the house had been vacant for some time and that he paid the funds to California Reconveyance, which handles foreclosure property and is owned by Washington Mutual, the original lender.

The sale forced the bank to "take a \$200,000 write-off," York noted. In an earlier interview with the Daily Breeze of Torrance, which reported a detailed account of the transaction, he said the bank "took a beating."

Tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment. At the time, the housing market was beginning to turn, but the severest impacts had not yet been felt. No-interest, "jumbo" loans--those more than \$417,000--were still available from some lenders.

Richardson received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, 2008, a notice was filed with the county that Richardson's property would be sold at auction on April 7. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by Washington Mutual, at more than \$578,000 - \$40,000 more than the original mortgage. Tax records show \$8,950 in unpaid property taxes.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000.

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson did not vote. She also did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure. Richardson said she missed the votes because of the death of her father.

Richardson did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her congressional campaign committee since declaring her congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

Jet Magazine

NATIONAL REPORT

JUNE 16, 2008

Calif. Congresswoman Calls Home Sale Improper

California Rep. Laura Richardson says that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She says she is like other Americans suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

The congresswoman is speaking out after negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, 46, who won her seat in a special election last August, acknowl-



Laura Richardson

edged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonald's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments.

She says she has renegotiated her loan and promised to pay it off, along with \$9,000 in delinquent property taxes.

She insists she's not getting special terms as a congresswoman. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had," she says.

-Associated Press



Representative late in revealing 2 loans for homes

By John Canalis, Staff Writer

Article Launched: 06/13/2008 11:24:57 PM PDT
» Richardson's loan was subprime

LONG BEACH - Rep. Laura Richardson initially failed to disclose economic interests - including a loan from a strip club owner - when she served on the Long Beach City Council, public records show.

During nearly six years on the council, Richardson at times submitted required statements to the city clerk that did not include personal loans against her San Pedro and Long Beach homes on her disclosure form. The city keeps the records, known as Form 700s, on file and sends copies to the state Fair Political Practices Commission, which polices elected officials.

She did, however, file the required forms in subsequent years as "amendments" that passed FPPC review, city officials said and documents support.

In addition, Richardson, D-Long Beach, failed to file a Form 700 required of all officials leaving public office when she resigned from the council on Dec. 5, 2006, to serve in the state Assembly, letters and e-mails on file at City Hall show.

The so-called "leaving office" statement was due to the city clerk no later than 30 days from her last day working for the city of Long Beach.

The clerk received the form Friday after the Press-Telegram made inquiries to Richardson's staff about its whereabouts.

Richardson, through a staff member, refused multiple requests for comment.

However, the leaving office form was filed directly with the FPPC on Jan. 4, 2008, one year after it was due, according to a copy faxed to the city clerk.

The city agreed Friday to accept that filing to meet municipal requirements.

The City Clerk's Office asked Richardson to file the forms before and after she left the council to take a seat in the Assembly, officials said.

"I made numerous phone calls to her office," said Gini Galletta, city clerk specialist for the election bureau, adding that she later saw Richardson at City Hall. "I reminded her that we had not received her Form 700, and she was saying, 'I thought we took care of it.'"

Letters and e-mails written by Galletta and another member of the city clerk's staff confirm that there were multiple reminders.

City Attorney Bob Shannon said he was aware that the form was outstanding, but that it is up to the FPPC, not his office, to decide whether to

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DEVELOPMENT

investigate and assess wrongdoing, if any.

While on the council, Richardson at times omitted legally required information on her Form 700 that she later added as amendments.

On Dec. 3, 2003, she filed amendments for years 2000, 2001 and 2002. In those documents were loans from a retired Long Beach couple as well as a strip club owner, one made for home improvements to a property she owned in San Pedro and another to help her make a down payment on her Long Beach home.

Attached with the amendments were a Dec. 19 letter from Richardson to City Clerk Larry Herrera.

"After discussing my residential property investments with the Fair Political Practices Commission, it is now my understanding that the two "second" loans on both properties should be reported on my Form 700 Schedule D," she wrote. "I believed that the loan in question was an investment transaction because the proceeds were used to pay for improvements and expenses of my investment property in San Pedro, which is outside the Long Beach jurisdiction and therefore exempt from reporting.

"However, in an effort to provide full disclosure and comply with all State and Federal regulations, attached you will find the amended reports."

In a document supporting one of those reports is a \$20,000 loan made July 31, 2000, by a Charles

Westlund, whose occupation is listed as "retired."

"It was a loan that I put together," said "Jerry" Westlund, who owns the Fantasy Castle strip club in Signal Hill and 13 others in seven states. "I've done other loans like that and used my family's trust money in doing that."

The term "retired," however, would imply the loan was made by Westlund's father, who has the same name.

But the younger Westlund said that statement was made in error by whoever filled out the form and that it was he who made the loan on behalf of a family trust, which has his father's name on it.

"I represented the family trust in putting that together," Westlund said.

The elder Westlund, a real estate investor who served on the city's board of Examiners, Appeals and Condemnation, said he did not recall details of the loan but said he has always been a Richardson "booster."

About two years after the loan was made, on June 18, 2002, Richardson voted with the council majority to place the elder Westlund, an appointee of former Mayor Beverly O'Neill, on the board of examiners, minutes from that meeting show.

Richardson did not disclose the loan from Westlund at the meeting. The younger Westlund said the council voted unanimously and that the

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appointment had nothing to do with Richardson.

"That appointment was made by Beverly O'Neill, who has known my parents for 30 years," the younger Westlund said.

Disclosure suggested

Shannon, the city attorney, said he did not know of the relationship between Richardson and Westlund at the time and would have counseled against her voting on the appointment.

"It's legal, but at the very least there should have been full disclosure of that relationship," Shannon said.

At the time the loan was made, Richardson was not on the council. She was campaigning for the 6th District seat she won three months later in November 2000.

Nevertheless, Richardson would have been required to disclose the loan by April 2001, but waited until January 2004, Galletta said.

"She should have disclosed the loan prior to when she did," Galletta said. "It's also possible, that she was unaware that she needed to do that."

City officials, at the time, were asked to file their Form 700s with the city clerk by March of every year in order to meet the state's April 1 deadline.

Westlund said that the 60-month loan, at 15.5

percent interest, was made to Richardson and her then-husband, Police Chief Anthony Batts.

The purpose, Westlund said he was told, was so the couple could make home repairs.

"She had more than enough equity in the properties that she and Tony owned, so I made that loan to her and Tony," Westlund said.

Batts strongly disputed that statement.

"I had no knowledge of any loan he made to Laura Richardson," he said. "If Laura had done that, she did that without my knowledge or consent."

A July 31, 2001, form recording the loan filed with the Los Angeles County Registrar-

Recorder's Office shows only Richardson's name on it and lists her as an unmarried, single woman.

"My name's definitely not on it because I would never allow that to take place," Batts said. "I had no knowledge of it."

Westlund said that he did not discuss the loan directly with Batts.

"As I recall, when we were discussing the terms of the loan, she was on the phone with her husband discussing the details," Westlund said. "Clearly the loan was made because of his ability to pay it back."

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Batts said he and Richardson legally separated in early 2001 and finalized their divorce about five years later.

Westlund said the loan was paid back by both Richardson and Batts at some point after the due date, but could not remember exactly when and said he could not offer documentation showing the police chief's name on it.

Batts said he was unaware of the loan being paid back, adding, "I never paid Mr. Westlund a dime."

Westlund had once been convicted of felony tax evasion, but the conviction was later reduced to a misdemeanor and then expunged.

Cabaret investigated

Westlund said he asked to be paid back in about 2005 when Long Beach police began showing up with frequency to investigate his Fantasy Ranch strip club, which was on South Street in Long Beach.

Batts said his officers were indeed investigating the club - for violations - not because of a loan he didn't know about.

"Westlund, or anyone else, will never use that as something to stop me from enforcing the law, period," Batts said.

Batts said club dancers were found to be improperly dressed, or not at all, in violation of other city codes. The club was only permitted to

allow topless dancing.

In addition, the state Department of Alcoholic Beverage Control, cited the club for violations of adult entertainment and alcohol licenses and made one arrest for prostitution in January 2005.

The prostitution arrest was later dismissed, Westlund said, adding that other "than that you'll find no charges anywhere."

"They were trying to yank my business license without me doing anything wrong," Westlund said.

Issues with the club eventually went before a business permit review panel. Westlund said in that meeting that Batts knew about the loan.

But the meeting is when Batts said that he learned of the loan for the first time.

Westlund later sold the club, which became a restaurant.

City Hall letter

The loan was questioned in an Aug. 29, 2003, letter to the city clerk by resident Lester Lewis. A subsequent letter by Lewis, who could not be reached for comment, was mailed to Shannon.

The loan between the "Westlund family" and Richardson was also referred to in a Press-Telegram editorial on April 3, 2004, endorsing Richardson's then-opponent, Dee Andrews, in a race for City Council. (Andrews lost that race but

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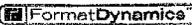
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won the office when Richardson went to Sacramento.)

Shannon and Assistant City Attorney Heather Mahood referred the disclosure matters to the FPPC for review.

The FPPC later indicated by letter that it was satisfied with the amendments filed by Richardson, Shannon and Mahood said in interviews this week.

Three calls to the FPPC were not returned.

Second mortgage

Another loan to Richardson on the disclosure forms filed late involved the couple who sold her the Long Beach home, John and Verla Saylor, who live across the street from the congresswoman.

Contacted by phone, Verla Saylor said the loan was a second mortgage for \$27,000 at an 8 percent rate over 60 months.

The money was used, she said, to help Richardson buy the home in about 2000 because she needed to live in the 6th District to run for the seat.

The money was used to achieve a 20 percent down payment on the home.

Saylor said Richardson at times was late on her payments but eventually refinanced when the home's equity increased with the market and paid her back in full.

In addition, Saylor criticized media coverage of Richardson's financial problems, which include defaulting on the properties in Long Beach and San Pedro, losing a Sacramento home in foreclosure and failing to pay back auto mechanics and print shop owners who did work for her.

"Laura is a really good public servant," Saylor said. "Anything we've ever asked her to do has been done to our satisfaction."

She also said that Richardson was at a disadvantage compared with other candidates because she does not come from a monted background.

"It's hard for people who don't have much money behind them to run for office, even though they are dedicated public servants," she said.

Uncommon practice

Galletta said that in the 10 years she has been collecting the Form 700s, she could not immediately recall another case of an elected official failing to file one.

The statement requires officials to cite loans, gifts, debts and other financial holdings in hopes of preventing conflicts of interest when council members discuss or vote on city business.

"I especially try to see to it that officials (file)," Galletta said. "That's just part of the job. She was not singled out."

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Transcript of Today's Speaker Pelosi Press Conference

Washington, D.C. – Speaker Nancy Pelosi held her weekly press conference in her office in the Capitol this morning. Below is a transcript of her remarks:

On Republicans Blocking Unemployment Legislation Yesterday:

"We could have helped 3.8 million Americans who are out of work in large measure because of the disastrous economic policies of the Bush Administration. And yet the Republicans said no. We could have helped 3.8 million Americans for whom 13 extra weeks of unemployment insurance, a system they have paid into, paid into throughout their careers, could have meant not losing a home, a car, or having to skip meals or needed health care. And yet the Republicans said no...[We] will bring the bill back to the floor today...and I am certain we will pass it. We will offer help to Americans struggling to get back to work."

On Democrats Passing Legislation to Reduce Energy Costs and Spur Alternative Energy:

"And there is more to come. There is more to come. We will keep working to offer America innovative energy solutions, solutions that will reduce the cost of energy to our people, grow and green our economy, strengthen our security by reducing our dependence on foreign oil cartels in foreign countries, and help us preserve the planet."

Thursday, June 12, 2008
10:50 a.m.

Speaker Pelosi. Good morning. This is a sad morning for us. Our thoughts and prayers and condolences are with the people of the Midwest coping with the tornado that took the lives of four Boy Scouts last night after the tragic flooding there. Congress will provide whatever is necessary to help people get back on their feet at this difficult time. We need to hear from them an evaluation of what their needs are. But we stand ready to help in any way that we can. I have conveyed that to the governors and to the Members of Congress from those regions.

This comes now at a time, of course, that Americans are dealing with a severe downturn in the economy. Last Friday, not even a week ago, last Friday the price of a barrel of oil increased by the same amount that a barrel of oil cost a decade ago. In one day, it went up the same amount as it cost a decade ago, just over \$11 a barrel. On that same day last Friday, we saw the largest unemployment spike in 22 years.

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need a new President, we need a New Direction, and it is just a matter of a short period of time and that will happen.

Q Madam Speaker, are you concerned about the reports that have come out about Congresswoman Laura Richardson's multiple home defaults, not paying car loans, etc.? Is this appropriate for a Member of Congress?

Speaker Pelosi. You know, I am not as familiar as you are probably about all of that. I noticed that there was something in the paper, I think, this morning, but I didn't get a chance to read it. But every Member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law. And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.

Q Madam Speaker, on the unemployment extension, Republicans say, "Look, there are a lot of these states that have between 2 and 3 percent unemployment. Why should they be beneficiaries of a 13-week extension? Is that not a waste of money?" What do you have to say to that?

Speaker Pelosi. To those who say that many states have low unemployment, and therefore those states should not get unemployment benefits, I would say that despite the percentage in a particular state, there are about 100 regions in the country, high impact regions impacted by unemployment. And they are across the board in all of the states in our country. In some states, our state in California, it is very, very hard hit by unemployment. My city of San Francisco, not so much. But it doesn't mean that - now, this is not just by state, it is by family, it is by community, it is by region as well as by state. And in order to just pick out a few would mean that many, even millions of people who need help who have lost their jobs through no fault of their own would not be able to receive those benefits. We think of them as one person at a time.

Q Can I ask about Senator Obama? To what extent have you been talking with him, especially since he has become the presumptive nominee? And do you expect that he will be up here meeting with you, meeting with the Caucus in coming weeks to plan the campaign?

Speaker Pelosi. I shared with you last week that I had that morning by coincidence crossed paths with Senator Obama at the AIPAC meeting. And we had an opportunity to speak very briefly at that time and to say that at the appropriate time we would sit down and talk about issues and politics as we go forward. I haven't done that so far.

Q Any plans?

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News

Foreclosure Trustee Moves To Rescind Auction Sale of Cong. Richardson's Sac'to Property

(June 10, 2008) - The foreclosure trustee on a Sacramento property on which Washington Mutual Bank (WaMu) was the lender and Cong. Laura Richardson (D., Carson-LB) was the owner has filed a notice to rescind a May 2008 foreclosure auction sale of the property.

The notice of rescission has been recorded in the Sacramento County Recorder's office and is a matter of public record.

Asked for comment/information on the action, WaMu spokesperson Sara Gaugl told **LBReport.com**:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan. We are, however, committed to treating all of our customers with the same level of consideration and fairness.

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

"As you would expect, the conditions in which a lender would seek to rescind a foreclosure sale are driven by the specific facts of each case."

News of the development was first reported today (June 10) by *Daily Breeze.com* reporter Gene Maddaus (and appeared in the co-owned *Press-Telegram*) and indicates the new buyer of the property intends to keep the property and plans a lawsuit against Cong. Richardson and WaMu regarding the latest action. **LBReport.com**

Straight Talk w/ Art Levine View Here On-Demand



Long Beach Area's Pitcher Nick Bierbrock and President Steve Bash discuss upcoming baseball season.



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- Lost, Found & Adoptable Pets

independently confirmed information regarding WaMu's action and other information reported below.

Cong. Richardson has previously told **LBReport.com** (and other media outlets) that she believes rescinding the sale is justified, citing communication between her and her lender to cure a default on a Sacramento property...which nevertheless proceeded to a foreclosure auction at which time it was purchased by a new buyer,

As reported by **LBReport.com**, on May 23 Cong. Richardson provided us [and other media outlets] with a copy of an April 17, 2008 letter she received regarding the Sacramento property. It indicates it's a debt collection letter [typed signature line indicates the lender], refers to loan reinstatement figures in an enclosed document not provided to us, invites renmittal of the reinstatement amount to the lender's address.

"We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008," the letter states.

Cong. Richardson also provided us with a May 22, 2008 email to her from a third party [name blacked out, but she identified it in her conversation as her lender] which includes an unsigned consent form it says is needed to release an attached letter to a third party purchaser "to facilitate the rescission of foreclosure sale."

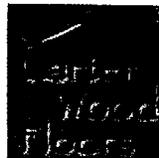
In a May 23 telephone conversation with **LBReport.com**, Congresswoman Richardson described what took place as follows:

Cong. Richardson: The [May 22 document] asks me to provide consent to provide this document to the third party mortgage company who was involved with this on May 7 [reads the consent form]...Prior to April 14, I had had several conversations with this lender, but on April 14 we came to a final agreement of what my payment program would be for this property. On April 17, they sent me this letter [refers to reinstatement amount, sixty day hold and June 4 expiration date]...

So what this demonstrates to you and to everyone else we've been talking to is that at the time of May 7, I had an agreement in hand,



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I had reinstatement figures and I had began to pay on those reinstatement figures and was operating in a reinstatement loan modification.

Now how their departments communicated that a reinstatement was on file, I can't speak to, but what I can say is my lender agrees that I had an agreement. I know I had an agreement, and we now taking the appropriate process to have this prior, pre preliminary sale to be rescinded.

As first reported May 20, 2008 by the Sacramento-based *Capitol Weekly*, the Sacramento property's lender filed a notice of default on that property in December 2007 which went to an auction sale and was purchased by a new buyer in May 2008.

As previously reported by *LBReport.com* and multiple outlets, notices of defaults were recorded by other lenders in connection with properties owned by Richardson in Long Beach and San Pedro. Defaults on the LB property were filed but rescinded. A default on the San Pedro property had escalated to a notice of auction sale but the sale hasn't taken place.

In connection with her May 23 conversation with us, Cong. Richardson provided documents indicating that the LB and SP home loans have been modified and are current and reinstated.

Cong. Richardson said at the time: "I do have an active, viable loan that I am responsible for to make payments for that [San Pedro] property [and] for all three pieces of property."

Property taxes on the Sac'to property were reportedly in arrears at the time of its auction sale but are current on the two L.A. County properties.

[Return To Front Page](#)

Contact us: mail@LBReport.com

June 10, 2008

CREW Calls Richardson 'Deadbeat Congresswoman'

@ 1:23 pm by [Andy Barr](#)

The Hill's Jared Allen has the [story](#).

The Congressional watchdog group Citizens for Responsibility and Ethics in Washington (CREW) on Tuesday fired a shot at Rep. Laura Richardson (D-Calif.), describing her financial problems as “appalling” and calling her a “deadbeat congresswoman.”

Richardson has been the subject of media scrutiny since she lost one of her three California homes to foreclosure in May. A review of state records showed that she has a long history of defaulting — a total of eight times since 2004 — on each of her three homes in the state.

The Hill reported last week that Richardson left off her financial disclosure statement the heavily indebted mortgage of her Sacramento home, which may be a violation of House ethics rules and federal law. Over the weekend the Long Beach Press Telegram reported that Richardson has a history of unpaid car repair bills. Since those reports were aired, Richardson apparently settled some of those debts, according to Los Angeles media outlets.

While stopping short of calling for an official ethics investigation, CREW Executive Director Melanie Sloan called Richardson's financial situation “shocking.”

“Rep. Laura Richardson's appalling financial dealings raise serious questions about her ethics,” Sloan said in a statement. “What kind of responsible adult — much less elected public official — only pays her bills when she's called out by journalists? How can Rep. Richardson effectively represent the same people she is cheating? We all know about 'deadbeat dads.' Now we have a deadbeat congresswoman.

“With a history like this, there are sure to be other unpaid bills and financial irregularities yet uncovered.”

A spokeswoman for Richardson was not immediately available for comment. Richardson's office has repeatedly refused to respond to press inquiries from The Hill.

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Long Beach News | 05.24.08 | news@lbpost.com

Richardson Responds To Public

Congresswoman Laura Richardson has responded to the media and public that her home foreclosure was improper. The LA Times covers the story here.

Below is also a release that her office recently sent out about the story.

The recent stories published regarding residential property that I own in Sacramento require further clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. All of the transitioning has affected my finances.

In March of this year, I was notified that the mortgage was in default. At that time, I began continuous and ongoing discussions with the lender to reinstate and modify the loan, which I believe will preempt any subsequent sale. Since those discussions were initiated, I was not notified of any pre-emptive sale of the property in May.

Of the two housing bills that were cited with the allegation that I recused myself from these votes, I did not. I was absent from that period in May from Washington, D.C. and my duties in the House of Representatives earlier this month due to the untimely death of my Father and his subsequent funeral in California.

I am continuing to seek resolution with my lender of the outstanding issues and to fulfill all financial obligations on this property.

Comments

Connie M said:

Shame on the 37th district for electing such a flake

LB parent said:

Please explain why we should want to have someone this irresponsible as a member of Congress, let alone representing us here in LB. It's incredible to me that she even tries to defend her situation, especially so weakly. Please, just resign Laura.

Voter said:

Laura, you lied to us until you could not feasibly deny your foreclosure any longer. You ignored your payments for nearly a year with no fear of retribution and no self-imposed limits. And yet we are trusting you with federal legislation...who is the real fool here? Laura, you could have taken many steps over the past year to avoid this entire mess. Do we really want a legislator who plans poorly for the future, then lies to get out of the mess? That's what Bush did with the Iraq War! Laura, from now on, I want you to tell the truth about yourself, even if it is ugly. We, the people of the 37th, deserve your absolute honesty. It is the most sincere form of respect.

Michael Davidson said:

Recently I had one of those "I need to write my congressman about this." Then I remembered my

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congressperson is Laura Richardson, and I don't believe there is any elected official more worthless in Southern CA. This foreclosure story didn't come as any surprise to me. The level of arrogance to buy a 535k home on your first term in the state assembly is astounding. There are U.S. Representatives that share apartments. I doubt Richardson has a roommate.

David said:

Why is the fact that she switchd jobs relevant? When she became an Assemblymember in 2007, she had a salary of \$110k+, plus a tax free per diem of \$170 a day, plus the use of two cars (with free gas). And then when she became a member of Congress, she had a salary of close to \$170k, plus a free car. There was absolutely no "down time" in which she was not earning one of these salaries. She has failed miserably to manage her own finances, but she is entrusted to manage the country's? This is beyond shameful.

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CBPOST.COM
Dennis Smith
5/23/08

Congresswoman Foreclosure: An Opinion From A Mortgage Professional

I subscribe to a lot of publications and information sources to stay on top of what is happening in my industry; the mortgage industry and more specifically the mortgage brokerage industry. Daily I am reading columns, articles and opinion pieces on the real estate, mortgage and credit markets, on housing prices, on lenders shutting down offices and stopping wholesale lending (where we operate), on foreclosure rates and homeowners trying to negotiate settlements and short-pays.

It is from this background of knowledge and over twenty years experience that I read earlier this week of Congresswoman Laura Richardson's property in Sacramento having been foreclosed on by the lender, Washington Mutual. That said the basic facts are Richardson purchased a property in Sacramento in January 2007 for \$535,000 with no down payment and a credit of \$15,000 for closing costs from the seller. According to the reports Richardson subsequently failed to make mortgage payments causing a notice of default to be filed in March 2008 and also failed to pay property taxes amounting to over \$9,000. On May 7, 2008 a Sacramento real estate broker purchased the property that had been Richardson's at an auction of foreclosed properties; Richardson's foreclosure was over the home is no longer hers.

Two releases from Richardson's office, one dated May 21, 2008 the date the story broke and another from yesterday, May 22, 2008; the first statement states with italic emphasis, the property is "not in foreclosure and has NOT been seized by the bank." In the second release her office states she had several different jobs and positions from 2007 to 2008 and "all of the transitioning has affected my finances."

Questions abounded as I read all the available information, questions as a constituent of Richardson's district naturally, but more questions as a mortgage professional with experience and knowledge of the mortgage process from application through funding and the foreclosure process. Here they are.

In the May 22, 2008 statement Richardson speaks to the number of positions and offices she held from 2007 to 2008 and that it affected her finances. Richardson was elected to the State Assembly in November 2006. Which means shortly after being elected to a position with a salary in the neighborhood of \$110,000 at the time. Richardson entered escrow on a \$535,000 home, qualified for a \$535,000 mortgage and closed escrow on that home and mortgage. At the same time she maintained her official residence in Long Beach, also with a mortgage.

When Richardson applied for her loan was it with her upcoming salary of \$110,000? Was this what we term a "full doc" loan or was it a "stated income loan" where no verification of income is required? If the latter one wonders if Washington Mutual will investigate the stated income on the application in light of their loss of approximately \$200,000 on Richardson's mortgage.

Closing in January 2007, Richardson's first payment due date was either February 1 or March 1, 2007. According to reports Richardson was over \$18,000 behind on her payments in December 2007, which would be approximately four to six months worth of payments. Apparently she stopped making payments some time after May or June 2007. It appears that after she purchased the property, Richardson probably made only three to five payments before she quit paying on the mortgage. This coincides directly with the timing of her run for Congress, a race that was won when she beat fellow member of the Assembly Jenny Oropeza in the June 2007 Democratic primary. Did Richardson quit making payments after she won the primary or before? When Richardson took the oath of office in September 2007, how delinquent was she on her mortgage?

Richardson claims in the May 22nd statement that "In March of this year, I was notified that the mortgage was in default. At that time I began continuous and ongoing discussions with the lender to reinstate and modify the loan..." Richardson had to be notified the mortgage was in default? Who did she think was paying the mortgage if not herself? How could the payments not have been made for possibly nine months or more and she was not aware of the account's standing? How can someone honestly not know they are tens of thousands of dollars delinquent on a mortgage?

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During the Congressional campaign Richardson loaned her campaign \$60,000. Was winning her seat to Congress more important than fulfilling her obligation to Washington Mutual and her promise to pay as stated on the note and deed of trust she signed? Why was she asking the voters to trust her to represent them while at the same time breaking the trust Washington Mutual put in her to repay her obligation. If she had the \$60,000 to lend her campaign she definitely had the funds to pay her mortgage, why did she not make the payments on her mortgage?

At the time of the trustees sale on May 7, 2008 over \$9,000 was owed in taxes on Richardson's property. From taking ownership of the property in January 2007 until it was foreclosed on in May 2008 it appears Richardson failed to make the tax payments due in April 2007 (for which about half the payment would have been credited to her at time of sale by the seller), December 2007 and April 2008. As a member of the United States Congress in a position to determine the tax obligations that you and I pay, what justification does Richardson have for failing to paying her property taxes to the County of Sacramento?

Finally, during her campaign against Oropeza for Congress, Richardson's campaign had a mailer critical of Oropeza missing several votes and days in attendance in the Assembly--some of the absences were because Oropeza was battling cancer. Was it a bigger transgression for Oropeza to have been absent for a period from her duties as a member of the State Assembly, or for Richardson to have missed her mortgage payments? Ultimately which costs the taxpayers and constituents more? Which was a greater violation of trust?

Clearly Richardson has benefited from the timing of this issue. The notice of default was filed as public record in March 2008, but the story was not picked up until this past week--well after the filing deadline for those who wish to challenge Richardson in the primary on June 3rd. On the primary ballot will be two challengers, seemingly perennial candidate Peter Mathews and Wrigley resident Lee Davis; had the news of Richardson's default been public sooner would we have seen Oropeza challenge Richardson again?

Unless a strong independent candidate or a candidate backed by the GOP running as an independent can make the November ballot it appears that Richardson will win the local primary and therefore the election in November due to the gerrymandered district that is overwhelmingly Democrat. Between now and then will we see a *mea culpa* from our esteemed Congresswoman?

This story touches me personally. For months I have been reading and hearing about dishonest mortgage brokers who lied and cheated and forced borrowers into bad loans that are now foreclosing on poor homeowners who had no knowledge of what was happening. The negative press and sentiment to my industry has been tremendous; thankfully my client base and millions of other homeowners in the country know that there are honest and trustworthy brokers who have helped them achieve homeownership. There are too many Laura Richardson stories out there that are not reported, borrowers with the means to pay their mortgages, they just choose not to; these borrowers add to declining home values, losses for banks and lenders going out of business.

But perhaps the part of the story that angers me the most is that over-regulation that is arising from Congress as they try to "solve" the problem; much of the regulation doing more to harm good buyers from getting good mortgages than solving any problems. Richardson is part of this process, part of the legislator issuing regulations governing the mortgage and real estate industries--does she have the integrity to recuse herself from future votes pertaining to mortgage, credit, banking and real estate? What about recusing herself from matters of taxation? She did not do so when she voted for the Mortgage Forgiveness Debt Relief Act of 2007; an act from which she now benefits. The \$200,000 principal loss by Washington Mutual is not a taxable event for Richardson thanks to her vote--had the act not passed she would be looking at a tax bill of \$40,000-50,000 depending on her tax bracket.

Yes fellow mortgage brokers and I have been taking it on the chin as the media and public officials pile on and point the finger at us for the credit crisis and rising number of foreclosures. But those of us that are honest, deal with our clients from a position of integrity and work hard to further homeownership in our communities know we are not the bad guys and that our clients and business partners still trust us.

In the end I ask, who do you trust more your local mortgage broker or your Congressional Representative?

Your thoughts welcome, click here to email me or on "Leave A Comment" below for public response.

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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

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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)

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Foreclosure tale shows that nobody is immune from crisisBy **Anthony York** (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and

purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her

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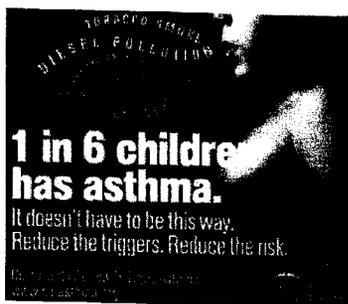
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Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.



A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 --\$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that

house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she

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<http://www.capitolweekly.net/article.php?adctid=v%7Cia2a43wvsl855o%7C%4a6bebed> 5/20/2008

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LAX TO L.A. HARBOR

Richardson fundraiser on Hill a go

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 11:17:00 PM PDT



Rep. Laura Richardson.

WASHINGTON - The majority leader of the House

of Representatives is co-hosting a fundraiser for South Bay Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

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

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

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

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

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

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

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by

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the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

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

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

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

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

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

Richardson also had two other homes - one in Long Beach, the other in San Pedro - that have fallen into default seven times.

Richardson also has left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when

she served on the Long Beach City Council.

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

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

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

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

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Richardson fundraiser to go on

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 09:57:14 PM PDT



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

The event this evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md. Political action committees are being asked to contribute up to \$5,000 apiece.

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

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

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

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said. "We have an awful lot of people who have defaulted on mortgages around the country, unfortunately."

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

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

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

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

"Not only are Democrats in Congress defaulting on their credibility when it comes to addressing

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the mortgage crisis, but it appears that they are in favor of political bailouts as well," said Ken Spain, spokesman for the National Republican Congressional Committee.

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

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

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

The Press-Telegram previously reported that Richardson also had left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when she served on the Long Beach City Council representing the city's 6th District.

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

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

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CSOC.RICH.007028

The Los Angeles Times

Page 7

Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig - they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

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

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

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TRANSCRIPTS

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CNN ELECTION CENTER

Aired June 20, 2008 - 20:00 ET

BLITZER: It's hard to believe, but more Americans are defaulting now on their mortgages than at any time since the Great Depression, 1.2 million last year. Last month alone, more than 70,000 homes in California were in foreclosure. But as Kara Finnstrom reports, one California homeowner caught up in this mess might surprise you.

(BEGIN

VIDEOTAPE)

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

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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.

LR0711

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END

VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL

BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic. They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

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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.

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"LARRY KING LIVE" starts right now.

LR0714

Would you pay \$1,300/mo. to lease a car? You already do.

06/30/2008

Off topic but irresistible to those following the saga of U.S. Rep. Laura Richardson (pictured), the triple-default and single-foreclosure Democrat of Long Beach: the car she leases for official use is the most expensive lease of any member of the House of Representatives, according to Gene Maddaus of the Daily Breeze.

Maddaus: "When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status. She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: **at \$1,300 a month, it was the most expensive car in the House of Representatives.**"

Please note the phrase "at taxpayers' expense."

Better known for defaulting on three mortgages and losing one house to foreclosure, Richardson is fast gaining a reputation for inventive auto financing. The backstory from Maddaus: "When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars."

I know, I know, it's not a housing story. But I also know some of you are following the saga of Rep. Richardson's personal and public finances. For my money it's one of the better political stories to come out of the foreclosure crisis.

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CSOC.RICH.007035

The Los Angeles Times

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Richardson the Realtor? It's not so far-fetched

By John Canalis, Staff Writer
07/01/2008

U.S. Rep. Laura Richardson's housing woes - defaults in Long Beach and San Pedro, a foreclosure and unpaid property taxes in Sacramento - are well-documented.

What is less known is that the Long Beach Democrat once held a real estate license.

The congresswoman was permitted to sell property in California from Dec. 16, 1998, to Dec. 15, 2002, state Department of Real Estate records show.

In the late 1990s, Richardson worked for short periods of time at Action Century 21, 3626 E. Pacific Coast Highway, and Prudential California Realty (now Coldwell Banker), 1650 Ximeno Ave., agents at both offices say.

A spokesman for Richardson says she never took part in any real estate transactions.

"Congresswoman Richardson has never utilized the license in any state," says aide William Marshall. "She has never listed or sold any property in any capacity for herself or anyone else."

A technician with the Multiple Listing Service, or MLS, says she could not find any transactions with Richardson's name on them; neither could a licensed Long Beach Realtor.

Marshall says Richardson did not take steps to renew the license when it expired.

Real estate was not Richardson's primary employment. Richardson, who was elected to the Long Beach City Council in 2000, was employed first at Xerox Corp. and by then by Lt. Gov. Cruz Bustamante during the years she was on the council.

Campaign debt

As of last week, Richardson had \$330,000 in campaign debt.

Likely reducing some of the burden, House Majority Leader Steny Hoyer staged a fundraiser June 25 to help pay down her debts.

How much was raised?

A spokeswoman for Hoyer says her boss doesn't know.

Richardson's spokesman would not comment.

The donations should eventually become public record.

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CSOC.RICH.007036

The Los Angeles Times

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Possible challenger

Richardson is running for re-election unopposed in November.

That could change if Long Beach resident Nick Dibs, 50, gets his name on the Nov. 4 ballot as an independent.

Dibs, a substitute teacher with the Norwalk-La Mirada and Garden Grove School districts, on Monday announced his run for the 37th District.

He has until Aug. 8. to gather 7,759 voter signatures.

A former Republican, Dibs calls himself a "progressive moderate." His petition is at dibsforcongress.com.

Peter Mathews

Cypress College Professor Peter Mathews says he will decide by next week whether to mount a write-in campaign against Richardson.

"I am very strongly considering it," the Long Beach resident says.

As a registered Democrat - he lost to Richardson by a wide margin in the primary - Mathews cannot earn a ballot position.

Los Al bond proposal

Los Alamitos Unified takes plenty of pride in its public schools, but the 10 campuses, which were built 40 to 50 years ago, need updating, the superintendent says.

The district found \$125 million in necessary infrastructure improvements to pipes, plumbing, wiring, heating and cooling systems, paint and other areas, says Superintendent Gregory Franklin.

The school board will discuss placing the bond issue on the ballot at its July 8 meeting.

To fund the bond, property owners in Los Alamitos, Rossmoor and Seal Beach would be asked to pay \$30 to \$35 for every \$100,000 of their homes' assessed value - at least until the bonds are paid back.

"There's a sense that schools help protect property values throughout the district," Franklin says.

If voters agree to tax themselves, the district can qualify for up to \$19 million in state matching funds.

Rossmoor cityhood

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The Los Angeles Times

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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.

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CSOC.RICH.007038

The Los Angeles Times

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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 congressswoman 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.

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CSOC.RICH.007039

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I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable.

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CSOC.RICH.007040

The Los Angeles Times

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Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig -- they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

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

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

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CSOC.RICH.007041

The Los Angeles Times

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Lawmaker in a financial rut

By Jeff Gottlieb

May 31, 2008

When news surfaced that Rep. **Laura Richardson** had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

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

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CSOC.RICH.007042

The Los Angeles Times

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

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

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

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

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

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

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

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

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The Los Angeles Times

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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.

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CSOC.RICH.007044

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

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

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.

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CSOC.RICH.007045

The Los Angeles Times

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**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.

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CSOC.RICH.007046

**Rep. Richardson living large
Long Beach Rep. Richardson, who mismanaged three mortgages, needs to keep her house in order.**

June 4, 2008

Now that Rep. Laura Richardson (D-Long Beach) has won her party's nomination to her first full term in the House, she can spend some time getting her own financial house -- houses, actually -- in order. As reported by the Capitol Weekly and the Daily Breeze, she skipped mortgage payments on her residence in Long Beach, another house in San Pedro and, for good measure, a third one she bought in Sacramento during her abbreviated stint as a state lawmaker.

Richardson shorted the Sacramento County tax collector by about \$9,000 in property taxes on her home south of the state Capitol. Capitol Weekly reported that she bought that house with no money down, then walked away from the loan and left the bank holding the bag. The house was sold at auction, but the congresswoman said the sale was improper and that she and her lender have renegotiated her loan. Let's hope that she hasn't yet bought herself a new place in Washington.

Richardson explained to the Associated Press that, after all, she has had four job changes in four months. And besides, her new jobs required her to move to new cities. There is a mortgage crisis nationwide, and many people are having trouble making payments now that their adjustable rates have shot up just as their properties' values have plummeted. So it's tempting to cut her some slack.

But the congresswoman is not just one more person tempted by a sub-prime loan or two. She skipped payments to her lenders and her government in order to fund her political races. She refinanced her Long Beach house and lent the proceeds to her Assembly campaign. She was still a freshman member of that body when Rep. Juanita Millender-McDonald died, and Richardson transferred part of the proceeds to her successful campaign to fill out the late congresswoman's last term. Meanwhile, the Daily Breeze reported, she failed to pay bills to other creditors, such as the Signal Hill printer that filled her order for announcements of her election to Congress.

Richardson is not the typical American with a housing problem. She is a politician who overextended herself to meet her campaign goals and believed there would be no political consequences. And she's right. If her financial sloppiness had become public a year ago, she might never have been elected to Congress. She had little difficulty raising money to campaign against a couple of challengers in Tuesday's primary, and she faces no Republican opponent in November. Now that she has a safe district and a virtual sinecure in office, we

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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.

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CSOC.RICH.007048

Ethics watchdog wants probe of Long Beach congresswoman's foreclosure woes
The group asks a House committee to investigate Rep. Laura's Richardson's actions involving three homes. Congressional leaders say they won't seek an investigation.

By Jeff Gottlieb, Los Angeles Times Staff Writer
 June 19, 2008

A legal ethics watchdog group Wednesday called on the House Ethics Committee to investigate Rep. Laura Richardson (D-Long Beach) for actions surrounding the foreclosure of her Sacramento home and defaults on her homes in San Pedro and Long Beach.

William Marshall, a spokesman for Richardson, called the complaint "pretty mean-spirited. It rehashes old news." He said the House ethics counsel last week met with the congresswoman and said her ethics statement met House rules.

Melanie Sloan, executive director of Citizens for Responsibility and Ethics in Washington, acknowledged that the chances for an investigation were slim because members of Congress must ask for the probe, and the committee has shown little interest lately in investigating representatives.

House leaders said they would not ask for an investigation. Stacey Bernard, communications director for Majority Leader Steny Hoyer (D-Maryland), said it was up to the committee members to decide what course to take. "They have the power to do it themselves and should look at any allegations in the public sphere," Bernard said.

Mike Steel, press secretary for Minority Leader John Boehner (R-Ohio) said, "It seems clear from news accounts that her conduct was reckless. Whether that conduct passed over the line from reckless to unethical is matter for the Ethics Committee."

Should the committee investigate?

"That is a decision for the Ethics Committee," he said.

Sloan's group asked the committee to determine if House rules were violated when Washington Mutual rescinded the foreclosure of her Sacramento house after it had been sold, asking whether she had received a better deal than others in the same situation. The group also asked the committee to investigate if Richardson failed to properly report a loan on her financial disclosure statements and "engaged in conduct that does not reflect

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The Los Angeles Times

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creditably on the House by loaning her campaign money at a time when she was in default on her mortgage.¹¹

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.

LR0730

CSOC.RICH.007050

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press
06/12/2008

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

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

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

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

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

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

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

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

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

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

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

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The Daily Breeze

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

LR0732

CSOC.RICH.007052

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 Melanic Sloan, executive director of CREW. "This just doesn't make Congress look very good. There seems to be building pressure on Richardson, and she's not exactly explaining herself."

Richardson did several interviews after the story first broke last month. But she refused to answer specific questions about her finances and has not been available since.

In a financial disclosure document filed Friday, Richardson listed her liabilities as "N/A." Members of Congress are not required to disclose mortgages on their personal residences, unless the outstanding debt exceeds the purchase price of the property, according to the CREW complaint.

That exception would appear to include at least the Sacramento property, which sold for \$388,000 at auction on May 7. Richardson bought the house for \$535,000 in January 2007, and had a loan balance of \$574,000 at the time of the sale. Richardson says the auction was held in error, and her lender, Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house.

The ethics complaint cites Richardson's "deplorable credit history" and calls for an investigation into whether she used her position to obtain loans.

It also questions whether Richardson should have been lending \$77,500 to her congressional campaign last year at the same time she was failing to make mortgage payments.

"Richardson not only has shown exceedingly poor judgment, she has violated House ethics rules," Sloan said. "She is unfit to be an elected official, at any level."

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The Daily Breeze

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Richardson's spokesman, William Marshall Jr., said the complaint is "mean-spirited."

"It rereashes 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.

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CSOC.RICH.007054

Richardson wins big despite financial woes

By Paul Eakins Staff Writer
06/04/2008

South Bay Rep. Laura Richardson waltzed to an easy victory Tuesday in her 37th Congressional District race despite revelations in recent weeks of the congresswoman's financial struggles.

With all 333 precincts reporting, Richardson, D-Long Beach, had an overwhelming 75 percent of the vote. Her two opponents, Cypress College professor Peter Mathews and community newspaper publisher Lee Davis, had 17 percent and 8 percent, respectively.

No other party is fielding a candidate to challenge Richardson in the November general election for the 37th District, which includes most of Long Beach, Carson, Compton and Signal Hill.

Both challengers had run against Richardson last year in a special election, and while they were losing by huge margins again this time, the results were a step up.

A perennial candidate, Mathews received just 3.5 percent of the vote last year in a field of 17 candidates. Davis received less than 1 percent in that election.

Mathews also ran for the Democratic nomination in 2002, 2004 and 2006 against Richardson's predecessor, Rep. Juanita Millender-McDonald, who died of cancer last year. In each election, he received less than a quarter of the votes.

In the nearby 46th Congressional District, with half of the 520 precincts reporting, Republican incumbent Dana Rohrabacher was leading his opponent, attorney and first-time candidate Ronald St. John, by a tally of 86.6 percent to 13.4 percent.

Rohrabacher, who has served in Congress since 1988, will face Democrat Debbie Cook in the fall. Cook was leading her challenger for the Democratic nomination, Dan Kalmick, by 80.6 percent to 19.4 percent.

Cook is an environmental activist and the mayor of Huntington Beach. She will face an uphill battle as she tries to unseat Rohrabacher in a strongly Republican district, which stretches from the Palos Verdes Peninsula along a sliver of coastal Long Beach and into Orange County.

A Libertarian candidate, Ernst Gasteiger, and a Green, Thomas Lash, will also be on the ballot in November.

Reps. Jane Harman and Maxine Waters did not face opposition in their Democratic primaries.

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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 Ick 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.

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CSOC.RICH.007056

Richardson faces fight for house

By Gene Maddaus Staff Writer
05/27/2008

South Bay Rep. Laura Richardson will face an uphill fight as she tries to reclaim her Sacramento house, which was sold in a foreclosure auction three weeks ago.

Richardson, a first-year Democrat, said last week that she is working with her lender to try to rescind the auction on the grounds that it was held in error.

A real estate broker, James York, bought the house May 7 for \$388,000. Richardson argues that she had previously made an agreement with her lender, Washington Mutual, to reinstate her loan, which should make the auction invalid.

But several attorneys said Tuesday that the law in such cases is stacked in favor of the buyer at a foreclosure auction. Only in rare cases can an auction be overturned.

"It's gonna be very, very hard - even if the sale itself was improper - to get the sale reversed," said Richard Timan, an attorney who has handled similar cases. "People who don't make payments are not beloved by judges."

York said Tuesday that he plans on hanging on to the house and would be surprised if Washington Mutual sues to get it back.

"I'm not too worried about it," he said. "Once you get the deed, it's pretty much a done deal."

In California, two appellate decisions from 2005 deal with such cases.

In *Melendrez v. D&I Investment Inc.*, the court held that a foreclosure sale was valid, even though the Melendrez family, of Watsonville, believed it had agreed to a repayment plan and had begun making payments.

"The Melendrez family had the same claim as the congresswoman does," said Timan, the plaintiff's attorney on the case, "which is that they had actually worked out a deal with the bank, and the bank hadn't documented it properly."

But all that mattered to the appellate court in that case was that D&I Investment was a "bona fide purchaser" - meaning, essentially, that the company bought the house in a fair auction, without committing fraud. The auction was upheld.

The other case, *Bank of America v. La Jolla Group II*, offers a ray of hope for Richardson. In that case, the Selesia family of Fresno fell behind on a loan with Bank of America. Before an auction was held, the family paid the entire arrearage on the loan. But the auction was erroneously held anyway, and the La Jolla Group II purchased the property.

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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.

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CSOC.RICH.007058

U.S. Rep. Laura Richardson late on car bills

By Paul Eakins, Staff Writer
06/06/2008

Car trouble takes on a new meaning when it comes to financially distressed Rep. Laura Richardson.

In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week.

The next day, Richardson began using a city-owned vehicle - putting almost 31,000 miles on it in about a year - and continued driving the car five days after she had left the council to serve in the state Assembly, city records show.

Richardson, 46, didn't return phone calls seeking comment this week.

These are just the newest revelations of Richardson's ongoing financial problems and instances of her unpaid debts.

Last month, it was reported that Richardson's Sacramento home, where she had lived during her brief Assembly stint before moving on to Congress, had fallen into foreclosure and been sold at auction. Further investigation revealed she had defaulted on that house and two others in Long Beach and San Pedro a total of eight times since 2004.

Meanwhile, Richardson was lending money to her campaigns as she embarked on an unprecedented rise to power from council to Assembly to Congress in one year. On Tuesday, she won the Democratic nomination to serve her first full, two-year term in the House of Representatives, and she is unchallenged in the November general election.

Unpaid and abandoned

Richardson's car problems all started with a shimmy.

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

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Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do,'" Labreche said.

But on Tuesday, after an interview was requested of Richardson to discuss the 2-year-old unpaid bill, she went to the auto shop and paid Labreche, he said.

Similarly, Richardson last week paid off a \$150 printing bill owed to a local company following published reports about the debt.

Richardson also settled a bill Tuesday with another mechanic, Alvin's Auto Body in Signal Hill, only this time she came out ahead, in a sense.

About one month after Richardson had taken her BMW to Labreche for work, she got into a car accident that tore up the front left corner of her car, leaving it undrivable.

She initially had it towed back to Labreche for repairs, even though she still owed him money. But Labreche doesn't do auto body work.

So the car was sent to Alvin's Auto Body, which received the BMW on Nov. 17, 2005, according to owner Bob Lillegard.

But Lillegard never heard from Richardson or her insurance company, he said.

"I'd call her office, and they'd say she was too busy," Lillegard said. "I couldn't get through to her."

The BMW's extensive damage, Lillegard said, would have cost about \$9,000 to repair, which he suggested might have been more than the car was worth. The Kelley Blue Book Web site says a 1999 740iL BMW with standard options and 100,000 miles has a retail value of about \$15,000 today.

In December 2005, Lillegard filed for a mechanic's lien on Richardson's car to pay the towing, storage and administrative costs, he said. Lillegard said the lien was finalized in February 2006 and he sold the car to a junkyard, though a few days later, too late, Richardson sent him money to put toward the bill.

The junkyard bought the BMW for \$3,500, so Lillegard took the \$2,100 he said was owed him, and when Richardson went to the body shop on Tuesday, he paid her the difference, he said.

After Richardson abandoned the car involved in the accident, she apparently was without transportation.

City car use

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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.

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CSOC.RICH.007061

Rep's got expensive wheels

By Gene Maddaus, Staff Writer
06/29/2008

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

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

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

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

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

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

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

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

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

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

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

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

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

"No comment," he said.

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

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

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

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

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

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

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

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

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

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

LR0744

CSOC.RICH.007064

Richardson's congressional disclosure report lists no defaults

By Erica Werner, The Associated Press
06/16/2008

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

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

In earlier disclosure forms filed in May, the first-term Democrat listed no liabilities, although reports emerged late last month she had lost her Sacramento home to foreclosure and has homes in San Pedro and Long Beach that have fallen into default six times.

Richardson, a former Long Beach city councilwoman and state assemblywoman who now represents Carson in Congress, also had left old car repair and other bills unpaid until recently.

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

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

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

House Speaker Nancy Pelosi, D-San Francisco, and South Bay Rep. Jane Harman, D-El Segundo, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own properties in Northern California estimated to be valued as much as \$30 million.

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

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

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to investments by her husband, Richard Blum.

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

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CSOC.RICH.007066

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.

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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.

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CSOC.RICH.007068

WaMu giving Congresswoman a break?

By Gene Maddaus Staff Writer
06/09/2008

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents' worth of time."

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Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said. "Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said. "Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments. But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the initial loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said. "We're talking about dollars and cents at this point."

In Richardson's case, Washington Mutual lost nearly \$200,000. If the foreclosure were overturned, the bank would have an opportunity to recoup some of that loss - assuming Richardson is able to make payments on three homes and rent an apartment in Washington, D.C., on her \$169,300 congressional salary.

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CSOC.RICH.007070

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.

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That's the primary. In the November election, nobody even bothered to seek the Republican nomination.

What's a voter to do? Might as well hope that Richardson is a lot better at fixing one mess than another.

LR0752

CSOC.RICH.007072

Congresswoman defaults on home

By Gene Maddaus, Staff Writer
05/21/2008

Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago and left behind nearly \$9,000 in unpaid property taxes.

Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000.

After buying the home, Richardson hardly had time to live in it. Three months later, Rep. Juanita Millender-McDonald died and Richardson - then a freshman member of the state Assembly - launched a campaign to replace her in Congress.

Richardson won the election, pouring in \$77,500 in personal loans to her own campaign. Around the same time, she stopped making payments on the Sacramento house. The bank issued a default notice in December, and the home was sold at a public auction on May 7 for \$388,000.

Richardson declined to be interviewed Wednesday about the foreclosure, which was first revealed in Capitol Weekly, a Sacramento-based publication. But in a statement, Richardson denied that the home was in foreclosure and said it had not been seized by the bank.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement - with no special provisions," Richardson said in the statement. "I fully intend to fulfill all financial obligations on the property."

That would come as a surprise to James York, the Sacramento real estate broker who bought Richardson's house at auction. York specializes in buying and selling foreclosed homes, and said he eventually intends to resell Richardson's home, which overlooks a park in an upscale neighborhood.

York produced a trustee's deed confirming that his company, Red Rock Mortgage Inc., owns the house.

York said the house was relatively clean when he found it, at least compared to other foreclosed homes, though the garage was "full of trash to the ceiling." Workers have been cleaning it out and tending to the yard, which had been left unmowed for months.

When he bought the house at 3622 W. Curtis Drive, York assumed responsibility for Richardson's unpaid property tax bill of \$8,950.79.

"Tell Laura I'd be happy to have her pay my property tax," York said.

The real loser in the deal was Washington Mutual Bank, which issued Richardson a \$535,000 loan with no money down in January 2007. By the time the default notice was issued,

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Richardson was underwater on the loan. She owed about \$575,000, including \$18,000 in missed payments.

Washington Mutual ended up writing off nearly \$200,000 of that debt to get rid of the property. "They took a beating," York said.

The previous owner of the home, Sharon Helmar, said the neighbors were "appalled" that Richardson was not maintaining the lawn. Another neighbor said that until recently the grass was about a foot high.

"It's kind of heartbreaking to see something you've worked on for 30 years be left and not taken care of," Helmar said. "You would have thought someone like that would have been a little more responsible."

The home is only a few minutes' drive from the Capitol. It is about 1,600 square feet, and has three bedrooms and 1 1/2 baths. It sits on a corner facing Curtis Park.

"It's your typical 1920s house," she said. "Hardwood floors, wallpaper. It's not huge, but it served us for a lot of years."

The neighborhood is known as affluent and politically liberal. A mayoral candidate lives nearby, and a former state senator lives three doors down.

"It is a very stable neighborhood," said Charlene Singley, the Realtor who sold the home to Richardson. "It has been affected by the downturn, however, because it is in the older, more established area of Sacramento, and it is close to the downtown urban core. It is one of the few neighborhoods that has not been hit as hard."

Singley was surprised to hear that the home had gone into foreclosure. Helmar said Richardson had delayed the purchase so long that she started charging a daily penalty. Ultimately, Helmar paid a large portion of Richardson's closing costs.

"She was not a polite lady," Helmar said. "She had our Realtor in tears."

Singley declined to comment on the specifics of the transaction, calling it a private matter.

Though Richardson did not pay her property taxes or the balance of her loan, she has begun repaying the loans that she issued to her own political campaign. To date, she has returned \$18,000 of the \$77,500 in personal loans, according to federal campaign finance records.

Richardson, a former Long Beach city councilwoman, still owns a home in Long Beach.

One of Richardson's first votes upon arriving in Congress last fall was on the Mortgage Forgiveness Debt Relief Act of 2007. The bill helped homeowners by preventing the federal government from charging income tax on debt forgiven in a foreclosure, such as the \$200,000 forgiven in Richardson's foreclosure.

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CSOC.RICH.007074

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Joining 385 of her colleagues, Richardson voted aye.

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CSOC.RICH.007075

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The Sacramento Bee

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Rep. Richardson didn't pay her car bills, either

June 9, 2008

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another.

After wrecking her own car, she grabbed a city-owned vehicle and proceeded to put more than 30,000 miles on the car in just over a year. City policy states that city-owned cars are not for personal use in member's part-time role on the council in the 50-square mile city.

The car troubles come on the heels of news that Richardson lost her Sacramento home to a foreclosure after failing to pay her mortgage payments and defaulted on her two other homes in Long Beach and San Pedro.

All this while Richardson was loaning money to her own campaigns as she rose from the Long Beach City Council to the state Assembly and on to Congress in less than a year.

From the Press-Telegram:

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do,'" Labreche said.

A month later, she apparently wrecked the front of the car, rendering it undrivable. She then abandoned the car at another auto-body shop.

The Press-Telegram then reports that one day after Richardson abandoned her wrecked BMW, she checked out a city-owned Toyota Prius "for her council business."

She returned the car - 30,000 miles later - after she had left the council.

We'll let the Press-Telegram take it from here:

LR0757

The Sacramento Bee

Page 2

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.

LR0758

The Sacramento Bee

Page 3

Richardson foreclosure story grows

May 27, 2008

The story of the Sacramento home foreclosure of Rep. Laura Richardson continues to grow. Over the weekend, the Long Beach-area congresswoman gave her first interviews since Capitol Weekly reported her home had been foreclosed.

"I should have moved forward in an earlier fashion," she told the Daily Breeze. "I acknowledge that. I intend never to conduct business in that fashion again."

But the paper also reports the Sacramento home wasn't Richardson's only defaulted payments:

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She offered no apologies for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In an interview with the Associated Press, Richardson claimed her home was sold into foreclosure contrary to an agreement with her lender:

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

LR0759

CSOC.RICH.007079

LR0760

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

From: "MJT Television" <[redacted]>
 To: laurichardson <[redacted]>, "John Shailman" <[redacted]>, "Parker, Kimberly" <[redacted]>

Print Email

Richardson can get her house back

By Gene Maddaus, Staff Writer
Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

In a statement, Richardson's lender, [Washington Mutual](#), said the litigation had been "resolved," but that the terms are confidential.

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

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

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a [loan modification](#) and had begun making payments, and that the bank had agreed to postpone the sale until June.

Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15.

At the time of the foreclosure sale, Richardson owed \$578,354.52 on the home, which she had purchased in January 2007 for \$535,000. York bought the house on the courthouse steps for \$388,000 - sticking Washington Mutual with a loss of \$190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

LR0761

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| <p>Campaign Produ... (1)</p> <p>Campaign Sampl...</p> <p>Campaign Signs</p> <p>CDP</p> <p>Chamber</p> <p>Charley Dobbs</p> <p>City Stuff</p> <p>CLR</p> <p>Cong Fund Cont...</p> <p>Congrats</p> <p>Connie Emerson</p> <p>Contacts</p> <p>Daysha FU</p> <p>Daysha</p> <p>Durkee and Ass...</p> <p>Dymally</p> <p>Elections Info...</p> <p>Endorsements</p> <p>Events (1)</p> <p>Fairbanks - Po...</p> <p>Finance Commit...</p> <p>Fraoli</p> <p>Furutani</p> <p>Genelle</p> <p>Jobs PAC</p> <p>John Shallman</p> <p>Josie</p> <p>Kara (with CK ...</p> <p>Kim FU</p> <p>Kinda</p> <p>Kleeman</p> <p>LTC</p> <p>Mail Drafts</p> <p>Nationwide Pri...</p> <p>OPEN - URGENT ...</p> <p>Opponent</p> <p>Photos</p> <p>Political Data</p> <p>Press</p> <p>Primary Databa...</p> <p>Primary Electi...</p> <p>Questionaires</p> <p>Robo Calls</p> <p>Ron Blonien</p> <p>SEIU</p> <p>Speaker Nunez</p> | <p>Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.</p> <p>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.</p> <p>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.</p> <p>York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.</p> <p>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.</p> <p>Asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Gaugi said, "We're committed to treating all of our customers with the same level of consideration and fairness."</p> <p>Now that the house has been returned to Richardson, she owes \$9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.</p> <p>Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent \$100,000 of her own money into that campaign.</p> <p>She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put \$77,600 of her own money into a campaign for Congress.</p> <p>Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.</p> <p>gene.maddaus@dailybreeze.com</p> |
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CSOC.RICH.007083



CNN Transcript for Friday, June 20,

Tuesday, June 24, 2008 3:32 PM

From: "MJT Television"

To: "Parker, Kimberly"

laurarichardson

Johnshallma

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

LR0764

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CSOC.RICH.007084

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid ascent, she rose from local to state to national politics. Part of the cost? Loaning her campaign \$177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before this 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 clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -- allowing people to rewrite their mortgages with the lenders so that they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel.

BLITZER: Shall we hold our breath? Do you think they'll do it?

CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.

LR0766

Another teensy twist in the Laura Richardson real estate drama -4:15 PM, June ... Page 1 of 1

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

Friday, June 20, 2008 6:59 PM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
 To: laurairichardson [mailto:laurairichardson@earthlink.net], "Parker, Kimberly" [mailto:kimberly.parker@earthlink.net], rosa_e_hernandez [mailto:rosa_e_hernandez@earthlink.net]

Another teensy twist in the Laura Richardson real estate drama

4:15 PM, June 20, 2008

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig -- they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

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

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?
 --Veronique de Turenne



LR0767

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=1&fid=%25...> 11/19/2009

CSOC.RICH.007087



PT -- Online for Saturday, May 31.

Sunday, June 1, 2008 6:49 AM

From: "MJT Television"

To: "daysha74", laurarichardson, "Parker, Kimberly", rosa_e_hernandez

Richardson points out Mathews has debt, too

By John Canalis, Staff Writer

Article Launched: 05/31/2008 10:48:13 PM PDT

LONG BEACH - U.S. Rep. Laura Richardson, D-Long Beach, fired back Saturday at challenger Peter Mathews, criticizing his many runs for Congress and practice of lending his own campaign money.

A day before, Mathews had staged a press conference near his rival's central-area home to call attention to Richardson's failure at times to make payments on her houses in Long Beach, San Pedro and Sacramento. An aide to Richardson in Washington, D.C., sent an e-mail to the Press-Telegram pointing out Mathews' outstanding debts, most of it money he lent his campaign.

"My opponent, on the other hand, pretends innocence when he has run over eight times, losing consistently, while continuing to amass large amounts of debt to himself and others," Richardson said. "Public records indicate my opponent has made 67 personals (loans) from 1996 to the present."

Richardson highlighted debts of \$132,895 from 2000-02, and \$251,504 from 2006 campaign and others. Reached on the campaign trail Saturday afternoon, Mathews, a Cypress College professor, said that the numbers sounded accurate, but that they were mostly personal loans he made to his campaign, some of it from the equity in his home.

"I do have campaign debt," he said. "It's to myself. I lent myself money and the campaign pays it back as I need it."

He criticized Richardson for likening her situation to his since he said he took on extra classes and has never missed a payment

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on any of his loans.

Richardson is just seeking a "moral equivalency," he said, adding, "She should focus on her own debt, the \$200,000 she owes Washington Mutual."

The two Democrat and community newspaper publisher Lee Davis are seeking their party's nomination Tuesday. Unless a strong write-in candidate materializes, the primary is essentially a winner-take-all contest; the Republicans did not field a candidate in the Democratic stronghold that represents most of Long Beach. In addition to problems with the Long Beach house that date back to her days on the City Council, Richardson recently lost a home she owns in Sacramento to foreclosure, but said she is working with the lender to get it back. Legal experts have said the odds are against her since someone else bought the home at auction. She also left behind outstanding property taxes in Sacramento.

Richardson also fell behind in her payments for the home she owns in San Pedro.

During a recent visit to the Press-Telegram, the congresswoman blamed her marital status, her humble beginnings, campaign costs and frequent job changes - she went from City Council to the Assembly to the House in a year's time - for the debt.

She also likened herself to other average Americans caught up in the mortgage crisis.

Richardson reiterated those points in a campaign mailing sent last week:

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote. "I do not fit any of these descriptions."

Her annual salary in Congress is \$169,000.

In the campaign flier, she apologized to supporters.

LR0768

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&Mid=2&fid=%25...> 11/19/2009

"I've made some mistakes," she wrote. "I am not perfect."
john.canalis@presstelegram.com, 562-499-1273

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

From: [daysha74](#)
To: [MJT Television](#)
Sent: Saturday, May 31, 2008 6:31 PM
Subject: RE: PT -- Online for Saturday, May 31.

Thanks for the article...can you email the article in the la times?

From: MJT Television <mjttelevision>
Sent: Saturday, May 31, 2008 12:30 PM
To: Daysha McArthur <daysha74>; rosa.e.hernandez
Cc: Parker, Kimberly <kimberly.parker>; laurarichardson
Subject: PT -- Online for Saturday, May 31.

Mathews takes aim at Congresswoman Richardson's reputation

LOCAL: Richardson assails 37th District opponent Peter Mathews after he details housing troubles at a news conference near her home.

By John Canalis, Staff Writer

Article Launched: 05/30/2008 11:31:34 PM PDT

LONG BEACH - Congressional candidate Peter Mathews cashed in on U.S. Rep. Laura Richardson's financial woes Friday by staging a news conference within plain view of her home. The Cypress College professor, who is challenging the 37th District congresswoman in Tuesday's Democratic primary, stood with a former fire chief and other supporters a half block from Richardson's fading Craftsman in the central area's 6th District.

"What we're seeing here is a pattern of fiscal irresponsibility," Mathews, 56, said.

Mathews' midday comments referred to Richardson's failure at times to make payments on homes in Long Beach, San Pedro and Sacramento. She has lost the Sacramento home - purchased when she served in the Assembly earlier this year - in foreclosure.

She did not come out of her home while Mathews was there.

Asked why he chose Richardson's neighborhood for his news conference, Mathews said he wanted to call attention to her housing troubles.

He drew the line at standing directly in front of the representative's home or knocking on her door.

"I respect her privacy," he said.

The congresswoman did not appreciate the visit.

"It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis (two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale)," Richardson

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PT -- Online for Saturday, May 31. - Yahoo! Mail

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Thursday, August 13, 2009 12:03 AM
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To: "Daysha McArthur"

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From: Daysha McArthur
Date: Wed, 12 Aug 2009 20:55:51 -0700 (PDT)
To: <laurarichardson>
Subject: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY
 Breaking News

Batts Leaving LBPB

by Jay Beeler

The Oakland Tribune this afternoon said that LBPB 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 LBPB failed to fulfill its duty when it was presented with a problem, that there is no honesty, integrity or respect in this administration."

Fellow officer and plaintiff Warren Harris echoed those words in saying "There is so much more going on here than some unauthorized dives."

Harris told superiors that the pending lawsuits that he, Sgt. Gage and Officer Craig Patterson eventually won for \$4.1 million in February 2008 "wouldn't have cost the city a dime" if they apologized, created a whistleblower policy that protected all city employees against retaliatory activity, and publicly broadcast that policy. It never happened.

Gage wrote a four-page letter in September 2006 to Mayor Foster, with copies to the city manager, city auditor, district attorney, city attorney, city prosecutor and others, attempting to exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

LR0771

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009

CSOC.RICH.007091

Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT ... Page 2 of 3

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief's office and one source has stated the crime report number has been changed and the original title changed to "bicycle report," apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to "blow the whistle" on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Blithe, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts' domestic violence reports and the subsequent blackmail attempts.

Batts' domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. "The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts' prior domestic violence crimes and he got the job," our source said.

Words used by former officers to describe Batts often ranged from "slick, charismatic, golden-tongued, outgoing and intelligent" to "vindictive, arrogant, egotistical, womanizer and mean." A former detective relayed the story about how one officer said "Hi Tony" to Batts in the public service building elevator with the response "You will address me a chief" and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gage was cited at about the same time as the LBPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and directly refuted Batts' testimony, thereby diminishing Batts' truthfulness as a witness in the eyes of the jurors.

Batts also falsely testified on the witness stand that the words "malcontent" would never come from his lips in describing certain officers. Sources within the LBPD said Batts often used the words at various meetings throughout the department. "It was very common for him to say that," one source said.

Plaintiffs Harris, Patterson and Gage claim that – in addition to the chief – they "witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney."

When all of the facts about Lobstergate – including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports – were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. "Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions," one knowledgeable legal source told the Beachcomber.

LR0772

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009

CSOC.RICH.007092

Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT ... Page 3 of 3

Summing It Up

A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department's management, in addition to stating that it was "very top heavy."

"The city council and our new mayor ... are so full of praise for him. He's the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?

"The chief doesn't work the streets, he doesn't answer calls for service, he doesn't work gangs, he doesn't solve homicides, he doesn't make arrests, he doesn't deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

"If the Chief is such a valuable asset and sought after by other agencies then why didn't the City of Inglewood snap him up when he applied for the chiefs job there? Why didn't the City of Santa Monica grab him but choose a subordinate instead?

"Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

"But don't overlook the fact that there just may be other reasons for the exodus. They won't tell you for fear of retaliation. They won't tell you what it's like to work for a man who will praise you one minute and smite you the next.

"Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment; he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way."

LR0773

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22263_2_284292_0_AJs... 11/19/2009

CSOC.RICH.007093

Memorandum

To: Congresswoman Laura Richardson
 From: Daysha Austin
 Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha

It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Merv Dymally 323-563[redacted] at Charles Drew University

The brass here would like to have a meeting with you; they would like you to come on campus but it's not the primary interest. They would like to meet with you when they are prepared in your office and I would like to visit with you this week. Thank you.

Albert Robles with WRD 562-234[redacted]

Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 2nd - 5th and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don't remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU - 866-926[redacted]

Congresswoman it's William trying to reach you. Please call me at 202-64[redacted]

LR0774

5940

Angela with Lamps Plus -- 310-542-1111 or 310-763-1111 (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 323-563-1111 at

Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.

LR0775

CSOC.RICH.007095

Memorandum

To: Congresswoman Laura Richardson
Cc: Kimberly Parker
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages June 19

June 28th

Maria (No Last name given) Sure Management Solutions (no number given)

“Laura, this is Maria again. This is about my 20th call. I know you are receiving my calls. Give ma a call so we can finish the work we started. Call me please. Bye.”

June 25th

Brandon from Washington Mutual Phone 866-926[redacted]x[redacted] Fax 469-948[redacted]

“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[redacted]

“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[redacted]

“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[redacted]

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

October 2nd

Ronald O'Connor with the City of Sacramento Code Enforcement Department (916) 869

I finally decided to get up of my tail and go out to your property on West Curtis myself and yes there were a few apples on the ground but not a big deal. There was also a piece of sheet rock on the ground and your garage was unlocked. I placed the sheet rock in the garage and put a lock on it; the key is in the mail box. The case is closed and I sent a letter to get rid of the fees. I also called Gene Maddis and let him know that there was not enough violations to report a case. Please call if you have questions.

Mack Dillan with Microsoft (202) 263

I left a message with Kim this morning...sorry we couldn't make your event but things have been crazy in the office. We cut a check for \$1,000 for you and I believe it was done before the reporting deadling.

Rosa Hernandez (562) 276

I hope you're feeling better; I'm calling to give you an update on a few things:

1. The Boeing event went well this morning; there were about 500 people. Tim gave greetings from you and as he spoke your picture was on the screen; we were the only office that had a representative.
2. Check your yahoo email as I sent you an update for Saturday's training and Tim emailed you draft verbage for the slate.

October 3rd

Mr. Giles (562) 505

I'm calling you about tomorrow, Saturday to let you know that we need the dogs put away so we can get the fence done.

Darcy with Christine Sakone's Office at Honeywell (202) 662

Please call me when you get a chance.

October 4th

Mr. Giles (560) 505

I'm calling about the fence to let you know there's been a little delay. We can not do it this morning but will be out tomorrow, Sunday between 8 am – 9am.

LR0777

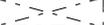
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October 10th

Fiona Ma (415) 845-

Hi Laura. I got a message that you called, please call me back or text me. My email address is fionamacta emails come straight to my blackberry.

Angela Gipson (213) 743- office 9213) 447- cell
Returned your call.

Pyrith (562) 499-

It's important that I talk to you.

Dennis Lord (310) 612-

My people are hammering me for the name and contact information for your consultant. I also need the FPPC number.

Willie Brown

I'm calling you from the hospital because I just had surgery and will be down for the next 3-4 weeks. I'm sorry I can't respond to your request until after Nov 4th.

October 15th

Kamala Harris (309) 624-

I received your message and my Laura got it touch with your person. I hope you're doing well and am glad to hear you're pulling out of everything. You have all my support! It's a difficult time for me to do an event because we are pulling into a new season and I have to raise money for myself. Sorry we couldn't do something earlier this year.

LR0778

Memorandum

To: Congresswoman Laura Richardson
 From: Daysha Austin
 Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha

It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Merv Dymally 323-5634 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.

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Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 2nd - 5th and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don't remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU - 866-926

William Marshall

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

LR0779

5945

Angela with Lamps Plus – 310-542-7771 or 310-763-7771 (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 323-563-7771 at

Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.

LR0780

CSOC.RICH.007100

Memorandum

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

Thursday, March 5th

Rickie Ivie 213-489  Office or 213-200  Cell

Hey Laura...how are you? When you get a chance you can call. I certainly do not answer the cell phone until the evening generally it stays in my car but I am in the office most of the time,. I hope everything is going well for you and I look forward to speaking with you.

Tom Moxley 323-816 

I lost the call for your scheduler I think her name is Denise, I don't think I talked to Desiree...I talked to Denisc about you speaking at the Maritime Trade Luncheon Next Month. Can you give me a call or have her give me a call. Hope everything is going good and I know you are out there fighting for working for men and women. Keep it going.

Daysha

It's 5:20 pm on Thursday...just wanted to follow up with you regarding seating for the funeral on Monday. I spoke with Jamie Smith who is the assistant for Deputy Chief Garner and she informed me that the arrangements for seating and parking are still being worked out and she will call me tomorrow with the final details. I have given her name and contact

Chief Bratton 213-494 

Congresswoman it's Chief Bill Bratton out in Los Angeles. It's about 5:40pm my time and 8:40pm your time if you are back east. My office indicated that you had called and asked that I give you a call so let me give you my vell phone number if I may; I am on my way to a dinner function this evening but I will have my blackberry with me. I look forward to talking with you.

Eric Boyd

I'm at the district office...2 quick things: 1) I have been asked to come to the Carson Democratic Club to discuss our advisory council and what it will look like. I am going this evening but I am not going to take any literature with me because I was thinking about modifying the concept paper I sent to you and I don't know what information you want to keep or discard so rather than put out wrong information I'd rather just speak on it and let them take my contact information. 2) Daysha is leaving tonight as you know and need the final green light from you on my training so she can make the hotel and flight arrangements. If she does not get that from you this evening we will have Matt

LR0781

CSOC.RICH.007101

Mason do it tomorrow but in any case that is a fairly urgent case I emailed you about earlier as well. I you would cal back about that I would greatly appreciate it.

Ted

It's about 10:15pm and we got a message that there will be votes tomorrow so ummm we have votes so we'll be there. I'll see you tomorrow alright. Bye

Friday, March 6th

Ted

It's Friday morning March 6th...calling to let you know that we called the Cloak Room and they expect votes as early as 10:00 am but when we have a better idea of what's going on I'll let you know. There could be votes at 10:00 am but when we get closer to 10am I'll let you know

Leslie

It's Leslie...I texted you and emailed you now I'm leaving you a message! I very much need to talk to you today about what I did for me and mommy's birthday. Today is the day I have to put a 50% deposit down on the cabana rental and I wanted to share with you some other details. If you could please call me I'd appreciate it. I do have a meeting today between 9am and 10am and that should be it for my whole day that I know of. So, please I need to make this deposit by 3:30 or I can find out what happens if I don't. I think the lady who makes the arrangements doesn't work on the weekend so potentially it would be in place for me to call her Monday but I need to make sure the day is okay with you March 28th

Rosa

Good morning it's 9:30am I wanted to follow up on a couple of things with you. The high priority one is the work Daysha was doing with Ann Thorn and getting a check from A.J. 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 A.J. I'll send you an email too so have a good trip.

Mason

I just faxed you to contact information for the hotel room. The entire staff has it in case they need to fax something to you. Your flight is at 5:28pm Sunday; there are a number of you on that flight so they are providing transportation for you. They are aware you need transportation from the bridge; that you are not going on the bus and they are prepared for that. They could not provide me with the name and number as of yet of the person that's going to be doing it but they guaranteed me there is a whole group of you on the Delta 5:28pm flight and they will get you on that flight. I will follow up later today to see if I can get a name and phone number. I will also fax over the Eric Boyd travel information and if it is approved by you I can make the reservations this weekend

LR0782

CSOC.RICH.007102

if not I can pass the message on to Eric. Give me a call in the office if you need anything.

Karolyn

I'm down at Union Station waiting for Jessica's train she's coming down for Spring Break and wanted to find out if you were in DC or California feel free to give me a call on my cell maybe we can all get together. Talk with you later...hope you have a nice trip. Toodles.

Saturday, March 7th

Nelson Watkins 202-744-XXXX 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-XXXX 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-XXXX

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 byc.

LR0783

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.

LR0784

Memorandum

To: Congresswoman Laura Richardson
Cc: Matt Mason
From: Daysha Austin, Scheduler
Subject: New Voicemail and Phone Messages May 7, 2009

May 5

Shirley Cooks

Hi it's Shirley and it's Tuesday at 8:12pm. Letting you know I checked William Marshall's phone for messages and there are none from any of the newspapers. Thank you.

May 5

Mom

Laura your phone was to my San Pedro number and you were talking to someone and I could hear the conversation. Bye.

May 5

Lauren Hammen 916-765 

Hi Lauren Hammen (sp) in Sacramento; I just got a call from Jeff Gotlieb the LA Times Reporter and he was about the house you own in Curtiss Park. I have not talked to Code Enforcement but I wanted to give you a heads up because he's coming to Sacramento tomorrow that's Wednesday, May 6th. I have no idea what I can do but I will call code enforcement to find out what this last violation was. I just wanted to make sure that you at least had a heads up.

May 6

Mikael Moore 202-821 

Congresswoman...it's Mikael returning your call.

LR0785

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 damn ear bud but thanks to the Assembly and Senate which imposed this additional...anyway. Give me a call when you get a chance.

Robbie Mook 202-368

Hi Congresswoman, I just got your email...I'm happy to talk tonight.

LR0786

CSOC.RICH.007106

Memorandum

To: Congresswoman Laura Richardson
Cc: Matt Mason
From: Daysha Austin, Scheduler
Subject: New Voicemail and Phone Messages May 8, 2009

May 8

Wells Fargo Home Mortgage 800-678 

Please call Wells Fargo Mortgage.

May 8

Dante Pasquini with Washington Loss Mitigation Department 818-775 

Please return my call or you can email me if you wish at dante.pasquini 

My office hours are 7a.m. - 4p.m. PST Monday through Friday.

LR0787

CSOC.RICH.007107

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages May 13, 2009

May 11

Donate Pasquins 818-775-

I am calling from WAMU's loss litigation team on behalf of Ann Thorn. I am available weekdays 7am-4 pm. Please give me a call when you have a chance.

Eloy Oakley 562-810-

Hi Congresswoman, I am calling because the Long Beach City College will be in DC next week and I wanted to know if you wanted to get together for dinner on May 20th. It would be myself, Mark Taylor, and Luann.

May 12

Daysha

Congresswoman I am calling because there is a flier here in the district with your picture on it and we have been receiving a number of calls. Mary Derby is having a loan modification workshop, and while the workshop is free, her services are not. I was wondering if you gave permission for her to use your name. Please give me a call when you have a chance.

Tom Moxley 327-816-

Hey Laura, I still have that check for you. I will be in DC next week and wanted to know if you wanted to get together so that I can finally give it you. Please give me a call when you have a chance

LR0788

CSOC.RICH.007108

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Stephanie Albanese, Scheduler
Subject: New Voicemail and Phone Messages June 5th, 2009

Thursday June 4th

Daphna Ziman Office, 310 271 [redacted]
"Hello Congresswoman Richardson, I am calling on behalf of Daphna Ziman. If you could please return her call at 310 271 [redacted] she would greatly appreciate it. This is regarding her event next week on June 9th, Tuesday, titled "Keeping the Promise to Our Children National Conference." If you could please return her call she would greatly appreciate it." Thursday 8:19pm

Friday June 5th

Daphna Ziman 310 271 [redacted]
"Hey Laura, this is Daphna Ziman. I really want to talk to you. We sent you an invitation to our conference on Tuesday and we need you to be at the press conference at 7:30am at HC-5. And I also want to make sure you are either at the Lunch or Dinner at the Gala at the State Department. The office has not confirmed and it's getting to the point that it's really late so I really need you to get on top of it right now. Could you please have someone call my number and make sure that they are confirming for so that we can have a seat with your name on it and VIP at the State Department. Please jump on it. Laura, much love." 310 271 [redacted].

WAMU 877 926 [redacted]
"WAMU with an important matter to discuss. Please call us at 877 926 [redacted] This is an attempt to collect a debt and any information obtained will be used for that purpose."

LR0789

CSOC.RICH.007109

Memorandum

To: Congresswoman Laura Richardson
 Cc: Daysha Austin
 From: Stephanie Albanese, Scheduler
 Subject: New Voicemail and Phone Messages July 6, 2009

July 2nd

Brandon Neal 202 366

"Hi its Brandon Neal from USDOT Office of Small Business following up on a conversation at a dinner I had with CLR set up through Kerman Maddox. Wanted to share I will be in her district on the 14th-16th of August and wanted to follow up with her in terms of some of the things we are doing in her area. Hope all is well. I can be reached at 202 366"

Todd Hopley, 703 578

"Congresswoman Richardson- It is Todd Hopley from the Airport Executives. You had called into my boss, Chip Barkley, who is out of the country. We are unfortunately not able to help with the event next week. We have a very small PAC. We are typically able to give to a chairman or ranking member and that's it. Until we can grow with the size of our PAC we won't be able to help out however deserving you are. We wanted to get back to you and apologize on behalf of my boss Chip. If you have any questions you can call me, Todd, at 703 578"

July 3rd

Dirk, Mason Garage Doors 714 600

"Hi this is Dirk with Mason Garage Doors. I have an appointment with you between one and three. I am just calling to let you know I am heading your way. My GPS says I will be there at about 1:12 or so. Hopefully I won't hit any traffic Thank you and have a wonderful day."

Renee 562 716

"Hey Laura, its Renee. I forgot I have to be someplace at 7:30. I can do it early in the morning or have someone else in the salon do it. Call me back with what is best for you."

Lanen 562 438

"Laura this is Lanen. I was trying to get a hold of Daysha to try and meet with you before I went to France. I am leaving in about 10 days. I don't think it's possible we may meet to talk and catch up before I leave. My mom has been gravely sick and in the hospital and I just got back from Arizona, she is still in the ICU so I will be busy with that. I wanted to wish you a happy 4th and I hope we can catch up with each other like we usually do every summer. Hopefully this can happen sometime after I get back from France which is at the end of the month. Hopefully we can get together then."

LR0790

July 4th

Leslie 310 487

“Hey its me, Trey will be here any minute. He is very hungry too. He was washing his car. As soon as he gets here we will leave. Okay, bye.”

July 5th

WAMU 866 926

“Hello this message is for the WAMU customer that resides at this location. This is an important matter to discuss. Please call us at 877 926 This is an attempt to collect a debt and any information obtained will be used for that purpose.”

LR0791

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler

From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.601.7202

Ms Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225.2252

Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.

LR0792

RichardsonMC, Laura

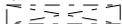
From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments: 20080522144304877.pdf; Consent.doc

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

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager



For Internal Use Only

LR0793

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number [REDACTED]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-[REDACTED]

Sincerely,

Allison Dolan
Default Specialist II - FRT
Washington Mutual Home Loans

LR0794

CSOC.RICH.007909

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

Borrower Name _____

Loan Number _____

Address _____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

RichardsonMC, Laura

From: Gaugl, Sara C. [sara.gaugl@wamu.net]
Sent: Thursday, May 22, 2008 9:18 PM
To: RichardsonMC, Laura
Subject: WaMu Consent Form Attached
Attachments: Consent Form.doc

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377-2392.

Thank you,
Sara Gaugl

<<Consent Form.doc>>

Sara Gaugl
Home Loans Public Relations

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

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

Borrower Name _____

Loan Number _____

Address _____

I, _____, give Washington Mutual Bank, FA, ("Washington Mutual") authorization to discuss with the media the facts and circumstances surrounding my loan with Washington Mutual.

I understand that by doing so, I am authorizing Washington Mutual to disclose personal, non-public information concerning me and my loan, including any requests by me to refinance or modify my loan.

I nevertheless hereby give consent to Washington Mutual not only to discuss the facts and circumstances surrounding my loan, including any requests by me to refinance or modify my loan with Washington Mutual, but also to disclose and release my personal, non-public information.

Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

LR0797

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: 'Thorn, Ann'
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706---

Thank you,
Laura Richardson

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

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

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

Thank you,

Ann Thorn

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

For Internal Use Only

LR0798

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

Borrower Name LAURA RICHARDSON

Loan Number [REDACTED]

Mailing Address 717 E. VERNON

LONG BEACH, CA 90806

PROPERTY ADDRESS 3422 WEST CURTIS DRIVE

SACRAMENTO, CA 95818

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this 23RD day of MAY, 2008, at CALIFORNIA, [State]

[Signature]
(Signature)

LR0799



FW: Richardson Rescission Notice

Tuesday, June 3, 2008 8:06 AM

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

To: "Laura Richardson" [mailto:lrichard@wamu.net]
1 File (1692KB)



Documen...

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

Thank you

Ann Thorn, FVP

Washington Mutual

National Asset Recovery Manager

904-886-1111

For Internal Use Only

<<Document.pdf>>

LR0800

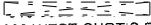
RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9200 Oakdale Avenue
 Mail Stop: N 11 06 12
 Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No.  Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

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

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 200701110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of \$535,001.00.
2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
 LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
- A.P.N.: 
 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818
3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.
4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of \$388,000.01.
5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.
6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

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

LR0801

CSOC.RICH.007916

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

DATE: 05/29/2008

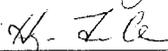
CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY 
Colleen Irby, Assistant Secretary

BY 
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY 
Deborah Brignac, Vice President

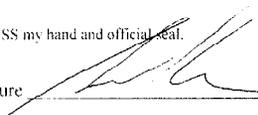
BY 
Huey-Jen Chiu, Vice President

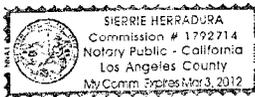
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)





Loss Mit

Friday, June 6, 2008 9:10 AM

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson [mailto:larichard@wamu.net]
Cc: "Thorn, Ann" <ann.thorn@wamu.net>, "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
1 File (238KB)



Borrower...

<<Borrower Assistance Form 5.08.pdf>>

Thank you,
Julie

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

LR0803



Borrower Assistance Form

WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible.* If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

Borrower Name _____

Co-borrower Name _____

2. What are your current phone numbers?

() ()
Borrower Home Phone Co-borrower Home Phone

() ()
Borrower Work Phone Co-borrower Work Phone

() ()
Borrower Mobile Phone Co-borrower Mobile Phone

3. Do you have your WaMu loan number?

Yes, it is: _____ No

4. What is the address of your property?

Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

5. Do you (or your co-borrower) have a different mailing address?

Yes No

6. Please enter any additional mailing addresses.

Borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

Co-borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

7. How many people live at your address?

1 2 3 4 5 6 or more

8. How many of the people living at this address are dependents?

1 2 3 4 5 6 or more

9. What is the reason you are having trouble with your home loan payments?

10. Would you prefer to keep your home or sell it?

Keep my home Sell it

11. If you want to sell, is it listed for sale?

Currently listed Was listed previously Was never listed

12. Do you have any other loans on the home?

Yes No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?
 Yes No

15. How many cars do you own?
 1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

| EXPENSE | BORROWER | CO-BORROWER |
|-------------------------------------|----------|-------------|
| Other Home Loans, Rent & Liens | \$ | \$ |
| Auto Loan(s) | \$ | \$ |
| Auto Insurance & Other Expenses | \$ | \$ |
| Credit Cards & Installment Loans | \$ | \$ |
| Health Insurance | \$ | \$ |
| Medical Expenses | \$ | \$ |
| Child Care, Child Support & Alimony | \$ | \$ |
| Food & Miscellaneous Spending Money | \$ | \$ |
| Utilities | \$ | \$ |
| Other | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ 0 |

17. Please enter your income details below and total them in the last row.

| INCOME | BORROWER | CO-BORROWER |
|--|----------|-------------|
| Gross Wages | \$ | \$ |
| Other Income (unemployment, child support, etc.) | \$ | \$ |
| Other | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ 0 |

18. Please enter how much money you have in the assets below, and total them in the last row.

| ASSET | BORROWER | CO-BORROWER |
|-----------------------------------|----------|-------------|
| Checking Account(s) | \$ | \$ |
| Savings & Money Market Account(s) | \$ | \$ |
| Stocks, Bonds & CDs | \$ | \$ |
| Retirement Account(s) | \$ | \$ |
| Home Equity | \$ | \$ |
| Other Real Estate Equity | \$ | \$ |
| Cars (with no loan payments) | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ 0 |

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X

Borrower

X

Date

Co-borrower

Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

• **Fax:** 904 886 1328 or 904 886 1329

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

Fw: Loss Mit - Yahoo! Mail

Page 1 of 1

**Fw: Loss Mit**

Wednesday, June 18, 2008 7:29 AM

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



Borrower...

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

----- Forwarded Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,
 Julie

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

LR0806

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1__10427_2_889928_0_AJ... 11/20/2009

CSOC.RICH.007921



WaMu

**Borrower Assistance
Form**

WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible.* If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

Borrower Name _____

Co-borrower Name _____

2. What are your current phone numbers?

() () _____

Borrower Home Phone Co-borrower Home Phone

() () _____

Borrower Work Phone Co-borrower Work Phone

() () _____

Borrower Mobile Phone Co-borrower Mobile Phone

3. Do you have your WaMu loan number?

Yes, it is: _____ No

4. What is the address of your property?

Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

5. Do you (or your co-borrower) have a different mailing address?

Yes No

6. Please enter any additional mailing addresses.

Borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

Co-borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

7. How many people live at your address?

1 2 3 4 5 6 or more

8. How many of the people living at this address are dependents?

1 2 3 4 5 6 or more

9. What is the reason you are having trouble with your home loan payments?

10. Would you prefer to keep your home or sell it?

Keep my home Sell it

11. If you want to sell, is it listed for sale?

Currently listed Was listed previously Was never listed

12. Do you have any other loans on the home?

Yes No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?

- Yes No

15. How many cars do you own?

- 1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

| EXPENSE | BORROWER | CO-BORROWER |
|--------------------------------------|----------|-------------|
| Other Home Loans, Rent & Liens | \$ | \$ |
| Auto Loan(s) | \$ | \$ |
| Auto Insurance & Other Expenses | \$ | \$ |
| Credit Cards & Installment Loans | \$ | \$ |
| Health Insurance | \$ | \$ |
| Medical Expenses | \$ | \$ |
| Child Care, Child Support Fr Alimony | \$ | \$ |
| Food & Miscellaneous Spending Money | \$ | \$ |
| Utilities | \$ | \$ |
| Other | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ |

17. Please enter your income details below and total them in the last row.

| INCOME | BORROWER | CO-BORROWER |
|--|----------|-------------|
| Gross Wages | \$ | \$ |
| Other Income (unemployment, child support, etc.) | \$ | \$ |
| Other | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ |

18. Please enter how much money you have in the assets below, and total them in the last row.

| ASSET | BORROWER | CO-BORROWER |
|-----------------------------------|----------|-------------|
| Checking Account(s) | \$ | \$ |
| Savings & Money Market Account(s) | \$ | \$ |
| Stocks, Bonds & CDs | \$ | \$ |
| Retirement Account(s) | \$ | \$ |
| Home Equity | \$ | \$ |
| Other Real Estate Equity | \$ | \$ |
| Cars (with no loan payments) | \$ | \$ |
| Other | \$ | \$ |
| TOTAL | \$ | 0 \$ |

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X

Borrower

X

Co-borrower

Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

* Fax: 904-886-1328 or 904-886-1329

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

[No Subject] - Yahoo! Mail

Page 1 of 2



[No Subject]

Thursday, September 11, 2008 6:37 PM

From: "A.J. Grier" [mailto:ajgrier@sears.com]
 To: "Barbara Perkins" [mailto:barbarap@sears.com]
 Cc: "Laura Richardson" [mailto:lrichard@sears.com], "Kinde" [mailto:kinde@sears.com]
 1 File (19KB)



Richardso...

Hey Barbara,

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

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

-A.J. Grier-

1212 S. Victory Blvd.

Burbank, CA 91502

ph. 818.260.0669

LR0809

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_13601_1_2092855_0_A... 11/20/2009

CSOC.RICH.007924

5975

[No Subject] - Yahoo! Mail

Page 2 of 2

fax 818.260.0657

LR0810

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_13601_1_2092855_0_A... 11/20/2009

CSOC.RICH.007925

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

FW: Richardson estimate - Yahoo! Mail

Page 1 of 2

**FW: Richardson estimate**

Wednesday, July 29, 2009 10:13 AM

From: "Daysha McArthur" [mailto:daysha@...]
 To: laurichardson [mailto:laurichardson@...]
 Cc: "Shirley Cooks" [mailto:shirleycooks@...], stephanie.albanese [mailto:stephanie.albanese@...]
 1 File (50KB)



Richardso...

--- On Wed, 7/29/09, Touyer Lee [mailto:touyer@...] wrote:

From: Touyer Lee [mailto:touyer@...]
 Subject: FW: Richardson estimate
 To: daysha [mailto:daysha@...]
 Cc: ravenjohn [mailto:ravenjohn@...]
 Date: Wednesday, July 29, 2009, 7:49 AM

To whom it may concern,

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

Thank You,

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

From: George John [mailto:georgejohn@...]
 Sent: Wednesday, July 29, 2009 12:46 AM
 To: Touyer Lee
 Subject: Richardson estimate

Touyer,

LR0812

<http://us.mc523.mail.yahoo.com/mc/showMessage?sMid=712&filterBy=&.rand=...> 11/20/2009

CSOC.RICH.007927

5978

FW: Richardson estimate - Yahoo! Mail

Page 2 of 2

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

Thanks, George

LR0813

<http://us.mc523.mail.yahoo.com/mc/showMessage?sMid=712&filterBy=&.rand=...> 11/20/2009

CSOC.RICH.007928

**B Line Construction, Inc.**

430 Lea Way
 Sacramento, CA. 95815
 (916) 646-6391
 (916) 929-6193 Fax
 CSL# 12221

Client: Laura Richardson

Property: 3622 W. Curtis Drive
 Sacramento, CA

Operator Info:

Operator: GEORGE

Estimator: George John

Business: (916) 646-6391

Business: 430 Lea Way
 Sacramento, CA 95815

Type of Estimate: Remodel

Date Entered: 7/23/2009

Date Assigned:

Price List: CASA5B_APR09
 Restoration/Service/Remodel

Estimate: RICHARDSON

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

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

LR0814

CSOC.RICH.007929



B Line Construction, Inc.

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

RICHARDSON

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



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

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



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

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



B Line Construction, Inc.

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

Line Item Totals: RICHARDSON

17,758.70

Grand Total Areas:

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

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



B Line Construction, Inc.

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

Summary for Dwelling

| | | | |
|------------------------|---|-----------|--------------------|
| Line Item Total | | | 17,758.70 |
| Material Sales Tax | @ | 10.250% x | 3,602.33 |
| | | | <hr/> |
| Replacement Cost Value | | | \$18,127.94 |
| Net Claim | | | \$18,127.94 |
| | | | <hr/> <hr/> |

George John

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

Page 1 of 2

YAHOO! MAIL
Classic**RE: 3622 W. Curtis Drive, Sacramento**

Wednesday, August 26, 2009 10:08 AM

From: "Covill, Doug" [mailto:dcovill@comcast.net]
To: laurarichardson [mailto:laurarichardson@yahoo.com]
1 File (2806KB)

CMA.pdf

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

Doug Covill, CRS*SAR 2008 Realtor of the Year***COLDWELL BANKER REAL ESTATE**

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1111

(916) 248-4670-New Fax Number

dcovill@comcast.net

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

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

From: daysha [mailto:daysha74@yahoo.com]
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson@yahoo.com>
Subject: FW: 3622 W. Curtis Drive, Sacramento House information from Doug Covil.

From: Covill, Doug [mailto:dcovill@comcast.net]
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha [mailto:daysha74@yahoo.com]
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

LR0818

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_19888_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

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1211

[The entire original message is not included]

LR0819

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_19888_1_498107_0_AJ... 11/20/2009

CSOC.RICH.007934

5985

SUBJECT PROPERTY

3622 W. Curtis Way
Sacramento, CA 95816



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

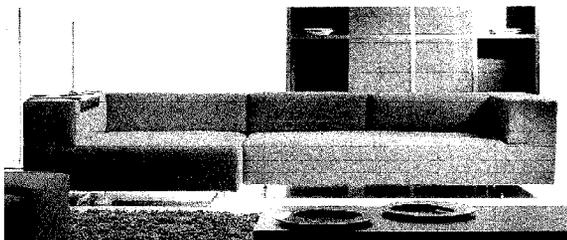
Information deemed reliable, but not guaranteed.



LR0820

CSOC.RICH.007935

california real estate company report



| rank | company | sales volume |
|------|--|------------------|
| 1 | Coldwell Banker Residential Brokerage | \$42,916,976,051 |
| 2 | Alan Fong Realtors, Inc. | \$7,181,479,747 |
| 3 | First Team Real Estate | \$4,009,090,000 |
| 4 | Zip Realty | \$4,615,118,000 |
| 5 | Prudential California Nevada/Texas Realty | \$4,446,408,878 |
| 6 | Intero Real Estate Services, Inc. | \$3,378,765,000 |
| 7 | RE/MAX Marquise Partners | \$2,707,496,094 |
| 8 | RE/MAX Gold | \$2,369,405,749 |
| 9 | Lyon Real Estate | \$2,211,644,149 |
| 10 | Award-Superstars | \$2,192,439,138 |
| 11 | Shenward Realty, Inc. | \$2,069,590,839 |
| 12 | Frank Howard Aton Realtors | \$1,738,701,422 |
| 13 | RE/MAX Palms Vardos/Excess Group | \$1,684,960,000 |
| 14 | RE/MAX Real Estate Services | \$1,537,000,000 |
| 15 | Prudential California Realty | \$1,492,912,814 |
| 16 | Keller Williams Realty Beverly Hills | \$1,381,591,676 |
| 17 | Prudential California Realty Mulheisen Group | \$1,379,266,942 |
| 18 | Dilbeck Realtors/GMAC Real Estate | \$1,370,000,000 |
| 19 | Zephyr Real Estate | \$1,358,000,000 |
| 20 | White Area Real Estate Company | \$1,117,270,314 |
| 21 | McGraw Real Estate | \$1,092,000,000 |
| 22 | Century 21 Select Real Estate, Inc. | \$1,089,437,711 |
| 23 | PMX Real Estate | \$1,008,901,000 |
| 24 | Realty Executives So No District | \$7,007,900,472 |
| 25 | RE/MAX of Western | \$583,409,892 |

For more information, visit www.coldwellbanker.com or call 1-800-762-7662.
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CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816



LR0821

CSOC.RICH.007936

PROPERTY ANALYSIS SUMMARY

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

2821 3rd Ave
Sacramento 95818

2830 Castro Way
Sacramento 95818

2741 10th Ave
Sacramento 95818

2665 Portola Way
Sacramento 95818



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

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0822

CSOC.RICH.007937

PROPERTY ANALYSIS SUMMARY

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

**2157 3rd Ave
Sacramento 95818**

**2763 25th St
Sacramento 95818**

**2661 Castro Way
Sacramento 95818**

**2210 Markham Way
Sacramento 95818**



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

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



RESIDENTIAL BROKER/FRAG

LR0823

CSOC.RICH.007938

PROPERTY ANALYSIS SUMMARY

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

2417 6th Ave
Sacramento 95818

2151 3rd Ave
Sacramento 95818



Status: **Sold**

List Price: **\$469,000**

List Date: **5/21/2009**

Sale Price: **\$450,000**

Sale Date: **8/6/2009**

DOM: **32**

Beds: **2**

Baths: **1/0**

SqFt: **1600**

Lot Size: **0.110 ac,**

4792 sf

Stories: **2**

Price/SqFt: **\$281.25**

Year Built/Age: **1926**

Status: **Sold**

List Price: **\$479,000**

List Date: **1/31/2009**

Sale Price: **\$480,000**

Sale Date: **3/24/2009**

DOM: **21**

Beds: **3**

Baths: **1/0**

SqFt: **1540**

Lot Size: **0.140 ac,**

6098 sf

Stories: **2**

Price/SqFt: **\$311.69**

District: **West Curtis**

Park

Year Built/Age: **1912**



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd. #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0824

CSOC.RICH.007939

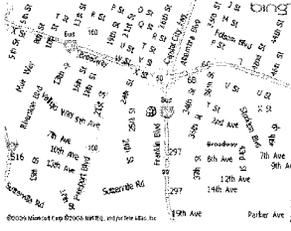
5990

PROPERTY DETAILS

2821 3rd Ave, Sacramento, CA 95818

Status: **Active**
List Price: **\$425,000**
Beds: **4** Baths: **1/0**
Year Built or Age: **1926**

Lot Size: **0.130 ac, 5663 sf**
List Date: **7/13/2009**
Sq.Ft.: **1,457**
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.

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information obtained reliable, but not guaranteed.



RESIDENTIAL BROKERAGE

LR0825

CSOC.RICH.007940

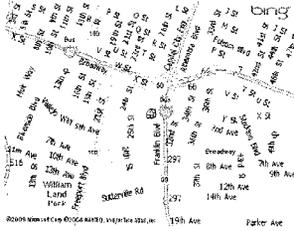
5991

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

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd. #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed



LR0826

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**
 DOM: **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 replacement. This is a diamond in the rough but worthy of the investment.

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

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

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



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LR0827

CSOC.RICH.007942

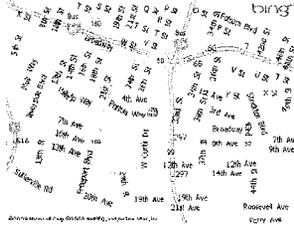
5993

PROPERTY DETAILS

2665 Portola Way, Sacramento, CA 95818

Status: Active
List Price: \$449,900
Beds: 4 Baths: 2/0
Year Built or Age: 1922

Lot Size: 0.140 ac, 6098 sf
List Date: 8/7/2009
Sq. Ft.: 1,753
DOM: 18



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

Status: Active
MLS ID: 9061399
Parcel Number: 013-0121-041
Map Code:
Stories: 2
Zoning: R1
Air: MultiUnits, Refrig Wall Units, Window
Energy Features: Attic Fan(s), Ceiling Fan(s), Dual Pane Full
Exterior: Brick, Siding Vinyl
Garage: No Garage, Uncov Prkng Spc (2+)
Improvements:
Sidewalk/Curb/Gutter
Laundry Description: 220 Volt
Hook-Up, Washer/Dryer Includ
Features Misc: Deck Covered, Deck Uncovered, Patio Covered, Patio Enclosed, Spa/Hot Tub Personal
Pool Type: Above Ground,
Fiberglass
Room Description: Basement Full, Bonus Room, Home Office Room
Style Description:
Cottage/Bungalow
Utilities: 220 Volts, Natural Gas

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

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



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LR0828

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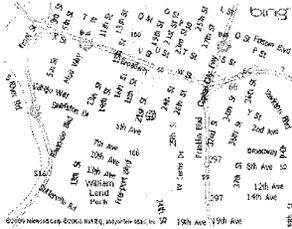
5994

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 drive-thru. Master includes 'barn style' closet doors and built in dressers. Don't miss it!

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

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

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



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LR0829

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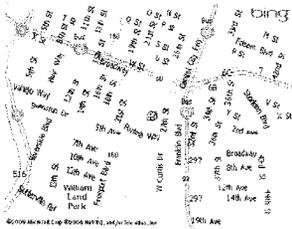
5995

PROPERTY DETAILS

2763 25th St, Sacramento, CA 95818

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

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



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

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

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

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



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RESIDENTIAL BROKERAGE

LR0830

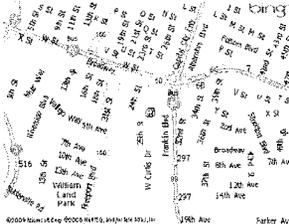
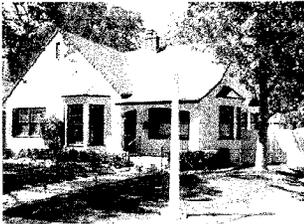
CSOC.RICH.007945

PROPERTY DETAILS

2661 Castro Way, Sacramento, CA 95818

Status: **Sold**
 List Price: **\$449,000**
 Sale Price: **\$425,000**
 Beds: **3** Baths: **1/0**
 Year Built or Age: **1930**

Lot Size: **0.120 ac, 5227 sf**
 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 cooks range * nook off kitchen * 3rd bdrm has been made into a great den/media room * stamped concrete w/ covered patio & built in bb-q area * gorgeous back yard w/ water fountain on wall of detached garage * tons of charm & character in this fantastic Curtis park home *

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

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

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



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RESIDENTIAL BROKERAGE

LR0831

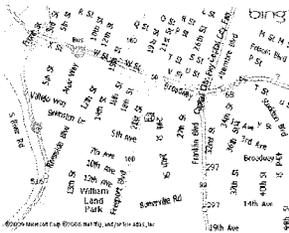
CSOC.RICH.007946

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**



Squeaky 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 - Charm! Large wine cellar in basement. Great chance to own a classic charming Tudor in a great area at a great price!

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

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

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



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Doug Covill

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LR0832

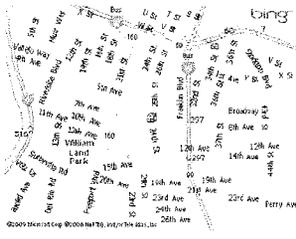
CSOC.RICH.007947

PROPERTY DETAILS

2417 6th Ave, Sacramento, CA 95818

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

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

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



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LR0833

CSOC.RICH.007948

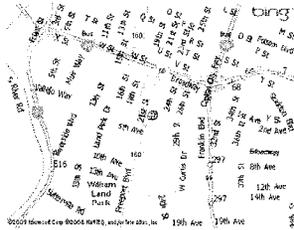
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PROPERTY DETAILS

2151 3rd Ave, Sacramento, CA 95818

Status: **Sold**
List Price: **\$479,000**
Sale Price: **\$480,000**
Beds: **3** Baths: **1/0**
Year Built or Age: **1912**

Lot Size: **0.140 ac, 6098 sf**
List Date: **1/31/2009**
Sale Date: **3/24/2009**
Sq.Ft.: **1,540**
DOM: **21**



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

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

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

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



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LR0834

CSOC.RICH.007949

6000

PRICING SUMMARY

SOLD COMPARABLES AVERAGES

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

SUGGESTED PRICE

LOW

\$430,853

HIGH

\$452,948



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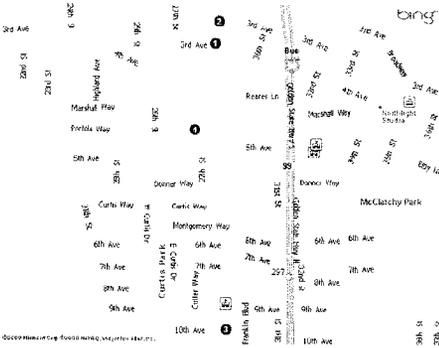


LR0835

CSOC.RICH.007950

MARKET ANALYSIS SUMMARY

Active Properties



Source: Sacramento Real Estate Board, Sacramento, CA

| ADDRESS | CITY | LIST DATE | BEDS/BATH | SQFT | LOT SIZE | PRICE | MAP |
|------------------|------------|-----------|-----------|------|-------------------|-----------|-----|
| 2821 3rd Ave | Sacramento | 7/13/2009 | 4 / 1/0 | 1457 | 0.130 ac, 5663 sf | \$425,000 | 1 |
| 2830 Castro Way | Sacramento | 8/13/2009 | 3 / 2/0 | 1609 | 0.130 ac, 5663 sf | \$429,000 | 2 |
| 2741 10th Ave | Sacramento | 6/24/2009 | 2 / 1/1 | 1584 | 0.110 ac, 4792 sf | \$430,000 | 3 |
| 2665 Portola Way | Sacramento | 5/7/2009 | 4 / 2/0 | 1753 | 0.140 ac, 6098 sf | \$449,900 | 4 |



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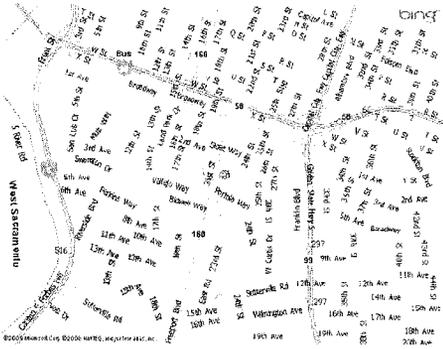


LR0836

CSOC.RICH.007951

MARKET ANALYSIS SUMMARY

Pending Properties



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



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



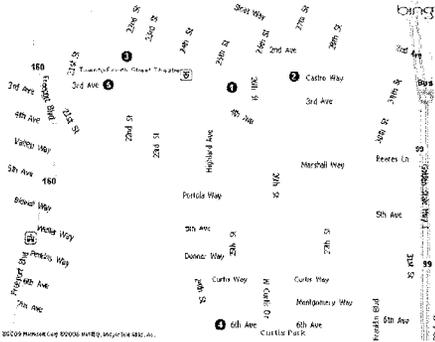
Information deemed reliable, but not guaranteed.

LR0837

CSOC.RICH.007952

MARKET ANALYSIS SUMMARY

Sold Properties



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



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Information deemed reliable, but not guaranteed.

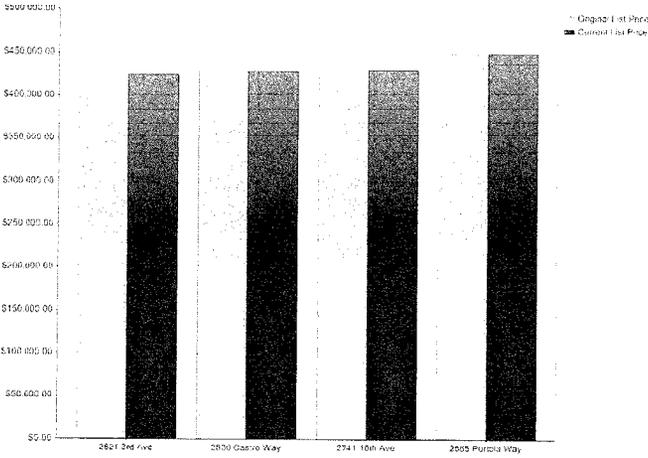


LR0838

CSOC.RICH.007953

PRICE CHANGE GRAPH

Active Properties



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

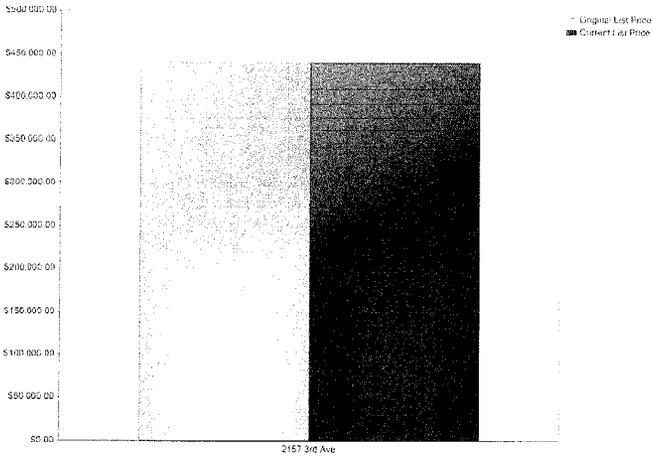


LR0839

CSOC.RICH.007954

PRICE CHANGE GRAPH

Pending Properties



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

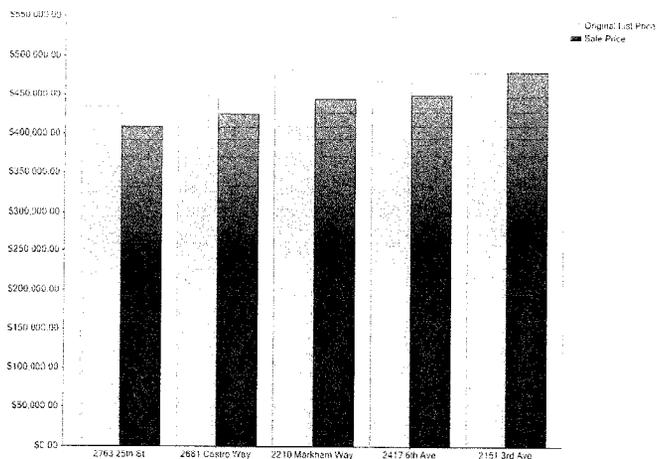


LR0840

CSOC.RICH.007955

PRICE CHANGE GRAPH

Sold Properties



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0841

CSOC.RICH.007956



3622 Curtis Drive Payment Schedule

Thursday, November 12, 2009 9:38 AM

From: "Daysha McArthur" <[redacted]>

To: laurarichardson <[redacted]>

7 Files (207KB)



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

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

LR0842

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_9310_1_41152_0_AJEw... 11/20/2009

CSOC.RICH.007957

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

| Vendor | Service Date | Amount |
|------------------|---------------|----------|
| Marty Heckerroth | 9/1/2009 | \$152.56 |
| Marty Heckerroth | 9/16/2009 | \$33.75 |
| Marty Heckerroth | 11/6/2009 | \$143.14 |
| Marty Heckerroth | Invoice #1152 | \$33.75 |
| Marty Heckerroth | 10/16/2009 | \$161.90 |

Total **\$525.10**
 Already paid by Dorothy (\$186.31)
Amount to be paid 11/12/09 **\$338.79**
 Balance Carry Over \$1,028.16

Please pay the following invoices on December 3, 2009:

| | | |
|------------------|---------------|----------|
| Marty Heckerroth | Invoice #1141 | \$444.66 |
| Marty Heckerroth | 10/30/2009 | \$71.09 |

Total **\$515.75**
 Balance Carry Over \$510.41

Please pay the following invoices on January 3, 2009:

| | | |
|------------------|------------|----------|
| Marty Heckerroth | 10/21/2009 | \$215.05 |
| Marty Heckerroth | 10/30/2009 | \$61.91 |
| Marty Heckerroth | 11/3/2009 | \$233.45 |

Total **\$510.41**
Balance **\$0.00**

LR0843

CSOC.RICH.007958

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

| Vendor | Service Date | Amount |
|-----------------------|--------------|------------|
| Mielcasz & Associates | 11/5/2009 | \$2,350.00 |
| Mielcasz & Associates | 11/5/2009 | \$1,245.72 |

Total **\$3,595.72**
Paid by Laura Richardson 11/04/2009 (\$1,000.00)

Carry Over Balance
(\$1,350.00 furnace;\$1,245.72 venting) **\$2,595.72**

Please make the following payment on Nov 12, 2009:

| | | |
|---|--|----------|
| Mielcasz & Associates (50% of venting charges) | | \$415.24 |
|---|--|----------|

Total November Payment (\$1,000.00 paid by Laura) **\$1,415.24**
Carry Over Balance **\$2,180.48**

Please make the following payment on Dec 3, 2009:

| | | |
|--|--|----------|
| Mielcasz & Associates (30% of furnace installation) | | \$675.00 |
| Mielcasz & Associates (30% payment for venting charges) | | \$415.24 |

Total December Payment **\$1,090.24**
Carry Over Balance **\$1,090.24**

Please make the following payment on Jan 3, 2009:

| | | |
|---|--|----------|
| Mielcasz & Associates (balance & final payment for furnace installation) | | \$675.00 |
| Mielcasz & Associates (balance & final payment for venting charges) | | \$415.24 |

Total **\$1,090.24**
Balance Carry Over **\$0.00**

LR0844

CSOC.RICH.007959

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

| Vendor | Service Date | Amount |
|------------------------------|--------------|-------------------|
| Dorothy Smith - Rental Fee | 11/1/2009 | \$925.00 |
| Dorothy Smith - Mgmt Fee-Oct | 10/1/2009 | \$100.00 |
| Dorothy Smith - Mgmt Fee-Nov | 11/1/2009 | \$100.00 |
| Total Owed | | \$1,125.00 |

Please pay the following invoices on November 12, 2009:

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

Please make the following payment on Dec 3, 2009:

| | | |
|--|--|-----------------|
| Dorothy Smith - Rental Fee - 2nd installment | | \$308.33 |
| Dorothy Smith - 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 |

LR0845

CSOC.RICH.007960

Dorothy below is a payment schedule for Laura Richardson.

Please pay the following invoices on November 12, 2009:

| | | |
|--------------------------------|--|-----------------|
| Laura Richardson | | \$700.00 |
| Total Paid for November | | \$700.00 |

Please make the following payment on Dec 3, 2009:

| | | |
|-------------------------------|--|-----------------|
| Laura Richardson | | \$700.00 |
| Total December Payment | | \$700.00 |

Please make the following payment on Jan 3, 2009:

| | | |
|------------------------------|--|-----------------|
| Laura Richardson | | \$700.00 |
| Total January Payment | | \$700.00 |

Dorothy below is a payment schedule for Chim Chimney.

Please pay the following invoices on November 12, 2009:

| | | |
|--------------------------------|--|-----------------|
| Chim Chimney | | \$134.50 |
| Total Paid for November | | \$134.50 |
| Balance | | \$0.00 |

Dorothy below is a payment schedule for Martinez & Sons:

Please pay the following invoices on November 12, 2009:

| | | |
|--------------------------------|--|-----------------|
| Martinez & Sons Glass | | \$388.04 |
| Total Paid for November | | \$388.04 |
| Balance | | \$0.00 |

| | | | | | | | | |
|---|---|---------------|---------------|----------------------|----------------------|--|--|----------|
| SACRAMENTO PROPERTY 3622 W. Curtis Park Drive Sacramento, Ca. 95818 | | | | | | | | |
| INCOMING REVENUE | | | | | | | | |
| | | SOURCE | AMOUNT | | | | | |
| | Deposit | | \$1,800.00 | | | | | |
| | Capital Repair Acct | | \$600.00 | | | | | |
| | November 09' Rent | | \$1,850.00 | | | | | |
| | | | | | | | | |
| | *(CLR Paid Mielcasz Deposit Directly) | | (\$1,000.00) | | | | | |
| | Current Total To Date 11/10/09 | | \$4,250.00 | | | | | |
| | | | | | | | | |
| | | VENDOR | AMOUNT | PYMT 11/12/09 | PYMT 12/03/09 | | | |
| | Dorothy Smith Inc. Rental Fee | | \$925.00 | \$308.33 | \$308.33 | | | |
| | Dorothy Smith Inc. Mgmt Fee - Oct | | \$100.00 | \$33.33 | \$33.33 | | | |
| | Dorothy Smith Inc. Mgmt Fee - Nov | | \$100.00 | \$33.33 | \$33.33 | | | |
| | | | | | | | | |
| | Jose Mendoza Gardner - Sept. | | \$50.00 | \$50.00 | | | | |
| | Jose Mendoza Gardner - Oct | | \$50.00 | \$50.00 | | | | |
| | Jose Mendoza Gardner - Nov | | \$50.00 | \$50.00 | | | | |
| | | | | | | | | |
| | Marty's Home Repair (Plumbing/Patio Door) | | \$152.56 | \$152.56 | | | | |
| | Marty's Home Repair (Reset Sprinkler/Door Bell) | | \$33.75 | \$33.75 | | | | |
| | Marty's Home Repair (Blinds/Door Chime) | | | | | | | \$444.66 |
| | Marty's Home Repair (Stair Rail/Smoke Alarms/AHic) | | \$161.90 | \$161.90 | | | | |
| | Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys) | | \$143.14 | \$143.14 | | | | |
| | Marty's Home Repair (Cleaning ?) | | \$135.00 | | | | | \$73.09 |
| | Marty's Home Repair (Door Chime) | | \$33.75 | \$33.75 | | | | |
| | Marty's Home Repair (Keys/Install Range/Repair Walls) | | \$215.05 | | | | | |
| | Marty's Home Repair (Keys/Doors/AC Vants) | | \$233.45 | | | | | |
| | Total Due Marty \$1,553.26 pay 50% 11/11 & 50% 12/1 | | | | | | | |

LR0849

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

LR0850

RE: Invoices - Yahoo! Mail

Page 1 of 3

**RE: Invoices**

Monday, November 16, 2009 11:01 AM

From: "Alison Linares" [mailto:alison.linares@yaho.com]
To: laurarichardson [mailto:laurarichardson@yaho.com]
Cc: "Daysha Austin" [mailto:daysha.austin@yaho.com]
 1 File (28KB)



Richardso...

Here is the new agreement. It starts 12/1 at \$3,510.49 (was \$3,469.93).

Let me know if you can't print this.

If you can sign it and fax it back to me (fax# 801 270-7784) or attach to an email, and then we can make the system changes, ready for the payment on 12/1.

This amount is based on you sending proof of your own insurance (\$120.00 a month).

At the moment we have you on a lender placed insurance policy that is more expensive than a private policy, and doesn't cover your contents (\$315.43 a month).

As soon as we receive proof of your own insurance we will stop that lender coverage and obtain any refunds due.

Regards

Alison Linares

Consumer Ombudsman Analyst

Select Portfolio Servicing

(801) 594- [img alt="phone icon"]

Fax (801) 270-7784

Notice of Confidentiality

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

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

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

LR0853

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22_1_20198_0_AJcwvs4AAXcx... 11/18/2009

CSOC.RICH.007968

RE: Invoices - Yahoo! Mail

Page 2 of 3

From: "Alison Linares"
Date: Mon, 16 Nov 2009 11:32:44 -0700
To: Laura Richards
Cc: Daysha Austin
Subject: RE: Invoices

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

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

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: laurarichardson; Daysha Austin
Subject: Fw: Invoices

Trying again

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

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

Hello Alison,

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

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a

LR0854

http://us.mc523.mail.yahoo.com/mc/showletter?mid=1_22_1_20198_0_AJcwvs4AAXcx... 11/18/2009

CSOC.RICH.007969

problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

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

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

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

Laura Richardson

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

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

LR0855



Select Portfolio Servicing 

REVISED - LOAN MODIFICATION AGREEMENT (NOTE)

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

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

1. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and Security Instrument that secures repayment of the Note. The Borrower and the Lender acknowledge that a portion of such interest, costs and expenses, has been added to the indebtedness under the terms of the Note and Security Instrument. The Borrower and the Lender agree that effective November 1, 2009, the principal sum of the Note ("Unpaid Principal Balance") will be adjusted to \$444,066.48.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the unpaid principal balance has been paid. Interest will be charged on the Unpaid Principal Balance at the fixed annual rate of 7.500% until the Unpaid Principal Balance has been paid. The Borrower promises to make monthly payments of principal and interest of \$3,216.13 beginning on the 1st day of December 2009, and continuing thereafter on the same day of each succeeding month. In addition to the monthly payment of principal and interest, Borrower will, if requested, establish an escrow account and pay a monthly escrow payment in the initial amount of \$294.38. The Borrower's total monthly payment of principal, interest and escrow is equal to \$3,510.49, with Modification Maturity Date of June 1, 2036.
3. The Borrower has agreed to establish an escrow account, the amounts of which have been disclosed in Section 2 above. The Borrower acknowledges that these payments attributable to insurance and taxes are determined by the state taxing authorities and insurance companies and therefore, are subject to change from time to time. The Borrower will be notified of such changes.
4. Except as modified above, Borrower acknowledges that all other terms of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument shall remain in full force and effect.

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

BORROWER(S)

DATE: _____, 2009

Fw: Invoices - Yahoo! Mail

Page 1 of 2



Fw: Invoices

Friday, November 13, 2009 3:35 PM

From: "Laura Richardson" [mailto:laurarichardson@...]
 To: alison.linares [mailto:alison.linares@...]
 Cc: laurarichardson [mailto:laurarichardson@...], "Daysha Austin" [mailto:daysha.austin@...]
 1 File (304KB)



DOC.PDF

Trying again

--- On Fri, 11/13/09, Laura Richardson [mailto:laurarichardson@...] wrote:

From: Laura Richardson [mailto:laurarichardson@...]
 Subject: Fw: Invoices
 To: alison.linares [mailto:alison.linares@...]
 Cc: laurarichardson [mailto:laurarichardson@...], "Daysha Austin" [mailto:daysha.austin@...]
 Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

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

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

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

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

Please advise at your earliest convenience @ laurarichardson@... or 562-706-[1111](tel:562-706-1111). Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur [mailto:daysha.austin@...] wrote:

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

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=5&fid=%2540S%2...> 11/18/2009

LR0857

CSOC.RICH.007972

Fw: Invoices - Yahoo! Mail

Page 2 of 2

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

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=5&fid=%2540S%2...> 11/18/2009

LR0858

CSOC.RICH.007973

09/07/2009 09:07:42P David Nieke (346)

916 685-1611

p.1

Mielasz & Associates, Inc.
 9907 Emerald Vista Dr.
 Elk Grove, CA 95624
 (916) 421-8002

Invoice

| | |
|---|-----------------|
| Charge to | Invoice # |
| Dorothy Smith 1519 21st St. Suite 204 Sacramento, Ca. 95814 | [Redacted] |
| | Date 11/5/2009 |
| | P.O. No. Verbal |
| | Make |
| | Model# |
| Job Location | Serial # |
| 3822 W. Curtis Dr. | |
| Reason for Call | Installation |

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

Due \$1,000 amount to Dan/Mielasz

| | | |
|--|--------------------------|-------------------|
| | Subtotal | \$2,350.00 |
| Terms: 2% will be added to all accounts over 30 days. This means all charges listed on this statement for two months will have 2% added. This is 24% per year. | Sales Tax (8.75%) | \$0.00 |
| | Balance Due | \$2,350.00 |

*< 1,000.00
 2,350.00*

LR0859

FAX: 9164570119 2002 P. 002 NOV-06-2009 01:13 PM DOROTHY R SMITH INC

Mielcasz & Associates, Inc.

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

Invoice

| | |
|-------------------------|-----------------|
| Charge to | Invoice # |
| Dorothy Smith | Date |
| 6019 21st St. Suite 204 | 11/5/2009 |
| Sacto. Ca. 95814 | P.O. No. |
| | Verbal |
| | Make |
| | Model# |
| Job Location | Serial # |
| 2422 W. Curtis Dr. | |
| | Reason for Call |

| Item | Description | Qty | Rate | Amount |
|--|--|-----|--------|----------------------------------|
| Powerload pow... | 1/2" galvanized power vent kit to vent water heater horizontally. 115v | 1 | 428.23 | 428.23T |
| Misc. b-vent 3" | Assorted B-vent assorted lengths and elbows | 1 | 280.48 | 280.48T |
| Labor | Labor rate Installed 3" power vent kit w/ new B-vent and terminated through outside wall w/ special vent termination kit. | 5 | 95.00 | 475.00 |
| Subtotal | | | | \$1,183.71 |
| Terms: 2% will be added to all accounts over 30 days. This means all charges listed on this statement for two months will have 2% added. This is 24% per year. | | | | Sales Tax (8.75%) \$62.01 |
| Balance Due | | | | \$1,245.72 |

LR0860

P. 003

FAX: 916 421 8002

NOV-06-2009 FRI 01:13 PM DOROTHY R SMITH INC

CSOC.RICH.007975

California
Earthquake
Authority

Earthquake
Insurance Application

Effective Date 11-10-09
Expiration Date

State Farm Mutual Group

Applicant Information

| | |
|--|--|
| Applicant Last Name: <u>Richardson</u> First Name: <u>Laura</u> Middle Initial: _____ Telephone Numbers: Home _____ Work _____ | |
| Co-Applicant (if applicable) Last Name: _____ First Name: _____ Middle Initial: _____ Telephone Numbers: Home _____ Work _____ | |
| Street Address of Physical Location of Insured Property Number and Street Address: <u>1717E VERBON ST</u> Unit: _____ City: <u>LONG BEACH</u> State: <u>CA</u> ZIP: <u>90806</u> County: <u>LA</u> | |
| Mailing Address (if different) Number and Street Address: _____ City: _____ State: _____ ZIP: _____ County: _____ | |

Companion Policy Information

| | | | |
|--|--------------------------------|---|---|
| Participating Insurer: <u>STATE FARM</u> | Companion Policy Number: _____ | Dwelling — Coverage A Limit: <u>350,000</u> | Expiration Date (must be same as CEA policy): _____ |
| Type of Policy <input checked="" type="checkbox"/> Homeowner <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Condo/Unitowners <input type="checkbox"/> Renters <input type="checkbox"/> Rental Dwelling <input type="checkbox"/> Rental Condo Unit | | | |

| Homeowner / Rental Dwelling | Manufactured Home | Condominium / Rental Condo Unit | Renters |
|---|--|--|--|
| Rating Territory: _____ | Rating Territory: _____ | Rating Territory: _____ | Rating Territory: _____ |
| Year Built: <u>1912</u> | Construction Type: <input type="checkbox"/> Mobile or Manufactured | Number of Stories in building: _____ | Year Built: _____ |
| Number of Stories: <u>2</u> | Property Inspected Date: _____ | Year Built: _____ | Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>There is a \$20 deductible for this coverage.</small> |
| Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other | Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, DO NOT SEND this application to Renewals.</small> | Condo Value: _____ | Personal Property — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> |
| Number of Chimneys: <u>1</u> | Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small> | Choose any combination of one or more of the following options <input type="checkbox"/> Option One Building Property — Coverage A Real Property — \$25,000 <small>There is a \$3,750 deductible for this coverage.</small> <input type="checkbox"/> Option Two Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>There is a \$20 deductible for this coverage.</small> <input type="checkbox"/> Option Three Loss Assessment — Coverage E <input type="checkbox"/> \$20,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <small>\$2,750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$125,000 or less.</small> | Remarks: <u>2000 #31650 check #1312</u> |
| Square Footage: <u>1772</u> | Dwelling — Coverage A Dwelling Limit: \$ _____ <small>Same as Companion Policy</small> | Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> | Agent's seal stamp |
| Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other | Deductible: <input type="checkbox"/> 15% <input type="checkbox"/> 10% | Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> | |
| Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other | Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.</small> | Loss Assessment — Coverage E <input type="checkbox"/> \$20,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <small>\$2,750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$125,000 or less.</small> | |
| Property Inspected Date: <u>11/10/09</u> | Personal Property — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small> | | |
| Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, DO NOT SEND this application to Renewals.</small> | Additional Limited Building Code Upgrade <input checked="" type="checkbox"/> Increase limited Building Code Upgrade coverage to \$10,000 up to a sub limit of \$50,000. <small>No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.</small> | | |
| Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | |
| Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | |
| Dwelling Limit: \$ <u>350,000</u> | | | |
| Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% | | | |
| Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 | | | |

Premium Calculation

| | | | | |
|--|---------------------------------|----------------------------------|--------------------------------|---|
| Base Premium: _____ | Increased Limits Premium: _____ | Hazard Reduction Discount: _____ | Total Premium: <u>1,251.00</u> | <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly |
| <small>(Loan owner and policyholder name only if qualifications apply)</small> | | | | <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual |

Additional Interests

| | |
|---|-----------------------------------|
| <input type="checkbox"/> Mortgage Name: _____ Loan Number: _____ | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured Address: _____ | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Loss Payee City: _____ State: _____ ZIP: _____ | |
| <input type="checkbox"/> End Mortgage Name: _____ Loan Number: _____ | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Additional Insured Address: _____ | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Loss Payee City: _____ State: _____ ZIP: _____ | |

535-2508 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0861

Laura's Messages
Wednesday, August 8, 2007
Checked at 4:00 pm (PST) -Rosa

WEDNESDAY 8/8

Bill Leti with the Carpenters 213/300-

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.

Cassic with Plumbing Company 562/599-

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605- or 310/605-

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833-

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384- cell or 323/299- 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

LR0862

CSOC.RICH.007977

yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

Governor Magden 802/656  

Calling for interview regarding my book. Don't know if I should call your office.

Traci

Hi yesterday was a crazy day. Sorry I didn't get in touch with you. Mom will call you today. Also spoke with Robin's sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

Washington Mutual 888/852  

Please contact us it is important. This is an intent to collect a debt.

Brenda called returning your call.

Laura's Messages
Thursday, August 9, 2007
Checked at 3:30 pm (PST) -Rosa

THURSDAY 8/9

John Shalman 818/728-
 Give me a call I'm in the office.

Mike Gipson

Warren spoke with Duffy -UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.

Office: 213/626- or cell

Patrick Horn- Kritney's son 562/843-

Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595-

Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria

I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861- cell or 760/861- work-cell

Hello goodmorning. I got your message. Call me back.

Jordain

I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes

Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8**Karen Bass**

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

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

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Reggie

Hey wanted to know if you had checked your schedule.

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Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

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.

LR0865

CSOC.RICH.007980

Frank Delano with the Irvine Company 949/720-

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384- cell or 323/299- 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
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. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260

Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250 or **personal cell 916/479**

Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432 (called twice)

Hi Congresswoman I met you at McDonald's office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

Kritney Horn 562/254

We committed to do funding for you for next week. Bye.

Bruce

Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9

LR0867

CSOC.RICH.007982

Traci

Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728
Give me a call I'm in the office.

Mike Gipson

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Office: 213/626 or cell 213/247

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WEDNESDAY 8/8

LR0868

CSOC.RICH.007983

Karen Bass

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LR0869

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Laura's Messages
Monday, 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- Please call me if you have any questions.

Derek

Hi Assemblywoman I am returning your call. Please call me when you have a chance.

Rosa

George Economides address is 2599 E. 28th St., Ste. 212 in Signal Hill. Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

Nate Sessims 562/833

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LR0871

CSOC.RICH.007986

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LR0873

CSOC.RICH.007988

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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.

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Returning your call.

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Washington Mutual 888/852

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Brenda called returning your call.

Laura's Messages
Tuesday, August 14, 2007
Checked at 7:40 pm (PST) -Rosa

TUESDAY 8/14**Megan 206/392**

From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

Reverand Al Freddy Johnson

Hello. I need your endorsement for a mailer, pretty much saying "No On the Recall". I just got out of Dymally's office. I need your permission to use your image. We are going to print tomorrow. Please call me and leave me a message if I don't answer. Alright- peace.

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From the office of the clerk. Indicated that September 4th at 6:30pm or after 1st vote when we return. Thank you.

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202/225 cell or 202/225 office

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Al Austin

A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a \$5000 check for you and would like some face time to see you. His number is 213/924 Please call me if you have any questions.

Derek

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Rosa

George Economides address it [redacted] Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

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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**

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LR0877

CSOC.RICH.007992

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Kritney Horn 562/254

We committed to do funding for you for next week. Bye.

Bruce

Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9**Traci**

Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728

Give me a call I'm in the office.

Mike Gipson

Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

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LR0879

CSOC.RICH.007994

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Reggie

LR0880

CSOC.RICH.007995

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LR0881

CSOC.RICH.007996

6047

Brenda called returning your call.

LR0882

CSOC.RICH.007997

Laura's Messages
Friday, August 17, 2007
Checked at 11:20 am (PST) -Rosa

FRIDAY**Erin with Senator Perata-916/651**

Please give me a call at your earliest convenience. I am sorry for the delayed response but I was waiting to get marching orders. We are holding off on taking up any bills until the budget is passed. Please see us after the budget is passed, we are not prepared to make any commitments at this time. Thank you.

Eddie Kisinger cell 562/761 or office 310/326

Hello Ms. Richardson my name is Eddie and I am with the South Bay Association of Realtors. I met you in Washington in the office of Congresswoman Waters. I regret that I was not able to join you at the luncheon that we hosted for you. You are clearly going to be successful in this race and in congress. Wishing you the best. Please call me if you have any questions or thoughts. Thank you very much.

THURSDAY 8/14**Ben Kalish office 202/347**

Assemblywoman I am returning your call. About to call American Dental in a minute. Wanted to touch base with you- I am going on vacation starting tomorrow throughout next week. There will be someone here that you will be able to contact as well as others that will be working. Thank you Laura.

Ilana Goldman 202/393

Hi Laura. I'm with the Women's Campaign Forum. I had a question about your endorsement.

Jazmine 323/839

Hi Laura. I have NPR confirmed for Wednesday after the election. Either from about 9:30-10am. Its in-studio and national. This is a wonderful opportunity for you to have them as your first radio interview as a Congresswoman. I will talk to Rosa to make sure its on your schedule.

WEDNESDAY 8/15**Bob Foster 562/505 cell he prefers**

Sorry for not getting back to you sooner. I was playing golf all day, just got the message you called. I am happy to talk to you. Don't call me on this phone call me at this one.

Jenny Olver 323/286 or office 310/605

Ms. Richardson we spoke at the memorial service for Congresswoman Millender-McDonald. I have files that will be useful for your congressional efforts. MLK, housing issues you may find interesting. I plan to send these to you, but not all arc electronic. Please let me know how I can help. Congratulations.

LR0883

CSOC.RICH.007998

Susan Anderson h 310/643 or c 310/941

Yes, I am doing an opinion in the LA Times on history of civic influence and African Americans and population numbers. I know the election is coming up. I look forward to interviewing you.

Alvin c 760/250 personal c 760/396

Trying to call you again. Look forward to speaking with you.

Gloria Danfield from Signal Hill

Hi I had a message to call you. I will be in tomorrow and the rest of the week. Please return my call when you are available.

Anthony Thomas 916/719 or 916/658

Calling to check in with you and wishing you well next Tuesday

Phil Gonzalez 323/595

Just got a call this morning. Sending out \$1000. Best of luck to you hope you are successful next week.

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From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

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LR0884

CSOC.RICH.007999

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LR0885

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LR0887

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Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:

October 29, 2009

Contact:

Jeff Billington
jeffrey.billington@hqs.gov
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.

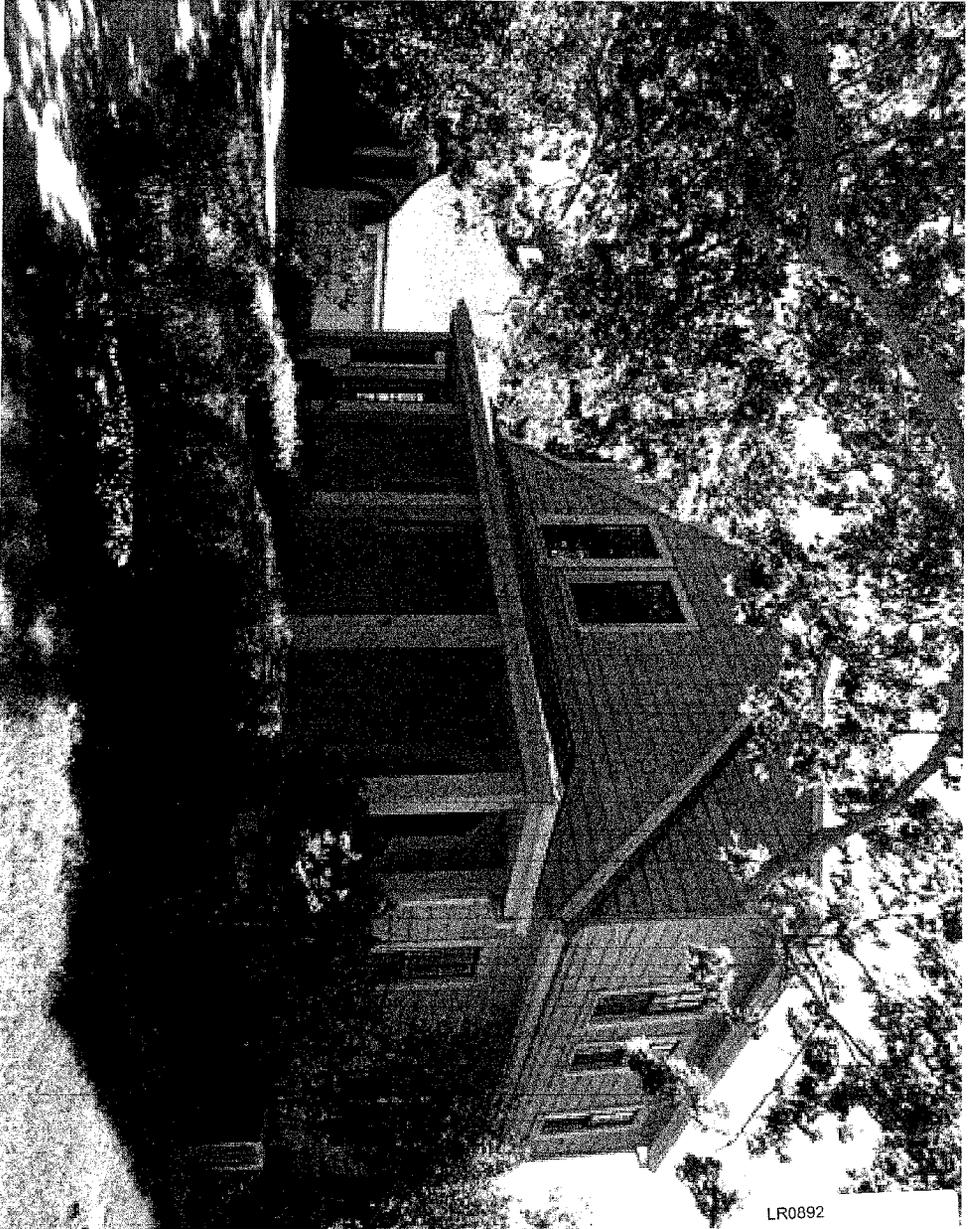
"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"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.

LR0891

CSOC.RICH.008006



LR0892

October 16, 2008

Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crisis' of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecedented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (jurisdictional matters relating to alcohol, tobacco and gaming) and Human Services Committee.

Currently, I serve on the Transportation and Infrastructure and Science and Technology Committees where I recently sponsored legislation (H.R. 7002 and H.R. 7126) to protect the flow of goods through our nation's ports, develop a new revenue stream to fund our goods movement highways and strengthening consumer rights and properties when faced with foreclosure.

With the untimely passing of our colleague, Stephanie Tubbs Jones, the Ways and Means Committee has lost the only female member of the Congressional Black Caucus. I am sure that you believe, as I do, that the unique perspective that she represented to the national debate should be continued on the Committee. I know that I can serve to meet that endeavor, which is why I am seeking your support for a seat on the Ways and Means Committee. I would be honored to have your support.

Respectfully Submitted,
By Your Lieutenant,

LR0893

CSOC.RICH.008008

**ABOUT
CONGRESSWOMAN LAURA RICHARDSON**

II LAURA'S PERSONAL FINANCIAL RECOVERY

| | |
|-----------------------|---|
| -Long Beach Home | <p>Laura's Homeowner Residence Loan Modification in February 08' No reduced principal No reduced interest Current Status</p> |
| -Washington Apartment | <p>Laura's Rental Residence Rental Agreement for one full year Current Status</p> |
| <hr/> | |
| -San Pedro Home | <p>Laura's Mother Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status</p> |
| -Sacramento Home | <p>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</p> |

LR0894

CSOC.RICH.008009

**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
-

LR0895

CSOC.RICH.008010

**HOW CAN LAURA RICHARDSON
HELP THE WAYS AND MEANS COMMITTEE**

I BACKGROUND

14 Years of Fortune 40 Business Experience
Served Local, State and Federal
Masters in Business Administration
Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
Region 2 (2) Northern Ca., HI, AS, GU & AK)
Region 3 (3) MI, MN, WI, IA, ND, SD & NE
Region 4 (1) IL, IN, MO, KS & OK
Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
Region 6 (1) TX
Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
Region 9 (2) NJ, MD, VA, WV, DC & DE
Region 10 (1) PA, OH & KY
Region 11 (3) NY
Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

*100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE
OR FEDERAL LEVEL
*100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT
NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES
* 99% VOTED IN SUPPORT WITH CHAIRMAN

LR0896

CSOC.RICH.008011

**HOW CAN LAURA RICHARDSON
HELP THE WAYS AND MEANS COMMITTEE**

V IN PROGRESS

LR0897

CSOC.RICH.008012

**HOW CAN LAURA RICHARDSON
HELP THE WAYS AND MEANS COMMITTEE**

IV RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee

Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, Cal-WORKs, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee

-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee

INITIAL COMMITTED SUPPORT

I CONGRESSIONAL BLACK CAUCUS (In Progress)

- G. K. Butterfield
 - Elijah Cummings
 - Danny Davis
 - Andre Carson
 - Emanuel Cleaver
 - Artur Davis
 - Al Green
 - Jesse Jackson, Jr.
 - Barbara Lee
 - John Lewis
 - Gregory Meeks
-

- David Scott
- Bennie Thompson
- Edolphus Towns
- Maxine Waters
- Diane Watson

**After only one short week, over 40% support!
My goal is to achieve over 65% prior to our return!**

**LAURA RICHARDSON
AS A TEAM PLAYER**

**I SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY
MAJOR VOTE (Effective Start Date Sept. 4, 2007)**

| | |
|------------|---|
| -H.R. 895 | The Independent Ethics Office |
| -H.R. 3693 | SCHIP |
| -H.R. 3773 | FISA |
| -H.R. 6 | The Energy Bill |
| -H.R. 3685 | The Employment Non-Discrimination Act |
| -H.R. 4156 | Iraq Redeployment Democratic Budget Resolution |
| -H.R. 799 | Table Motions to Impeach Cheney |
| -H.R. 3997 | Emergency Economic Stabilization |

II ATTENDANCE

- 94% Voting Record
- 99% Committee Mark-up's
- 93% Committee Attendance
- 95% Democratic Caucus Meetings
- 95% Democratic Whip Meetings

III DCCC DUES

- 75% Dues Paid
- 100% Projected by November 1, 2008

**LAURA RICHARDSON'S
LEGISLATIVE RECORD****I LOCAL LEGISLATIVE EXPERTISE**

-Served in the second largest city in the largest County in the United States

-Unique Local Jurisdiction

- Health Department
- Port (Largest trade region in the United States)
- Airport
- Water Department

-Fiscal Responsibility

After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

-
- Adopted Fiscal Policies
 - Founded and Chaired the Budget Oversight Committee
 - Initiated a 1,000+ Fee Study Analysis where fee's were reduced or increased to reflect the true operating cost
 - Drove decision making to support a four year plan eliminating the 20 year structural deficit
 - Research and Implemented the utilization of borrowing projected CDBG revenue to fund \$50 million dollars of major redevelopment in underserved communities

-Additional Major Accomplishments

- Opening the first bank since the 1990 riots
- Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate

**LAURA RICHARDSON'S
LEGISLATIVE RECORD****II STATE LEGISLATIVE EXPERTISE**

- Assistant Speaker Pro Tem Leadership Position
- Contributed over 100% of dues to the Caucus and the Democratic Party
- In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
- Examples of Specific authored and Signed Legislation

AB1199 Medical / Tax Fraud

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing "seize and freeze" provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

AB 1575 Vehicle Liens

This bill updates statutory lien amounts set in the 1980's for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.

**LAURA RICHARDSON'S
LEGISLATIVE RECORD**

**III FEDERAL
LEGISLATIVE EXPERTISE**

-Introduced 12 pieces of Legislation

Making Opportunities Via Efficient and More Effective National Transportation Act

Housing Opportunities Made Effective (HOME) Act

Authorize Federal Grants for Infrastructure Improvements to Fire First Responders

Legislation to prohibit discrimination in Federal assisted health care services and research

Amend the U.S. Fire Administration Reauthorization Act to include training courses
incorporating seaports

Amend the Beach Protection Act

Amend the 21st Century Green High Performing Public School Facilities Act to allow funding
for Green Roofs

Designate a portion of State Highway 91 after the late Congresswoman Juanitia
M. McDonald

Recognizing the 100th Anniversary of the Port of Los Angeles

Congratulating the University of California, Los Angeles Men's Basketball Team

Honoring the 110th Anniversary of the Declaration of Independence of the Philippines

Honoring the 110th Anniversary of the Incorporation of the City of Carson

**-Conducted National Field Hearing Evaluating the proposal of a
"National Container Fee"**

-Appropriations

2007 6.8 million (More than predecessor for the last 2 yrs)

2008 8.0 million (Plus 6 Pending spending bills)

As noted in *The Hill* newspaper, "Rep. Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to *The Hill's* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process," Richardson said."

**Congresswoman Laura Richardson's
ACCOMPLISHMENTS - 13 Months
September 4, 2007 – Present**

I Voting Record

94% Voting Attendance Record

99% Committee Attendance Record for Hearings

99% Committee Attendance Record for Markups

96% Attendance in Democratic Caucus Meetings

96% Attendance in Democratic Whip Meetings

*Absences have been for my father's funeral and sisters surgery; otherwise zero (0) absences

II CONSTITUENT SERVICES

Casework (1 year)

-206 cases

-106 in progress / open

-100 closed!!!!!!!!!!!!!!!!!!!!

***Casework usually is regarding veteran affairs, immigration / passport / visa, social security, disability, housing and urban development, financial aid, health resources, internal revenue service, postal service, prisons, employment, Indian affairs, labor and justice departments.**

Correspondence (1 year)

-11,454 letters received

- 4,135 specifically referencing legislation

- 5,591 letters sent!!!!!!!!!!!!!!!!!!!!!!!!!!!!

LR0904

CSOC.RICH.008019

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 appraisal 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

LR0905

CSOC.RICH.008020

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. CAPP

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.

LR0907

CSOC.RICH.008022

6. **H. Res. 822**
Purpose: H.Res. 822, Recognizing the 100th anniversary of the Port of Los Angeles and the economic contributions that the Port has had on California and our nation.

7. **H. Res. 1238**
Purpose: Congratulating the University of California, Los Angeles, Men's Basketball team for its National Collegiate Athletic Association tournament performance.

8. **H. Res. 1269**
Purpose: Recognizes the historic significance of the 110th anniversary of the establishment of the sovereign country of the Philippines on June 12, 1898.

9. **H. Res. 1508**
Purpose: Honoring the 40th anniversary of the incorporation of the city of Carson, California, and recognizing the city for its rich contributions to California history.

10. **Committee Amendment to H.R. 4847**
Purpose: Amend the U.S. Fire Administration Reauthorization Act of 2008 to ensure that training courses incorporated responding to emergencies at seaports. Incorporates "emergency port response" into the curriculum at the National Fire Academy in Maryland. The language was incorporated into the text of the bill passed by the House.

11. **Floor Amendment to H.R. 2537**
Purpose: Amend the Beach Protection Act to Create a National list of Beaches to be updated and made public by the EPA Administrator.

12. **Floor Amendment to H.R. 3021 Included in Manager's Amendment**
Purpose: Amend the 21st Century Green High-Performing Public School Facilities Act to allow spending of green roofs on public schools.

**Congresswoman Richardson and staff reviewed at least 500 hundred pieces of legislation and co-sponsored 151 bills.*

IV 2007-08 APPROPRIATIONS

37TH CONGRESSIONAL DISTRICT

LR0908

CSOC.RICH.008023

As noted in *"The Hill"* newspaper, "Representative Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to *"The Hill's"* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process, Richardson said."

Labor, Health and Human Services and Education

Compton Career Link

\$195,000

Watts Labor Community Action Committee

\$195,000

Long Beach Center for Working Families

\$136,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams

\$ 97,000

Housing Urban Development

Wattstar Theatre and Education Center

\$200,000

Energy and Water

Port of Long Beach Channel Deepening

\$3,603,000

Long Beach Desalination

\$750,000

Long Beach Water Reuse Project

\$600,000

In addition, Congresswoman Richardson was able to insert language into the Omnibus bill that will stop Martin Luther King Hospital's critical residency program from disappearing when it is taken over by a new organization. This residency program, which represents a considerable amount of federal funding, is a key incentive in attracting new management to the MLK site.

2008-09 APPROPRIATIONS

LR0909

CSOC.RICH.008024

37TH CONGRESSIONAL DISTRICT

37th Congressional District was awarded \$8.4 million which reflects a significant increase from Congresswoman Richardson's predecessor with only 7 out of the 9 bills reporting.

Commerce, Justice, Science

City of Signal Hill Police Department Interoperable Technology Upgrade
\$200,000

Boys Town, Los Angeles County Region
\$245,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams
\$100,000

Energy and Water

Long Beach Desalination 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

LR0910

2008-09 APPROPRIATIONS Cont.

Labor, Health and Human Services and Education

Long Beach Memorial Medical Center, for equipment and medical facilities
\$300,000

WLCAC Reading Program for their shelter
\$100,000

St. Mary's Medical Center Foundation, for their Well Woman Outreach Program
\$250,000

LA County Community Development Commission Computer Literacy / Job
Training Program for Public Housing Residents
\$210,000

Para Los Ninos, for teacher instruction and curriculum development
\$150,000

Defense

Quiet Drive Advanced Rotary Actuator
\$2,000,000

Integrated Medical Systems, Life Support for Trauma and Transport (LSTAT)
Procurement
\$2,400,000

California State University Long Beach, Strategic Language Initiative
\$1,600,000

Integrated Medical Systems, Life Support for Trauma & Transport (LSTAT)
R&D
\$2,400,000

2008-09 Pending Committee Review and Authorization
Agriculture

LR0911

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

LR0913

- Ensuring the New Administration Knows and Understands the 37th
- Develop the Next Generation of Leaders
- Considered a “Go To” Person
- Creation of “Lessons Learned From a Freshman” for Leadership

CONGRESSWOMAN LAURA RICHARDSON PERSEVERANCE

BACKGROUND

- Lengthy four year divorce where Rep. Richardson was the sole payer for multiple joint commitments
- Four employment changes in less than one year
- At least five times where salary freezes were applied due to stalled budget negotiations
- Personal major surgery
- Death of a parent
- Finance seven races each costing at least \$150,000 within a 3 ½ year period
- Move across the state and then cross country in less than one year
- Financial manage two residences as a single person with no per 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' No reduced principal No reduced interest rates Current Status |
| -Sacramento Home | Listing as Available Rental or Sale 12/08 Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status |
| -Vehicle | Short term rental during transition \$1,299.00 Negotiated a full maintenance lease \$940.33 Re-negotiated short term lease \$774.68 |

LR0915

CSOC.RICH.008030

FINANCIAL PROCESS UTILIZED

- Conducting Personal Financial Audit by Certified Public Accountants
- Direct Deposit Payroll Checks to Accountant AND follow a budget
- All Bills Paid Directly by Accountant
- Contracting with Property Managers at all Residential Properties

SO WHY CONSIDER ENDORSING LAURA RICHARDSON

Errors this year were personal NOT LEGISLATIVE

- New kind of leader who is solving problems
- Inspiring youth and citizens through service and examples in uncertain times that they too can realize their dreams
- Experiencing solving financial crisis (City of LB)
- Leader on tough issues (LNG, Airport, Infrastructure, Fee Analysis, etc.)
- Supports "Pay as you go" vs. deficit spending
- Tone of reassurance, stability and bipartisanship
- Tenacious, persistence and intelligence
- Example of overcoming difficult obstacles (bi-racial/single parent, etc.)
- Focus on maintaining jobs in the U.S.
- Equalitarian values
- Diplomatic priorities

- Good record with the U.S. Chamber
- Balanced experience (business and government) and (local, state and federal)
- Good decisions (Iraq, FISA, Bailout/Rescue Plan, etc.)
- Wise caucus memberships (New Democrats, etc.)
- Team Player (San Francisco hearing, New Orleans visit, 2nd Economic Stimulus Hearing and Transportation hearings in Los Angeles (Boxer) and Long Beach
- Working on both sides of the aisle
- Major progress with relationships

I AM DOING A GOOD JOB ☺

LR0916

CSOC.RICH.008031

*Statement for Jet Magazine thru William Marshall, Jr.
Office of Rep. Laura Richardson on July 9, 2008.*

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she has been working hard to meet her financial obligations and is committed to helping others with this experience.

Due to multiple job changes, divorce, illness, death of her father, and 9 campaigns over the last five years --- including being a member of the Long Beach City Council, the Calif. State Assembly, and the U.S. Congress **all in one year** -- these life-changing moments have come at great personal expense and at challenging financial strain.

The fact is that Congresswoman Richardson recently met with the staff of the House Ethics Committee and was given a preliminary advisement that her Congressional Financial Disclosure Statement is in accordance with what is required.

She has been transparent with these matters and shares with my constituents the anguish that the housing industry is in a severe crisis. In fact, during the Annual Legislative CBC Conference, Congresswoman Richardson will give a personal update.

California is #2 in the country in foreclosures and the LA/Long Beach area witnessed over 38,000 dreams of homeownership destroyed.

She will continue to be a hard-working member of Congress, with a 100% Committee record and a 93% voting record and continue bring millions of dollars to my district for important projects.###

8

LR0917

CSOC.RICH.008032

Washington Mutual
1301 2nd Ave.
Seattle, Washington 98101

Dear Sara Gaugl:

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

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

And:

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

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

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

LR0918

CSOC.RICH.008033

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.###

LR0919

CSOC.RICH.008034

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.####

LR0920

CSOC.RICH.008035

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:26 PM
To: RichardsonMC, Laura
Subject: FW: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

From: mjttelevision 
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:58 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="315 245 335 255"/> [img alt="Microsoft Word icon" data-bbox="335 245 355 255"/>

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 [img alt="Microsoft Word icon" data-bbox="675 345 695 355"/> [img alt="Microsoft Word icon" data-bbox="695 345 715 355"/>

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

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: FW: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="675 455 695 465"/> [img alt="Microsoft Word icon" data-bbox="695 455 715 465"/>

From: mjttelevision [img alt="Outlook icon" data-bbox="185 505 195 515"/> [img alt="Outlook icon" data-bbox="205 505 215 515"/> [img alt="Outlook icon" data-bbox="225 505 235 515"/> [img alt="Outlook icon" data-bbox="245 505 255 515"/> [img alt="Outlook icon" data-bbox="265 505 275 515"/> [img alt="Outlook icon" data-bbox="285 505 295 515"/> [img alt="Outlook icon" data-bbox="305 505 315 515"/> [img alt="Outlook icon" data-bbox="325 505 335 515"/> [img alt="Outlook icon" data-bbox="345 505 355 515"/> [img alt="Outlook icon" data-bbox="365 505 375 515"/> [img alt="Outlook icon" data-bbox="385 505 395 515"/> [img alt="Outlook icon" data-bbox="405 505 415 515"/>
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="645 535 665 545"/> [img alt="Microsoft Word icon" data-bbox="665 535 685 545"/>

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 7:29 PM
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="broken image icon"] [img alt="broken image icon"]

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 [img alt="broken image icon"] [img alt="broken image icon"]

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 [img alt="broken image icon"] [img alt="broken image icon"]
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Sent: Monday, May 04, 2009 6:54 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="broken image icon"] [img alt="broken image icon"]

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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 [img alt="broken image icon"] [img alt="broken image icon"]

From: mjttelevision [img alt="broken image icon"]
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="broken image icon"] [img alt="broken image icon"]

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 8:04 PM
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="288 234 301 247"/> [img alt="Microsoft Word icon" data-bbox="304 234 317 247"/>

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 [img alt="Microsoft Word icon" data-bbox="678 336 691 349"/> [img alt="Microsoft Word icon" data-bbox="694 336 707 349"/>

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

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 19:28:47 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="678 483 691 496"/> [img alt="Microsoft Word icon" data-bbox="694 483 707 496"/>
 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 [img alt="Microsoft Word icon" data-bbox="678 603 691 616"/> [img alt="Microsoft Word icon" data-bbox="694 603 707 616"/>

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

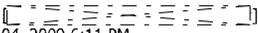
From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 [img alt="Microsoft Word icon" data-bbox="678 724 691 737"/> [img alt="Microsoft Word icon" data-bbox="694 724 707 737"/>
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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 [img alt="Microsoft Word icon" data-bbox="678 805 691 818"/> [img alt="Microsoft Word icon" data-bbox="694 805 707 818"/>

LR0924

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

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

From: mjttelevision 
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: 'mjttelevision'
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

Please return the House ID tomorrow. I don't wish to have the Member ask me about it. Thanks, Shirley

From: mjttelevision 
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:24 PM
To: RichardsonMC, Laura

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucus, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

"It is well known that California has born the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious "supermarket journalism" coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said."

To summarize, the article today rehashed old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:26 PM
To: Parker Rose, Cheryl
Subject: FW: LA Times article

From: Chiller, Matt
Sent: Tuesday, May 05, 2009 9:44 AM
To: CA37-dc
Subject: LA Times article

http://www.latimes.com/news/local/la-me-richardson5-2009may05_0_2305339_story

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.

By Jeff Gottlieb
 May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 - bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for \$535,000. It went into foreclosure and was sold at auction to real estate investor James York for \$388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

jeff.gottlieb@latimes.com

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, June 12, 2009 9:12 PM
To: Eagle, Michael
Subject: Re: Fyi

Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramento story and asked their listeners to call our office Eric indicated the office received about 100 calls in a 15 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don't return calls unless and until we have something definitive to say. Shirley

 Sent using BlackBerry

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

From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 20:09:59 2009
Subject: Fyi

Shirley--Ivon and Henry emailed me to say that a conservative talk radio station is asking its listeners to call our offices to complain about the house. I told them to expect more because it's probably going to be on tv tonight too. Daysha has not been able to get a hold of Carlos yet. Just thought I'd give you the heads up

 Sent using BlackBerry

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, June 12, 2009 9:20 PM
To: Eagle, Michael
Subject: Re: Fyi

Never put your blackberry at rest. I don't know if there will be a statement from her re this issue. She just arrived in LA and I expect Eric will have a conversation with her.

 Sent using BlackBerry

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

From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 21:14:32 2009
Subject: Re: Fyi

So can I put my blackberry down now? I've been on the phone with IT trying ti figure out how to access my email incase you guys wanted to put something out

 Sent using BlackBerry

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

From: Cooks, Shirley
To: Eagle, Michael
Sent: Fri Jun 12 21:12:01 2009
Subject: Re: Fyi

Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramento story and asked their listeners to call our office Eric indicated the office received about 100 calls in a 15 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don't return calls unless and until we have something definitive to say. Shirley

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 Sent using BlackBerry

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, July 17, 2009 6:17 PM
To: Eagle, Michael
Subject: Fw: CLR News

Mike, start asking chiller and alex to generate talking points to compliment those matters/items CLR wants to raise with the editorial board of the PT. What is her current list of items? Acknowledge. Thanks.

 Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Fri Jul 17 17:47:21 2009
Subject: Re: CLR News

1) Let's put this in section to discuss with pt how we do something and get one quote and a city councilmember who did nothing and got elected 6 months ago gets 5 quotes. 2) draft letter to mayor, city mgr and tom re there failure toacknowdege and minimize what received 2nd time.

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Fri Jul 17 09:49:49 2009
Subject: CLR News
 A few items today.

*PRESS TELEGRAM***Richardson announces \$1 million to help improve Shoemaker Bridge**

By Dukc Rescola,

LONG BEACH - The federal government will chip in \$1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

Residual benefits would be to double the size of Cesar Chavez Park by connecting it to what 1st District Councilman Robert Garcia referred to as "big green space that's not used. It's a park between an onramp and the freeway," Garcia said, describing the land west of the park as inaccessible.

Garcia also pointed to traffic safety concerns as the main reason to bring the bridge up to par.

"We've had many accidents on the bridge and its ramps," Garcia said. "It wasn't built to sustain the type of traffic we see today."

Garcia said improving the bridge and its surrounding access ways would not only benefit his district, but would be important to the entire city.

"This is more about structurally fixing the problems on a vitally essential gateway," Garcia said.

Tom Modica, the city's manager of government affairs, said, "This is very good news. It brings us much closer to being project-ready and will help us compete for construction dollars in the future," explaining that an additional \$3 million is needed to get to the drawing board with designs.

Modica said overall estimated costs for the project would be about \$140 million. Modica said the city hopes to tap into other county and federal transportation funding sources to pay for the project.

"If we had all of the money today, the work would be done by 2015," Modica said. He added that the project doesn't qualify for federal stimulus money because it isn't shovel ready.

The \$1 million cleared the Transportation, Housing and Urban Development Appropriations Subcommittee on Wednesday and is now headed to full committee.

Richardson said it should clear the Appropriations Committee next week and expects the House to pass the bill before its August recess.

duke.rescola@presstelegram.com, 562-499-1284

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
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THE PIPELINE—Daily Breeze Blog

Richardsdon digs deep

By [Gene Maddaus](#)

As reported earlier this week, **Laura Richardson** has joined a congressional women's softball team. Now, thanks to her office, we have documentary evidence.

The congressional team recently played against staffers from the RCCC and the DCCC. Here is Richardson, at first base, scooping out a low throw to record an out.



alt=richardsonsoftball1.jpg class=mt-image-center>



alt=richardsonsoftball2.jpg class=mt-image-center>



alt=richardsonsoftball3.jpg class=mt-image-center>



alt=richardsonsoftball4.jpg class=mt-image-center>

Yes, Carson, Compton and Long Beach: that is your congressional representative. Richardson's post-game commentary:

"I just tried to keep my eyes on the ball, make the catch and stretch as far as I could to touch the bag. I was never a cheerleader in school doing splits, so this was taking one for the team and to hear the crowd gasp and then scream... It was intense."
The congressional team lost 14-8.

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THE DISTRICT WEEKLY

FISHING POLL

What lies ahead for Long Beach politicians 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 tax regulations permit him to flip those funds into any campaign he'd like. For a long time, it's been rumored that he'd like to be mayor of Long Beach, which would bring his political career full circle: he got his start as an elected official on the Long Beach City Council in 1992 after many years as an influential community activist while a professor at Long Beach State.

"I thought about [running for mayor of Long Beach] before Bob Foster ran, I thought long and hard," Lowenthal acknowledged in a wide-ranging 2008 interview with The District Weekly in his satellite senate office in Paramount. "When I started on the city council in the early 1990s I ultimately wanted to be mayor. Ernie Kell was mayor at the time, and I said, 'I think I can do a better job as mayor.' But I went to Sacramento.

"I was in the senate when Beverly [ex-Mayor Beverly O'Neill] announced she wasn't going to be running [in 2006]. There was an opening, but at that time I had other issues I really wanted to complete, and I kind of think I let go of that dream."

After hearing himself say that, Lowenthal paused for barely a second before reaching out toward that dream again.

"Not that I still don't think it's a wonderful job. Maybe I might come back," he added. And after hearing himself say that, he seemed to adjust course again. "But I'm into supporting the mayor—and he's going to be there, hopefully, for another six or seven years. And by that time, I just want to enjoy my grandchildren."

But then Lowenthal leaned the other way.

"If the opportunity was right now, maybe, I still think I might have something to give," he added. "But you know, I'm at that point where I think of Sandy Koufax. I like Koufax because he went out on top."

Whatever all that really amounted to, it could be complicated by the uncertainty that may linger around Foster's plans. Although Foster announced late last winter that he will run for re-election as Long Beach's mayor—and already has held two major fundraisers—there is speculation that he announced his candidacy earlier than he planned after Councilmember Tonla Reyes Uranga not-too-niftily sidestepped a question from The District Weekly about her plans to run for mayor.

"All I'm going to say is that labor has been looking for a strong candidate," said Reyes Uranga in February. "There's a feeling that the present administration has not been good to working families."

The fact remains that Foster has never explicitly committed to completing the four-year term that voters awarded him in 2006—and has declined numerous invitations from Bill Peart of LBreport.com to say he would. The District Weekly followed up on Pearl's question last summer during an interview with Foster at Creama coffee house on Pine Ave.

"What Bill wanted me to say was, 'Never under any circumstances will I do anything but serve out my term.' Who is going to say that?" Foster responded. "I don't know. I'm never going to rule out anything, but I fully intend to serve out my term. I have no interest in running for the legislature, no interest in running for congress. But I wouldn't rule out everything that's out there."

So how about the State Board of Equalization? Long Beach's seat on the panel probably has an opening, assuming that its representative, Judy Chu, won the Tuesday (July 14) runoff election for the 32nd District congressional seat that was vacated by Hilda Solis when President Obama appointed her Secretary of Labor. The Board of Equalization is a well-paying, heavily perked, relatively obscure but very influential job—it's the only elected tax authority in the country—as well as a great stepping stone toward offices like state treasurer or even lieutenant governor. Foster's long corporate history and the contacts he made while lobbying his way to the presidency of Southern California Edison could make him a good fit and powerful candidate for the office.

If a special election is held to replace Chu on the Board of Equalization—Gov. Arnold Schwarzenegger could just appoint somebody—it would be held in autumn. That means an announcement from Foster about his plans would be coming soon. If he ran and won, Long Beach would probably be without a mayor for the first few months of 2010, until the local primary in April. And that would leave others to solve the massive budget deficit left behind.

This is all speculation, of course, but a phone call requesting comment from Foster got another less-than-air-tight reply from his chief of staff, Becki Ames, who texted: "Are you serious?"

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Security Industry Association, Bi-weekly E-Newsletter



Legislation Needed to Protect Chemical Facilities from Terrorists

by Rep. Laura Richardson, D-Calif.

Eight years ago this September, 19 terrorists attacked our country and inflicted incalculable damage to our people, economy and national psyche. We responded to the horror and trauma of that day by resolving to honor the victims and heroes of 9/11 by doing all we could to protect our nation and our people from future attack. The creation of the House Committee on Homeland Security was an expression of that resolve.

Through the years, the committee has answered the call by creating balanced and pragmatic legislation, such as the Transportation Security Act and the SAFE Ports Act, which, respectively, have made our airports safer and our seaports less vulnerable than they were eight years ago. It is in the same vein that the "Chemical Facility Anti-Terrorism (CFAT) Act of 2009" (H.R. 2868) was passed by the Homeland Security Committee on June 23, 2009.

The \$600 billion chemical industry employs nearly a million Americans. More than 70,000 industrial, consumer and defense-related products - from plastics to fiber optics - are produced by the nation's chemical facilities.

The economic and strategic value of the industry makes it an attractive target to terrorists, especially given the potential destructive power of many of the chemicals housed in these facilities.

The CFAT protects our nation by making critical infrastructure more secure. Specifically, this legislation requires at-risk chemical facilities to conduct a security vulnerability assessment and, based upon that assessment, to develop and implement a site security plan. This plan is subject to review, approval and inspection by the Department of Homeland Security (DHS) Office of Chemical Facility Security. The legislation also authorizes the DHS secretary to require that chemical facilities in the highest risk tiers implement methods to reduce the consequences of a terrorist attack by utilizing inherently safer technologies. In addition, it authorizes the secretary to award \$225 million in grants to provide technical assistance and funding to finance the capital costs incurred in transitioning to inherently safer technologies.

While the security of our chemical facilities should be a top priority, so too should the safety of the people who work in them. They are essentially our "First Preventers." We depend on them to be competent, vigilant and proactive. We owe them the assurance that they will not be penalized for doing their jobs properly. That is why I found it an unquestionable necessity to include a whistleblower protection provision in the bill. This measure authorizes the secretary to impose civil penalties on employers who retaliate against employees for reporting safety concerns to regulatory authorities.

My congressional district is home to the port city of Long Beach, Calif., several major oil refineries and many gas treatment and petro-chemical facilities. It is, as they say in the military, a "target-rich environment" that led to this remarkable legislation to secure our nation against terrorist attacks. Given the lives not only in my district, but across the nation, and the assets at stake, we cannot wait for legislation that puts in place the necessary protections to keep our chemical facilities secure. I am proud to be a member of the committee that has taken action and I support organizations such as the Security Industry Association that advocate on behalf of workers and the public.

.....

INSIDE LONG BEACH

Below is a link that will launch the July episode of "Inside Long Beach." CLR can be found at around 13 minutes into the show. The clip with CLR is from the Long Beach Senior Housing opening a few weeks back.

<http://bit.ly/YiQrh>

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: 'shirleycook@...' [mailto:shirleycook@...]
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Jul 28 19:16:47 2009
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Google Alerts <googlealerts-noreply@google.com>
To: Eagle, Michael
Sent: Tue Jul 28 19:02:58 2009
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

[Congressional ethics office investigates Rep. Laura Richardson's ...](#)

Los Angeles Times

Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he'd bought it out ...

[See all stories on this topic](#)

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

[Remove](#) this alert.
[Create](#) another alert.
[Manage](#) your alerts.

Cooks, Shirley

From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 10:51 PM
To: RichardsonMC, Laura
Subject: Re: PT & Daily Breeze

Mighty white(oops, I mean kind) of them to use your statement. Too bad a release can't just admit that the bank screwed up

 Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 22:45:58 2009
Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 22:42:48 2009
Subject: PT & Daily Breeze
 These are the articles in the PT and Daily Breeze:

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer
 Posted: 07/29/2009 06:01:18 PM PDT

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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

.....
DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

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Press Secretary

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Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 11, 2009 11:07 AM
To: Richardson, Laura
Subject: September 2 - 3 editorial board meetings

Dear Laura, I would be more comfortable in having a press secretary accompany us to the editorial board meetings so am suggesting we postpone until one is in place. Plus it will give you more time to FINISH the Sacramento property. What do you think? Agree?

Cooks, Shirley

From: Cooks, Shirley
Sent: Wednesday, August 12, 2009 4:55 PM
To: 'laurarichardson';
Subject: FW: September 2 - 3 editorial board meetings

I am resending this message in the hope that you will advise. As I indicated in an earlier e-mail, if you go ahead with the editorial board meetings then I'd suggest bring Greg out.

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Sent: Tuesday, August 11, 2009 11:07 AM
To: Richardson, Laura;'
Subject: September 2 - 3 editorial board meetings

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Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, August 14, 2009 1:14 PM
To: Boyd, Eric
Subject: FW: press clips

From: Eagle, Michael
Sent: Friday, August 14, 2009 10:32 AM
To: Cooks, Shirley
Subject: press clips

Can you read these clips and let me know if I should not include them in the press clips this morning? It's some pretty personal stuff

*THE DISTRICT WEEKLY***BEACHCOMBER REPORTS THAT BATTS WAS BEING BLACKMAILED**

Dave Wielenga Thu. 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 LBPB 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 LBPB's so-called Lobstergate scandal. Lobstergate is the popular name for a lawsuit in which a jury unanimously ruled that the LBPB was guilty of retaliating against three officers (puncturing tires, stealing a flashlight, taking bullets out of an official handgun, smearing a locker room towel with shit—and passing them over for promotions) after they reported that their colleagues were diving for lobsters instead of patrolling the harbor for terrorist threats. It's going to cost the city \$4.1 million in damages.

Beeler's article alleges that Batts covered up for one of the officers accused of the retaliation because that officer has a copy of a crime report taken when police were called to investigate a domestic violence incident involving Batts—and was threatening to release it.

.....

*BEACHCOMBER***Batts Leaving LBPB**

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 expose what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief's office and one source has stated the crime report number has been changed and the original title changed to "bicycle report," apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to "blow the whistle" on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Beith, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts' domestic violence reports and the subsequent blackmail attempts.

Batts' domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. "The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts' prior domestic violence crimes and he got the job," our source said.

Words used by former officers to describe Batts often ranged from "slick, charismatic, golden-tongued, outgoing and intelligent" to "vindictive, arrogant, egotistical, womanizer and mean." A former detective relayed the story about how one officer said "Hi Tony" to Batts in the public service building elevator with the response "You will address me a chief" and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gage was cited at about the same time as the LBPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and directly refuted Batts' testimony, thereby diminishing Batts' truthfulness as a witness in the eyes of the jurists.

Batts also falsely testified on the witness stand that the words "malcontent" would never come from his lips in describing certain officers. Sources within the LBPD said Batts often used the words at various meetings throughout the department. "It was very common for him to say that," one source said.

Plaintiffs Harris, Patterson and Gage claim that – in addition to the chief – they "witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney."

When all of the facts about Lobstergate – including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports – were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. "Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions," one knowledgeable legal source told the Beachcomber.

Summing It Up

A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department's management, in addition to stating that it was "very top heavy."

"The city council and our new mayor ... are so full of praise for him. He's the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?

"The chief doesn't work the streets, he doesn't answer calls for service, he doesn't work gangs, he doesn't solve homicides, he doesn't make arrests, he doesn't deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

"If the Chief is such a valuable asset and sought after by other agencies then why didn't the City of Inglewood snap him up when he applied for the chiefs job there? Why didn't the City of Santa Monica grab him but chose a subordinate instead?

"Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

"But don't overlook the fact that there just may be other reasons for the exodus. They won't tell you for fear of retaliation. They won't tell you what it's like to work for a man who will praise you one minute and smite you the next.

"Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment; he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way."

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 9:47 AM
To: 'stoneycook@...' <...>
Subject: Fw: NY Times

Fyi

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Tue Aug 18 09:34:07 2009
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

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

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

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

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

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

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

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Sent: Tuesday, August 18, 2009 10:18 AM
To: Eagle, Michael
Subject: Re: NY Times

I know. Lalla told me.

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 10:15:18 2009
Subject: Re: NY Times

We have a fire drill

Sent using BlackBerry

From: Cooks, Shirley
To: Eagle, Michael
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Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

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Washington, DC 20515

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(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 turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiller
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Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:20 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Thanks Jeff. Not bad.

 Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley
Sent: Fri Sep 18 10:17:18 2009
Subject: RE: Press-Telegram Article

Watchdog group critical of Richardson

By John Canalis, Staff Writer
 Posted: 09/17/2009 05:51:46 PM PDT

Citizens for Responsibility and Ethics, a Washington, D.C., watchdog group known by the acronym CREW, has placed Rep. Laura Richardson on its "most corrupt members of Congress list." CREW put Richardson on the same list last year.

An independent Congressional committee is looking into the agreement that allowed the Long Beach Democrat to get back her Sacramento house after losing it in foreclosure. Richardson bought the home while serving in the Assembly, but later fell behind in her payments.

CREW cited the issue with the house, as well as mounting legal bills paid by the congresswoman's campaign committee, as evidence of its "corrupt" label.

Richardson has maintained that she did nothing wrong in winning back her home from a man who bought it auction, blaming the lender for making an error in selling it in the first place. She has also said she is making the payments now and maintaining the home.

Though CREW has placed Richardson on its list, the ethics committee has not reached a conclusion in its investigation, nor will it confirm that it is even looking into the home sale.

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:07 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Hj 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_13360105

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

Cooks, Shirley

From: Cooks, Shirley
Sent: Thursday, September 24, 2009 1:49 PM
To: 'Kimberly Parker'
Subject: FW: Story on Staff Turnover

<http://www.capitolweekly.net/article.php?c=yaidwf682ip615&xid=yahs5bzduet8va&done=yajksjvinhgjyq>

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan 10/24/09 12:00 AM PST

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[Print](#)

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

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

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

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

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

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

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

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

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

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

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

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

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

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 17 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office. Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's

office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNeerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

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

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

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

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:**Rep. Richardson Makes 'Most Corrupt' List for 2nd Year**

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pieffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Foly Reveals New Development, Debuting In Summer

by Ryan ZumMallen
<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by Ryan ZumMallen
<http://www.lbpost.com/ryan/767>

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

King, Lalla (Richardson)

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: CA37-dc
Subject: CLR News

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

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

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

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

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

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

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

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"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.

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

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

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

.....

Michael J. Eagle

Press Secretary

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178

LR0970

CSOC.RICH.008086

King, Lalla (Richardson)

From: Eagle, Michael
Sent: Wednesday, August 19, 2009 9:25 AM
To: CA37-dc

PRESS TELEGRAM—The Canalis Report

New York Times visits Laura Richardson's Sacramento home

By John Canalis on August 18, 2009 9:52 PM | [Permalink](#) | [Comments \(0\)](#)

The New York Times examined the Congressional ethics inquiry into U.S. Rep. Laura Richardson's Sacramento home in today's edition.

There's not too much new in the piece for Long Beach readers, but the article does say work on improving the home, which neighbors had described as dilapidated, began earlier this month.

A nice green lawn now replaces the old overgrown and dying patch out front, according to the newspaper of record.

Richardson, a former member of the state Assembly and Long Beach councilwoman for the 6th District, declined to comment, and a spokesman also refused to answer several questions, according to the report. However, the spokesman did say previous reports on the house were inaccurate, biased and partisan.

Richardson had lost the home in foreclosure a couple of years ago, but managed to win it back from her lender, Washington Mutual, after a man bought it auction. The Office of Congressional Ethics, which has made inquiries into the sale of the home, told The Times it doesn't comment on ongoing matters.

.....
The District Weekly

NY TIMES WEIGHS IN ON REP. RICHARDSON'S "NEGLECTED" SACRAMENTO HOUSE

Theo Douglas

There's not much new here for those of us who have followed the tale of Congresswoman Laura Richardson's (D-epressing) frequently bedraggled Sacramento house—which went into foreclosure and was resold before Richardson somehow wangled it back; and which recently has drawn the attention of the Office of Congressional Ethics.

Monday's New York Times story on the matter has, however, a Richardson photo which I haven't seen—and a new denial. This one's from Richardson spokesman Michael Eagle.

In a written statement issued on the congresswoman's behalf, Eagle pronounced the condition of reports on her Sacramento home—the souvenir of her brief time as a California State Assemblywoman—"personal, biased, partisan and in some cases deliberately inaccurate."

.....

Michael J. Eagle

Press Secretary

6137

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1725 Longworth House Office Building

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King, Lalla (Richardson)

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

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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.

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But that's enough about her personal problems. How's she doing on the job?

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One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiller
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Office of Congresswoman Laura Richardson
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Berry, Gregory

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:14 PM
To: CA37 - All Staff
Subject: CLR News

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return a call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

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Press-Telegram Blog—The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

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LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui (D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

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LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

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

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

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CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

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LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

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Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson

37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

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(202) 225-7926 fax

Berry, Gregory

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:08 AM
To: Berry, Gregory

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

Michael J. Eagle

Press Secretary

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Berry, Gregory

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces \$1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded \$1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over \$3 million in federal appropriations and over \$66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the \$3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

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 L.A. TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

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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.

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jeff.gottlieb@latimes.com

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MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

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Associated Press

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

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PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

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DAILY BREEZE

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

<http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html>

Michael J. Eagle

6156

Press Secretary

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Berry, Gregory

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

*PRESS TELEGRAM***Richardson's Sacramento house subject of congressional ethics probe**

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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

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PRESS TELEGRAM

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing \$9,000 in back property taxes. The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

“The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists,” Gottlieb writes.

“Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.”

Richardson (D-umbfounded) also declined to comment.

“We can’t comment on conversations involving others that we haven’t been a part of,” Richardson’s press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it “became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure,” Gottlieb writes.

“The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson’s house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.”

Lest you forget, Gottlieb notes: “Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.”

We’ll see what comes of this investigation.

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

Berry, Gregory

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: CA37-dc
Subject: CLR News

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

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

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. “I can’t discuss the terms,” he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson’s spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson’s regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson’s behalf, Mr. Eagle called reports about her Curtis Park property “personal, biased, partisan and in some cases deliberately inaccurate.”

Mr. Eagle also said in another statement that the property was “neither deteriorating nor a nuisance” and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O’Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson’s home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O’Connor concurred with Mr. Eagle that the house was not blighted or neglected.

“I could live it in now if it had a little more property where I could have a garden,” Mr. O’Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office’s policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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Michael J. Eagle

Press Secretary

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3

LR0974

CSOC.RICH.008115

Berry, Gregory

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Laila (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Daily Breeze - South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hep to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciarcia](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedding Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Madans](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

[Capitol Weekly](#) takes a look at Laura Richardson's staff turnover rate, and finds that 10 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there." (Jack) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:00 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

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LR0976

weekends Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes [landowner](#) can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more [places](#) to spend money they don't have: Kohl's opens Sunday at the south Bay Galleria in Redondo Beach, and Howards, an electronics chain, took the space vacated by Circuit City in Torrance.

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National perspectives on L.A.'s Clean Trucks

By [Steve Waldman](#) on September 23, 2009 6:29 PM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unification port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villarraigosa's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Andrew Woodhouse](#) on September 23, 2009 10:35 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently [shifted](#) her previous position that any new troops in Afghanistan would be citizens. In an op/ed she penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night [selected](#) its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR0977

A new Latina [home](#) for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your [roosters](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The [man](#) who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man [pleaded](#) no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Maza](#), on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Alex Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Gene Madgala](#), on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, [Mattie Fein](#). Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ('It's the corruption, stupid!' Opinton, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Gene Madgala](#), on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times:

LR0978

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the Washington Times last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By [Gene Madama](#) on September 22, 2009 12:50 PM | [Personal](#) | [Comments \(0\)](#) | [Share This](#)

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By [Gene Madama](#) on September 22, 2009 11:02 AM | [Personal](#) | [Comments \(0\)](#) | [Share This](#)

Rep. Jane Harman has an op/ed in the Financial Times today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (£677bn, \$611bn) deficits and an American public soaring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump:

Continue reading [Harman: More troops in Afghanistan, with conditions](#).

LR0979

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LR0980

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CSOC.RICH.008121

Billington, Jeffrey

From: RichardsonMC, Laura
Sent: Thursday, September 24, 2009 10:52 AM
To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover
Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you've been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I've pasted it into the email below.

<http://www.capitolweekly.net/article.php?c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=yajksivinhqiyq>

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan | 09/24/09 12:50 AM PST

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In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Robby 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, Jasmyn Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jack Friedly, founder and CFO of Storming Media LLC, which puts out Legistorm.

The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

He added, "For Laura Richardson to go onto the top of the worst employers in Congress, she's got a pretty steep road to climb."

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress — though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He's seen 10 staffers go in a tenure that is nearly two years longer than Richardson's. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

Jeff Billington

Communications Director

Congresswoman Laura Richardson (CA-37)

1725 Longworth House Office Building

(202) 225-7924

jeffrey.billington

Billington, Jeffrey

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC; Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

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Have a question about something in this story? Ask it here and get answers from readers like you.

Article eyes Richardson staff turnover

Posted: 09/24/2009 08:01:20 PM PDT

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by LegiStorm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Jack Frierly, who publishes LegiStorm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters on the piece, who seem to have some inside knowledge: "And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh, and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the district office, and had Kim escorted by Capitol Police out of the House."

- Gene Maddaus

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take advantage of 7.5 million
homeowners but to for only 80,000
homeowners.

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LR0985

Billington, Jeffrey

From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Laila (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article
Attachments: South Bay Pipeline.htm

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Novellino](#) on September 25, 2009 10:03 AM | [Format](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacca](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations!

The latest bank robbers with cutesy names wanted by the FBI? The [Bedouin Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's [AT Work](#) column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Irtidjias](#) on September 24, 2009 1:35 PM | [Format](#) | [Comments \(0\)](#) | [Share This](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by [Legistorm](#), which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," [Jack](#) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some 'inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't mistake how she locked Stan out of the Sacramento office, Jasmine from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Novellino](#) on September 24, 2009 9:06 AM | [Format](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

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LR0987

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition law means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach residents tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes landowner can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more places to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howard's, an electronics chain, took the space vacated by Circuit City in Torrance.

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National perspectives on L.A.'s Clean Trucks

By [Gene Weisbeiss](#) on September 23, 2009 6:29 PM | [Pittsburgh](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unification port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villaraigosa's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next stop on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Audrina Woodhouse](#) on September 23, 2009 10:35 AM | [Beverly Hills](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently shifted her previous position that any new troops in Afghanistan would be citizens. In an op/ed she's penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night selected its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR0988

A new Lomita [home](#) for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your [requests](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The [man](#) who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man [pleaded](#) no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Wertz](#) on September 23, 2009 10:28 AM | [Bookmark](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a MARCH 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.

Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.



Fein: It's the nation building, stupid!

By [Jane Harman](#) on September 22, 2009 7:01 PM | [Bookmark](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Maxine Fein. Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Jane Harman](#) on September 22, 2009 2:44 PM | [Bookmark](#) | [Comments \(0\)](#) | [Share This](#)

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times:

LR0989

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-OHanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the [Washington Times](#) last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential: the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it isn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By [Gene Winograd](#) on September 22, 2009 12:50 PM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan.

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By [Gene Madigan](#) on September 22, 2009 11:02 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Rep. Jane Harman has an op/ed in the *Financial Times* today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (€677bn; \$611bn) deficits and an American public souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the [publication](#) of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump.

Continue reading [Harman: More troops in Afghanistan, with conditions](#)

LR0990

Archives

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file://C:\Documents and Settings\jbillington\Local Settings\Temporary Internet Fil... 11/23/2009

CSOC.RICH.008132

Billington, Jeffrey

From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician
Signal Tribune Newspaper.htm



Laura Richardson
explains circ...

Here is an article that we should look at. This is from our editorial board meeting, but the newspaper is taking the 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; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:**Rep. Richardson Makes 'Most Corrupt' List for 2nd Year**

by [Keith Higginbotham](#)

<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)

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by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/767>

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436-3828
FX: (562) 437-6434

Billington, Jeffrey

From: Billington, Jeffrey
Sent: Tuesday, September 29, 2009 3:03 PM
To: Rogers, Henry; Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Henry,

I've got them printed off and will give them to her shortly.

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

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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Henry Rogers
Congresswoman Laura Richardson (CA-37)
[henry.rogers](mailto:henry.rogers@ca.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,

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

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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Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@ca.gov
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 nasty people might try to cause negative press for you, I can only imagine what some conservative commenter would say, regardless if you said it should be handled through the ethics committee or if you were harsh toward him.

My vote would be a no.

Also, The Covert Report called again and said they were going to be in town doing one of these spots for their Better Know the District segments on October 21st. I'm assuming your answer for this is no? It is done in good fun, but it has been embarrassing for some members, though others have gotten into it. But Congressman Frank would be sure to tell you not to do it.

From: Marshall, Jr., William
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Tue Oct 13 12:31:48 2009
Subject: FW: Fox Business News Media Op

From: Williams, Nicole
Sent: Tuesday, October 13, 2009 12:31:36 PM
To: Anderson, Debra; Avant, Lanier; Clendinen, Monique; Cohen, Ira; Comis, Adam; Cullen, Kristen; Daniels, Ryan; Rotert, Danny; Simon, David; Dillard, Larry; dm; Edmonds, Kenneth; Engelhardt, Steven; Gadlin, Stephanie; Gibson, Jennie; Goepfert, Alex; Graziano, Dena; Jauert, Rick; Jenkins, Sharon; Godfrey, Jonathan; Jones, Brenda; Willis, Ken; Greco, Kristie; Levin, Michael; Little, Corey; Marnaux, Lale; Marshall, Jr., William; Mbanu, Nkechi; McKenney, Kerry; Milne, Emile; Montgomery, Sonyrea; Muhammad, Toure; Ofofu, Asi; Ohlemiller, Justin; O'Reilly, Shanna; Palmer, Jioni; Perkins, Trudy; Phelan, Richard Andrew;

Plummer, Derrick; Ragland, Micah; Saavedra, Susie; O'Reilly, Shanna; Sharon, Adam; Sidney, Arthur; Silag, Phoebe; Simmons, Aketa; Simon, David; Spaulding, Sondra; Sterlin, Shrita; Engelhardt, Steven; Sykes, Ronnie; Tanks, Ashley; Walker, Tracy; Weber, Dan; Whisenant, Addie; White, Dorinda; Williams, Nicole; Willis, Ken

Subject: Fox Business News Media Op

Auto forwarded by a Rule

Fox Business News is looking for someone to appear on their show Happy Hour this evening to discuss Healthcare and other topics. Hit time is 5:12pm and the interview would last a total of 5 minutes and would be taped in the Cannon Rotunda. Your member would appear alone along with the 3 Fox anchors. Please contact me if you're interested. Thanks.

Who: Fox Business News

When: Today, 5:12pm

Where: Cannon Rotunda

Nicole Y. Williams

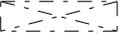
Communications Director

The Honorable Barbara Lee (CA-9)

2444 Rayburn House Office Building

Washington, DC 20515

(202) 226-

(202) 579-

(202) 225-9817 (Fax)

<http://lee.house.gov/>

Billington, Jeffrey

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:26 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by [Ryan ZumMallen](#) | [Long Beach News](#) | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

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 investigatvive 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

Billington, Jeffrey

From: LBPOST.com [ealert@LBPOST.com]
Sent: Friday, October 30, 2009 11:14 AM
To: Billington, Jeffrey
Subject: Committee To Decide Whether Richardson Violated Rules



Friday, October 30, 2009

Committee To Decide Whether Richardson Violated Rules

by Ryan ZumMallen | Long Beach News | 10.30.09

The Committee on Standards of Official Conduct today stated that they will determine whether Congresswoman Laura Richardson received preferential treatment when the Sacramento house she defaulted on was given back to her.

[Click here to read the article.](#)

C-17 Will Live On, Thanks To Defense Bill Funding

by Ryan ZumMallen | Long Beach News | 10.30.09

President Obama signed a defense bill this week that included up to \$2.5 billion for 10 new C-17 aircraft, although fewer may actually be ordered. The move preserves 5,000 Long Beach jobs.

[Click here to read the article.](#)

State Of The County Speech To Broadcast Live Online

by Ryan ZumMallen | Long Beach News | 10.30.09

Los Angeles County Supervisor Don Knabe will make his annual State of the County address available online, to view live on his website www.Knabe.com.

[Click here to read the article.](#)

The Black Cat: Devil Or Angel

by Judy & Kate | Pet Post | 10.30.09

On the eve of your spooky weekend, Judy and Kate delve into the rumors of the black cat, and explain the origins of its mystery.

[Click here to read the article.](#)

Car Sharing, An Option For Long Beach

by Nancy Pfeffer | Moving Green | 10.30.09

With state regulations continuing to require reductions in greenhouse gas emissions from transportation, car-sharing is an option we should support.

[Click here to read the article.](#)

Reduce Stress At Your Desk And Computer

by Dr. Michael Day, D.C. | Vital Living | 10.30.09

Dr. Michael Day describes some helpful tips for staying active and healthy during long hours in front of a computer screen.

[Click here to read the article.](#)

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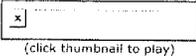


Billington, Jeffrey

From: Results@TVEyes.com
Sent: Friday, October 30, 2009 5:10 PM
To: Billington, Jeffrey
Subject: New MMS Alert - Laura richardson - KCAL-LA

Media Alert From TVEyes Media Monitoring Suite

Laura richardson on KCAL-LA -
10/30/2009 02:09:22 PM
KCAL 9 NewsCentral at 2:00PM (News)



...they're focused on democrats maxine waters and laura richardson. water is under investigation because the bank at which her husband own stock received 12 million bonus fund after they were arranged a meeting between banking victims and officials. which is since they stated to have received special treatment from washington mutual when the bank foreclosed! on her home and...

This is an Automated Alert Message - Please do not reply
[Questions or Comments?](#)

Billington, Jeffrey

From: Results@TVEyes.com
Sent: Friday, October 30, 2009 9:04 PM
To: Billington, Jeffrey
Subject: New MMS Alert - Laura richardson - KABC-LA (ABC)

Media Alert From TVEyes Media Monitoring Suite

Laura richardson on KABC-LA (ABC) -

10/30/2009 06:03:57 PM

News (News)



(click thumbnail to play)

...there are no facts to support allegations that i've acted improperly. meantime long beach congresswoman laura richardson's case also involved suspected preferential treatment from a financial institution. her involves her sacramento home that was sold at a foreclosure auction. her home in a well off sacramento neighborhood was returned to richardson by washington mutual. this now owned again by the...

This is an Automated Alert Message - Please do not reply
[Questions or Comments?](#)

Billington, Jeffrey

From: RichardsonMC, Laura
Sent: Friday, November 13, 2009 9:05 PM
To: Miller, Ken; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: RE: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm
Attachments: image038.gif; image039.gif; image040.gif; image041.gif; image042.jpg; image043.gif; image044.gif; image045.jpg; image046.gif; image047.gif; image048.gif; image049.gif; image050.jpg; image051.jpg; image052.gif; image053.gif; image054.gif; image055.gif; image056.gif; image057.gif; image058.gif; image059.jpg; image060.gif; image061.gif; image062.gif; image063.jpg; image064.gif; image065.gif; image066.gif; image067.gif; image068.gif; image069.jpg; image070.jpg; image071.gif; image072.gif; image073.jpg; image074.gif

Let's add them to our list to respond to when this is over.

From: Miller, Ken
Sent: Friday, November 13, 2009 5:14 PM
To: RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm

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- Education
- Food
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- Kids and Teens
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- Opinion
 - Rob Eshman
 - David Sulissa
 - Letters to the Editor
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- Singles
- Sports
- Special Sections
 - Bar & Bat Mitzvahs
 - Elections
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 - High Holy Days
 - L.A. Woman
 - Passover
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- Torah Portion
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 - 30 Years After
 - Ask a Business Mensch
 - Ask an Angel
 - Bloggish
 - Chai Tech
 - Emily Stern
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 - Hollywood Insider
 - Hollywood Jew

- o Iranian American Jews
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- o Jews Choose
- o Keeping the Faith
- o L.A. Weiss
- o Life Coach. Jew
- o Live From AIPAC
- o Morethodoxy
- o Nice Jewish Doctor
- o Paris-Chronicler
- o PrimeTime Jew
- o Rabbi Shmuley
- o Serious Stern
- o Shesh Desh
- o Swindler's List
- o The Calendar Girls
- o The Chosen Dish
- o Live in Sderot
- o The God Blog
- o The Wide Angle
- o Tommywood (the blog)
- o The Memo
- o VideoJew
- Celebrations/Simchas
- Directories
 - o Kosher Eats
 - o Congregations
 - o Tehrangeles
 - o Schools
- Multimedia
 - o Audio
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 - o Video
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November 13, 2009 | 4:06 pm

Race and Ethics---Let's Be Honest

Posted by Joe R. Hicks

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black caucus has taken exception. They say the whiff of racism's in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled – the legislative equivalent of the canard of "driving while black." However, my view is that this is just the same old, same old – a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven't disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee's investigations.

To point out just two, need I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay – recently a "Dancing with the Stars" circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing "infatuation" with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are "also" engaged in unethical behavior---that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress – and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi's actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area – one of the most liberal districts in the nation.

Talking about indefensible, Jefferson was discovered to have stashed \$90,000 in his home freezer. This gives new meaning to the term "cold, hard cash." The cash was from a bribery deal with a Nigerian government official. For this and a host of other charges, Jefferson's been convicted and will face 13 years in federal lock-up, announced today.

And exactly how did racism play a role in any of this?

Then there's Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He's under investigation for failing to pay taxes on \$75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least \$600,000 in assets, until this past August.

Nonetheless, the Black Caucus issued a letter expressing support for Rangel, saying "...he has our full support" and that "...we are proud of the thoughtful leadership he provides the House ...". So the stink of financial improprieties doesn't bother them? The brother's just out-witting the system and "getting his," right?

Apparently untroubled by the probe of Rangel's financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between \$250,000 and \$500,000-worth of stock from One United Bank - a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank's board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United - all without disclosing her or her husband's links to the bank. The government eventually coughed up \$12 million in TARP funds for One United.

Laura Richardson's story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson's grass and cleaned up the yard - something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the *Los Angeles Times* has reported on all the sordid details of Richardson and her several homes).

Why is it that Richardson allowed her home to become such an eyesore that it looked like a crack den and her neighbors felt compelled to clean it up?

Now the Committee is also looking into trips to the Caribbean taken by Charley Rangel and four other black House members - Michigan's Caroline Kirkpatrick, New Jersey's Donald Payne, Mississippi's Bennie Thompson, and Donna Christian-Christensen from Virginia.

The Committee is investigating whether their Island junkets violated House rules. According to the Committee, these trips were sponsored, funded and organized by an agency known as the *Carib News*. If true, this is simply against the rules.

Speaking of rules, why isn't the Black caucus embracing these probes?" Shouldn't they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing "why us" victim posture.

But it could also be argued - as I do - that the Black Congressional Caucus is a hold-over from an era that's long-past. C'mon, is there really some racial identity interest they serve that's fundamentally different from any other elected officials?

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Race and Ethics---Let's Be Honest

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• **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. ...



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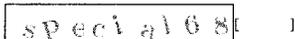
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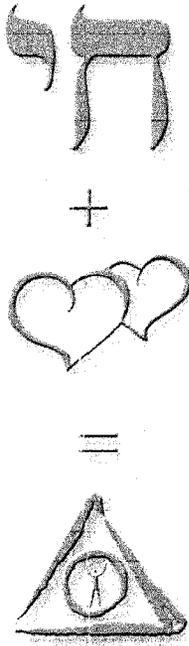
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Richard, Lucinda

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Richard, Lucinda

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC; Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Richard, Lucinda

From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article
Attachments: South Bay Pipeline.htm

Daily Breeze - South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A [loving](#) and [handy father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Cranshaw Boulevard.

Veteran [newswoman Toni Sciaccqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Ledwith](#) on September 24, 2009 1:35 PM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

[Capitol Weekly](#) takes a look at Laura Richardson's [staff turnover](#) rate, and finds that 13 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," (Jack) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company out when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

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LR1025

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) might not give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes [landowner](#) can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more [places](#) to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howards, an electronics chain, took the space vacated by Circuit City in Torrance.

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National perspectives on L.A.'s Clean Trucks

By [Gene Weisbe](#) on September 23, 2009 6:39 PM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villaraigosa's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Andrea Weisbe](#) on September 23, 2009 10:35 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently [shifted](#) her previous position that any new troops in Afghanistan would be citizens. In an op/ed she penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night [selected](#) its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR1026

A new Lorita [blog](#) for domestic violence victims and their children hosts a gate to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your [requests](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The [man](#) who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man [pleaded](#) no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Matzka](#) on September 22, 2009 10:28 AM | [Feedback](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Alina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Gene Weisbach](#) on September 22, 2009 7:01 PM | [Feedback](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, [Mattie Fein](#). Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Gene Weisbach](#) on September 22, 2009 2:44 PM | [Feedback](#) | [Comments \(0\)](#) | [Share This](#)

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times.

LR1027

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the [Washington Times](#) last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By [Gene Healy](#) on September 22, 2009 12:50 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By [Gene Healy](#) on September 22, 2009 11:02 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Rep. Jane Harman has an op/ed in the Financial Times today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (£677bn, \$611bn) deficits and an American public souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump.

Continue reading [Harman: More troops in Afghanistan, with conditions](#).

LR1028

Archives

Full-time by the state Tube

LR1029

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CSOC.RICH.008170

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#)
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1997>

LR1031

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@ca.gov
PH: (562) 436-3828
FX: (562) 437-6434

Selway, Laura

From: Selway, Laura
Sent: Tuesday, September 01, 2009 4:04 PM
To: Boyd, Eric
Attachments: EDBOARD COVER PAGE AND CONTENTS.doc

Red tab: Congresswoman Richardson and the 37th district
Yellow tab: personal update
Gray tab: key votes
Blue tab: leg Accomplishments
Green tab: Fed funding
Yellow tab: Constituent services

Laura Selway
Legislative Assistant
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924



[Insert newspaper] Editorial Board
2009 Legislative Report

Prepared by
Congresswoman Laura Richardson

September #, 2009

LR1034

CSOC.RICH.008175

Congresswoman Laura Richardson
2009 Legislative Report
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Selway, Laura

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Selway, Laura

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.



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Have a question about something in this story? Ask it here and get answers from readers like you.

Article eyes Richardson staff turnover

Posted: 09/24/2009 08:11:20 PM PDT

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by LegiStorm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Jock Friedly, who publishes LegiStorm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters on the piece, who seem to have some inside knowledge: "And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh, and please don't exclude how she looked Stan out of the Sacramento office, Jasmyrne from the district office, and had Kim escorted by Capitol Police out of the House."

- Gene Maddaus

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 Updated at 11:06 AM
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 - CIF State Volleyball Pairings (PT Prep Sports)
 - PHOTOS: Robotics Competition (Long Beach Seen)
 - Donate a toy to get a discount at Geoffrey's Comics' 31st Anniversary sale today (Modern Mythology)

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LR1040

Oct 17
Long Beach man gets life
for DUI death
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of wetlands cleanup roles
Conference aimed at
boosting college
attendance

LR1041

Selway, Laura

From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article
Attachments: South Bay Pipeline.htm

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By Andrea Woodhouse on September 25, 2009 10:03 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hop to it:

A fire broke out at a Wilmington refinery this morning.

A loving and handy father brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The family of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of Torrance nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman Toni Sciacqua is the Daily Breeze's new editor. Why don't you follow her on Twitter, and wish her congratulations!

The latest bank robbers with cutesy names wanted by the FBI? The Badtime Bandits, who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a woman who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 list of prep football teams.

Richardson has high staff turnover rate

By Gene Maddox on September 24, 2009 1:25 PM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," (Jock) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By Andrea Woodhouse on September 24, 2009 9:04 AM | [Reprints](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's get to it:

Police are investigating a double homicide in Wilmington last night.

Proposed state legislation would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

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Several South Bay survivors of drunk driving victims are participating in this weekend's mothers Against Drunk Driving fundraiser.

A new extradition law means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach residents tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes landowner can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more places to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howard's, an electronics chain, took the space vacated by Circuit City in Torrance.

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[Wilmington \(2\)](#)

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[Housing \(1\)](#)

[Religion \(1\)](#)

[Sports \(12\)](#)

National perspectives on L.A.'s Clean Trucks

By [Gene Madous](#) on September 23, 2009 6:24 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villarigosa's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Audrea Woodhouse](#) on September 23, 2009 10:35 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently shifted her previous position that any new troops in Afghanistan would be citizens. In an op/ed she penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night selected its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more

LR1044

details.

A new Lomita home for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your roosters to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The man who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man pleaded no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Marza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Gene Maddux](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Mattie Fein. Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Gene Maddux](#) on September 23, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

In a voicemail, [Jane Harman](#) takes issue with my characterization of her op/ed in

LR1045

Today's Financial Times:

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the Washington Times last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By Seth Maddaus on September 22, 2009 12:50 PM | Permalink | Comments (0) | Share This

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By Glynis Maddaus on September 22, 2009 11:02 AM | Permalink | Comments (0) | Share This

Rep. Jane Harman has an op/ed in the Financial Times today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr. Karzai that Congress, facing \$1,000bn (€677bn, \$611bn) deficits and an American public scolding on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr. Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the publication of Gen Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his July op/ed calling for more troops in Afghanistan; his argument that Afghanistan is no Iraq; and his op/ed downplaying the challenges there.

Today's op/ed is behind a pay wall, but you can read the whole thing after the jump.

LR1046

Continue reading [Harman: More troops in Afghanistan, with conditions](#)

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LR1047

From: Eagle, Michael
Sent: Friday, June 12, 2009 11:24 AM
To: Boyd, Eric; Austin, Daysha
Subject: LA TIMES

Hey—could someone tell me what page this appeared on?

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.
 By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a

dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, grey with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Daysha McArthur [daysha
Sent: Wednesday, July 22, 2009 1:05 PM
To: Boyd, Eric
Subject: Sacramento Property

Hey EB...can you email me the contact information for the woman in Sacramento that is interested in renting CLR's house?

Thanks.

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:28 AM
To: Austin, Daysha; Boyd, Eric; Rogers, Henry
Subject: FW: CLR News

Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces \$1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded \$1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over \$3 million in federal appropriations and over \$66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the \$3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

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LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year. The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.
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6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house
Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

Information from: Los Angeles Times, <http://www.latimes.com>
.....

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe

From the Associated Press

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

<http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html>

Michael J. Eagle

6247

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(202) 225-7926 fax

From: Selway, Laura
Sent: Tuesday, September 01, 2009 3:57 PM
To: Boyd, Eric
Subject: cover page
Attachments: EDBOARD COVER PAGE AND CONTENTS.doc

Laura Selway
Legislative Assistant
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924



[Insert newspaper] Editorial Board
2009 Legislative Report

Prepared by
Congresswoman Laura Richardson

September #, 2009

LR1059

CSOC.RICH.008200

Congresswoman Laura Richardson
2009 Legislative Report
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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

From: Capitol Weekly [info@capitolweekly.net]
Sent: Thursday, September 24, 2009 7:41 PM
To: Boyd, Eric
Subject: From Robert Donin -- Richardsons congressional tenure marked by high staff turnover

x



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Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan | 09/24/09 12:00 AM PST
 In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy.

She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson's first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jock Friedly, founder and CEO of Storming Media

LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turn over seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.



"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

He added, "For Laura Richardson to go onto the top of the worst employers in Congress, she's got a pretty steep road to climb."

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress — though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to

her high number. Robert Matsui died in office on Jan. 11, 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.

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From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician
Signal Tribune Newspaper.htm



Laura Richardson
explains circ...

Here is an article that we should look at. This is from our editorial board meeting, but the newspaper is taking the liberty of using the information with other published accounts.

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Laura Richardson explains circumstances, insists she is not a corrupt politician

September 25th, 2009 · [3 Comments](#)

By Nick Diamantides
Staff Writer

(Part three in a three-part series)

About two weeks after the *Signal Tribune* interviewed Congresswoman Laura Richardson (D-37th CA District), the Washington, D.C.-based Citizens for Responsibility and Ethics in Washington (CREW) put her on its annual list of "Most Corrupt Members of Congress." This is the second consecutive year that CREW has placed Richardson on the list.

According to the CREW report, Richardson's recent financial problems and an Office of Congressional Ethics (OCE) investigation show that she is dishonest.

Of concern to CREW was Richardson's failure to make mortgage payments for almost a year on a home she owned in Sacramento. In early 2008, Washington Mutual, the holder of the mortgage, sold the home in foreclosure to James York, who then proceeded to invest money into the cleanup and repair of the house.

According to media reports, Richardson claimed she did not know about the foreclosure sale and she insisted that, before the sale, she had already reached an agreement with the bank to restructure the loan. The bank rescinded the foreclosure sale in June 2008. Soon afterwards, York sued Richardson and Washington Mutual, claiming that the bank had given Richardson preferential treatment because she is a government official.

A month later, York dropped the lawsuit and Richardson retook possession of the property.

In July 2009, OCE initiated its investigation to determine how it was that Richardson was able to regain possession of the home after it had been sold in foreclosure. OCE is also looking into whether the House of Representatives Gift Rule was violated when residents in the neighborhood of Richardson's Sacramento home spent their money for landscape maintenance on her property.

That issue had begun with complaints made by residents who told city officials and news reporters that she had neglected maintenance and cleanup of the property-- located in an upscale neighborhood-- since she had purchased it. The City of Sacramento declared the property a "public nuisance" in 2008 and "blighted" in 2009. Soon thereafter, some of the neighbors pooled their money to hire gardeners to clean and maintain the yard.

When Richardson came to the offices of the *Signal Tribune* three weeks ago, she insisted that she had made an honest effort to maintain the property. "The news reports were partisan, political and hateful to some degree," she said. "There was peeling paint due to a heavy winter and other problems, but nothing was excessive or a real detriment to the

LR1068

community." She also showed photos of properties in the same neighborhood with overgrown vegetation and mentioned that nobody was complaining about those homes.

According to CREW, there was another problem pertaining to the house Richardson failed to include the Sacramento property mortgage in her personal financial disclosure statements, as required by election law. Furthermore, the news media reported that Richardson had not paid \$9,000 in property taxes on the house and had defaulted on other loans for houses she owned in Long Beach and San Pedro. The news media also reported that while falling behind on her Sacramento mortgage, Richardson had loaned \$77,500 to her campaign fund that helped her get elected to Congress. Richardson said her financial woes had their roots in her divorce, which took years to settle. "The settlement was not done until 2006," she said. "That entire period, I paid for all joint financial obligations and, at that same period, I had several elections in two years." Richardson was reelected to the Long Beach City Council in 2004, elected to the State Assembly in 2006, and elected to the U.S. House of Representatives in 2007.

"I ran very short on my finances, and I gambled," she explained. "Oftentimes, when you gamble, you fall short." Richardson noted that when Governor Arnold Schwarzenegger called a special election to replace her predecessor, Congresswoman Juanita Millender-McDonald, who died while in office, candidates had 58 days to persuade the electorate to vote for them. "I put every dime that I had into that because it was a once-in-a-lifetime opportunity, and I was not going to let it pass by," Richardson said. She admitted that putting all of her financial resources into the campaign was a huge risk and she is still dealing with the repercussions.

"I was sworn in on September 4, 2007, and, because I wanted my constituents to know they were fully represented, I immersed myself 200 percent in my work," she said, explaining that because of devoting so much time and energy to her position as a member of Congress, she did not give as much attention as she should have to her personal finances. In December of that year she started getting default notices and knew she had to address them. "I got loan modifications for all of my properties," she said, adding that the huge amount of Washington Mutual mortgage foreclosures slowed the process, and the loan-modification papers did not make it to the foreclosure department in time to stop the sale. "I had signed the papers and was making the payments, but they improperly sold the home, and that's why they had to give it back," she said.

Brushing all of Richardson's explanations aside, in a recent statement, Melanie Sloan, CREW's executive director said, "With the economy in a freefall, unemployment rates at record highs, and healthcare solutions still nowhere in sight, members should be spending their time looking for answers to the nation's problems— not finding new ways to enrich themselves." Sloan added, "The members of Congress profiled in CREW's 'most corrupt' report have betrayed those who voted them into office. This report holds them accountable for their bad choices."

Richardson insisted that the media and CREW have not treated her fairly and that if anyone were to take all the circumstances of her life and her election into account, they would realize that she is not a corrupt politician. She also insisted that she is not letting the bad publicity keep her from doing her job. "Bad circumstances happen to everyone, and they have to decide what they will do with them," she said. "I choose to grow from my experiences."

To see the CREW report on Richardson, visit www.crewsmostcorrupt.org.

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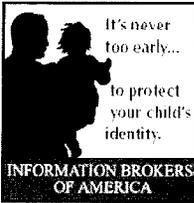
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From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article
Attachments: South Bay Pipeline.htm

Daily Breeze - South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permissions](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves a [ong](#) to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Redtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's [At Work](#) column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gina Mardiaz](#) on September 24, 2009 1:35 PM | [Permissions](#) | [Comments \(0\)](#) | [Share This](#)

[Capitol Weekly](#) takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," (Jack) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmine from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permissions](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

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LR1074

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition law means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach residents tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes landowner can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more places to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howard's, an electronics chain, took the space vacated by Circuit City in Torrance.

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National perspectives on L.A.'s Clean Trucks

By [Gene Weisbus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal, for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villaragosa's union pals.

But the [American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Andrea Vespignone](#) on September 23, 2009 10:35 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Readers, let's hit it:

Rep. Jane Harman has apparently shifted her previous position that any new troops in Afghanistan would be citizens. In an op/ed she's penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night selected its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR1075

A new Lomita [home](#) for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your [roasters](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The [man](#) who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man [pleaded](#) no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Linda Morris](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanlian, owner of Sam's Auto Land.

Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.



Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Jane Madidus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

For the sake of completeness, here is a recent letter to the Washington Times from Jane Harman's potential Republican challenger, Mattie Fein. Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millenniums.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Jane Madidus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

in a voicemail, Jane Harman takes issue with my characterization of her op/ed in today's Financial Times:

LR1076

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the *Washington Times* last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential: the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By [Suzanne Madhoun](#) on September 22, 2009 12:50 PM | [Permissions](#) | [Comments \(0\)](#) | [Share This](#)

Marcy Winograd, who is challenging Jane Harman for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By [Suzanne Madhoun](#) on September 22, 2009 11:02 AM | [Permissions](#) | [Comments \(0\)](#) | [Share This](#)

Rep. Jane Harman has an op/ed in the *Financial Times* today, in which she and co-author Michael O'Hanlon suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (€577bn, \$611bn) deficits and an American public soured on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since the publication of Gen. Stanley McChrystal's assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump.

Continue reading [Harman: More troops in Afghanistan, with conditions](#).

LR1077

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From: RichardsonMC, Laura
Sent: Friday, November 13, 2009 9:05 PM
To: Miller, Ken; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: RE: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm
Attachments: image038.gif; image039.gif; image040.gif; image041.gif; image042.jpg; image043.gif; image044.gif; image045.jpg; image046.gif; image047.gif; image048.gif; image049.gif; image050.jpg; image051.jpg; image052.gif; image053.gif; image054.gif; image055.gif; image056.gif; image057.gif; image058.gif; image059.jpg; image060.gif; image061.gif; image062.gif; image063.jpg; image064.gif; image065.gif; image066.gif; image067.gif; image068.gif; image069.jpg; image070.jpg; image071.gif; image072.gif; image073.jpg; image074.gif

Let's add them to our list to respond to when this is over.

From: Miller, Ken
Sent: Friday, November 13, 2009 5:14 PM
To: RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm

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November 13, 2009 | 4:06 pm

Race and Ethics---Let's Be Honest

Posted by [Joe R. Hicks](#)

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black caucus has taken exception. They say the whiff of racism's in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled - the legislative equivalent of the canard of "driving while black." However, my view is that this is just the same old, same old - a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven't disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee's investigations.

To point out just two, need I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay - recently a "Dancing with the Stars" circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing "infatuation" with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are "also" engaged in unethical behavior---that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress - and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi's actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area - one of the most liberal districts in the nation.

Talking about indefensible, Jefferson was discovered to have stashed \$90,000 in his home freezer. This gives new meaning to the term "cold, hard cash." The cash was from a bribery deal with a Nigerian government official. For this and a host of other charges, Jefferson's been convicted and will face 13 years in federal lock-up, announced today.

And exactly how did racism play a role in any of this?

Then there's Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He's under investigation for failing to pay taxes on \$75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least \$600,000 in assets, until this past August.

Nonetheless, the Black Caucus issued a letter expressing support for Rangel, saying "...he has our full support" and that "...we are proud of the thoughtful leadership he provides the House ..." So the stink of financial improprieties doesn't bother them? The brother's just out-witting the system and "getting his," right?

Apparently untroubled by the probe of Rangel's financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between \$250,000 and \$500,000-worth of stock from One United Bank – a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank's board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United – all without disclosing her or her husband's links to the bank. The government eventually coughed up \$12 million in TARP funds for One United.

Laura Richardson's story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson's grass and cleaned up the yard – something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the *Los Angeles Times* has reported on all the sordid details of Richardson and her several homes).

Why is it that Richardson allowed her home to become such an eyesore that it looked like a crack den and her neighbors felt compelled to clean it up?

Now the Committee is also looking into trips to the Caribbean taken by Charley Rangel and four other black House members – Michigan's Caroline Kirkpatrick, New Jersey's Donald Payne, Mississippi's Bennie Thompson, and Donna Christian-Christensen from Virginia.

The Committee is investigating whether their island junkets violated House rules. According to the Committee, these trips were sponsored, funded and organized by an agency known as the *Carib News*. If true, this is simply against the rules.

Speaking of rules, why isn't the Black caucus embracing these probes?" Shouldn't they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing "why us" victim posture.

But it could also be argued – as I do – that the Black Congressional Caucus is a hold-over from an era that's long-past. C'mon, is there really some racial identity interest they serve that's fundamentally different from any other elected officials?

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Failing to Connect the Terror Dots---Political Correctness Run Amuck

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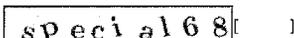
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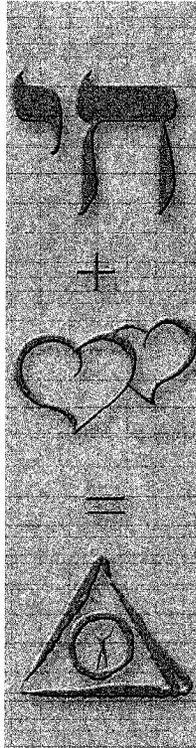
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Peng, Seng

From: Peng, Seng
Sent: Tuesday, May 05, 2009 1:44 PM
To: 'kanara' <>
Subject: FW: LA Times article

Seng H. Peng

Staff Assistant

Congresswoman Laura Richardson (CA-37)

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From: Chiller, Matt
Sent: Tuesday, May 05, 2009 9:44 AM
To: CA37-dc
Subject: LA Times article

http://www.latimes.com/news/local/ta-me-richardson5-2009may05_0.2305339_story

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.

By Jeff Gottlieb
 May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 - bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for \$535,000. It went into foreclosure and was sold at auction to real estate investor James York for \$388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

jeff.gottlieb@latimes.com

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From: Mason, Matthew
Sent: Tuesday, May 05, 2009 10:36 AM
To: CA37 - All Staff
Subject: Press Clips 5-5-09
Attachments: Press Clips 5-5-09.doc

Memorandum

To: Congresswoman Laura Richardson
Cc: CA-37-All Staff
From: Matthew Mason, Scheduler
Subject: Press Clips Tuesday April 23, 2009

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- Domestic dispute preceded shootout with LBPD

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The New York Times**May 5, 2009**

Where Home Prices Crashed Early, Signs of a Rebound

By **DAVID STREITFELD**

SACRAMENTO — Is this what a bottom looks like?

This city was among the first in the nation to fall victim to the real estate collapse. Now it seems to be in the earliest stages of a recovery, a hopeful sign for an economy mired in trouble and anxiety.

Investors and first-time buyers, the traditional harbingers of a housing rebound, are out in force here, competing for bargain-price foreclosures. With sales up 45 percent from last year, the vast backlog of inventory has diminished. Even prices, which have plummeted to levels not seen since the beginning of the decade, show evidence of stabilizing.

Indications of progress are visible in other hard-hit areas, including Las Vegas, parts of Florida and the Inland Empire in southeastern California. Sales in Las Vegas in March, for example, rose 35 percent from last year.

“It’s fragile, and it could easily be fleeting,” said an MDA DataQuick analyst, Andrew LePage. “But history suggests this is how things might look six months before prices bottom out.”

Hope for housing was on full display in the stock market on Monday. News that pending home sales rose in March instead of falling, coupled with improved construction spending, propelled a strong rally. One broad market average, the Standard & Poor’s 500-stock index, is now in positive territory for the year, after being down 25 percent on March 9.

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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

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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."

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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.

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Democrats in Congress hope to shift the debate from the question of whether to create a public health insurance plan to the question of how it would work.

In so doing, they look for the support of influential moderates. But in the last few days, three moderate senators — Ben Nelson, Democrat of Nebraska; Olympia J. Snowe, Republican of Maine; and Arlen Specter of Pennsylvania, who switched parties to become a Democrat — have expressed reservations about a public plan.

Insurers also remain skeptical. Karen M. Ignagni, president of America's Health Insurance Plans, a trade group, said, "We are very, very grateful that members of Congress have been thoughtfully looking at our concerns." But she said she still saw no need for a public plan "if you have much more aggressive regulation of insurance," which the industry has agreed to support.

Linda Douglass, a White House spokeswoman, said that Mr. Obama was for a public plan but that he realized it could be defined in different ways.

Mr. Schumer said his goal was "a level playing field for competition" between public and private insurers. But Ms. Ignagni said, "It's almost impossible to accomplish that objective."

The chairman of the Senate Finance Committee, Max Baucus, Democrat of Montana, asked Mr. Schumer to seek a solution. In his response, Mr. Schumer set forth these principles:

¶The public plan must be self-sustaining. It should pay claims with money raised from premiums and co-payments. It should not receive tax revenue or appropriations from the government.

¶The public plan should pay doctors and hospitals more than what Medicare pays. Medicare rates, set by law and regulation, are often lower than what private insurers pay.

¶The government should not compel doctors and hospitals to participate in a public plan just because they participate in Medicare.

¶To prevent the government from serving as both “player and umpire,” the officials who manage a public plan should be different from those who regulate the insurance market.

In addition, Mr. Schumer said, the public plan should be required to establish a reserve fund, just as private insurers must maintain reserves for the payment of anticipated claims. And he said the public plan should be required to provide the same minimum benefits as private insurers.

But some thorny questions remain. Could states tax the premiums of a public plan, as they tax private insurance premiums? Would the public plan have to comply with state laws, as private insurers do? Would the government ever allow the public plan to become insolvent?

In the pursuit of universal coverage, liberal Democrats say, it would be a mistake to rely entirely on the same insurance companies that have profited by selecting healthier customers, avoiding sick people and refusing to pay many legitimate claims.

“Private insurance plans are often just one step ahead of the sheriff,” said Senator Sherrod Brown, Democrat of Ohio.

On Monday, some insurers and Republican lawmakers circulated a video clip of a recent speech by Representative Jan Schakowsky, Democrat of Illinois, in which she said insurers were right to fear that a public plan option could “put the private insurance industry out of business.” Ms. Schakowsky said that might happen because of “the superiority of the public health care option.”

Los Angeles Times

From the Los Angeles Times

Housing crunch becomes literal in Victorville

A bank cuts its losses on a failed 16-unit project by having the homes demolished.
By Peter Y. Hong

May 5, 2009

Curtis Forrester moved into a brand-new house in Victorville last week, but there was little time to enjoy the Jacuzzi and designer kitchen. He was there only to see it destroyed.

Just a few days after his arrival, the two-story residence and three other luxurious model homes were crushed and hauled off for scrap, the latest fallout from Southern California's real estate crash.

The homes were part of a planned 16-unit project in this community 100 miles north of Los Angeles. The Texas bank that owns the failed development decided to demolish the houses, a cheaper alternative to completing and selling them.

Forrester was hired to keep thieves away and help sell off the fixtures. "All my life I've been building things," said the 59-year-old construction worker. "It's kind of fun tearing them down."

The Victorville demolition is one of the most dramatic ends to a bad bet made during the housing boom, but abandoned developments have become an all-too-common sight in California. Nearly 250 residential developments totaling 9,389 homes have been halted across the state, according to one research firm.

The developer of the Victorville project had hoped to sell the houses for more than \$300,000 as they were being built last year, Forrester said. But reality quickly diverged from that vision. Home prices have tanked faster in San Bernardino County than any other Southern California county during the downturn. In March, the median home sale price for the county was \$160,000, down 43% in a year, according to the San Diego-based research firm MDA DataQuick.

Officials of Guaranty Bank of Austin, Texas, which took over the development last year, were unavailable for comment. But Victorville city spokeswoman Yvonne Hester said the bank decided not to throw good money after bad.

"It just didn't pencil out for them," she said. "They'd have to spend a lot of money to turn around and sell the houses. They just made a financial decision to just demolish them."

The development was in a part of town remote even for Victorville, a wind-swept high

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desert city of about 100,000 residents. A dozen of the homes were in various stages of construction. Some had frames erected, and a few others had drywall hung, said Jorge Duran, Victorville's code enforcement manager.

The four finished homes, however, were richly appointed with granite countertops, whirlpool bathtubs and dual-pane windows.

Building permits were issued in September 2007, Hester said. Home prices were already falling, but in San Bernardino County, the median price that month was still a robust \$325,000, according to DataQuick, enough to keep fueling hope -- or denial.

Construction halted in the summer of 2008, and the homes became a nuisance, attracting vandals and squatters, Hester said. The city first cited the developer for failing to maintain the property in July, Hester said.

"People were taking sinks, the air conditioners. For someone who wanted to do no good, it provided an opportunity," she said.

The bank repossessed the development in August, Hester said. Demolition permits were granted April 9.

The wrecking crew showed up near the end of the month. Forrester was not officially part of the demolition team. His nephew, who got him the job, operated the backhoe that tore through the houses with the destructive ease of a mechanical Godzilla. Forrester's job was to chase vandals away and sell what he could to bargain hunters.

He slept in the model homes until, one by one, they were gone. By Friday, the crew was on the last house -- a hulking two-story model with a floor plan blown open by demolished exterior walls.

The place looked as if it had been hit by a hurricane, but it was only the splatter of the burst housing bubble. Folks driving by on U.S. 395, the highway from Hesperia to Reno, saw the wreckage and stopped by to see what they could salvage.

Forrester was happy to oblige them. Whatever they would take "saves the dump fees," he said. "I gave one guy a granite counter for \$40, gave another dual-pane windows for \$20 a piece."

A fellow with a dually pickup and trailer showed up asking for some studs. He declined to be interviewed, nor did he want to talk about what he would use them for. Used building materials are prohibited for use in new construction, so lumber from the site would have to be for personal projects.

Forrester sold him a trailer full of 2-by-4s for \$40.

A bit later, Marla Bowers and Candy Sweet drove up, also looking for lumber. Bowers

said she wanted to build a shed. Sweet needed to repair some termite damage.

"A dollar for clean ones, 50 cents if they're dirty," Forrester offered. When Bowers hesitated, Forrester lowered his price. They settled on a six-pack of Corona.

Ron Willemsen, president of Intravaia Rock and Sand, the Montclair company handling the demolition, said he was glad to see people finding uses for the materials. But wrecking a pristine house troubled him.

"It's a waste of a lot of resources and perfectly good construction," he said.

Willemsen, whose family has run the business for 50 years, said it was the first time the firm had demolished a new housing project to return a potential neighborhood to soil.

Typically, the company demolishes vacant properties when they've outlived their usefulness and other construction projects are set to take their places.

His firm also recycles the demolished structures, as it will these former dream homes. The concrete will become base material for parking lots and roads, the wood chipped into mulch.

"Have you seen the side of the 210 Freeway?" Willemsen said. "That's our product."

Los Angeles Times

http://www.latimes.com/news/local/la-me-worker-furloughs5-2009may05,0,813117_story
 From the Los Angeles Times

Assembly Republicans block labor contract for state government workers

The pact would have restored half of the monthly pay cut the employees absorbed in recent months. GOP leaders say approval would have been irresponsible given the state's ongoing financial problems.

By Eric Bailey and Patrick McGreevy

May 5, 2009

Reporting from Sacramento — A unified band of Assembly Republicans on Monday blocked a labor contract for 95,000 state government workers that would have restored half of the monthly pay cut they absorbed in recent months as the state scrambled to bridge a \$42-billion budget deficit.

Assembly GOP leaders said approval of the contract would have been irresponsible given the state's continuing financial problems, the potential for voters to reject several budget-related measures on the May 19 special election ballot and the likelihood of another big deficit by summer.

The labor deal is just one "piece of the budgetary puzzle, and not all the pieces have yet to land," said Assemblyman Roger Niello (R-Fair Oaks). "It makes sense to wait until after the election."

All 29 Republicans in the Assembly either voted no or abstained, preventing the two-thirds majority needed to ratify the contract with Local 1000 of the Service Employees International Union.

As Democrats and labor leaders redoubled their efforts to coax the needed handful of votes from GOP lawmakers, Monday's move drew a sharp rebuke from union officials who said they negotiated in good faith with Gov. Arnold Schwarzenegger's office. And the union began urging its members to mount a phone-call campaign in nine Republican Assembly districts, including Niello's.

Yvonne Walker, Local 1000 president, said the contract would save the state about \$340 million. If it is applied to about 100,000 other state workers represented by other bargaining units, it could save nearly \$1 billion, she said.

"How could 29 Republican legislators refuse to support a bill that saves the state so much money?" Walker asked. "We negotiated this contract with the governor in good faith to help close the budget shortfall. More than 90% of our members voted to ratify this agreement."

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"Once again, Republicans failed to do their jobs."

The governor's spokesman, Aaron McLear, expressed dismay at fellow Republicans.

"While we understand the Legislature's concerns, we stand behind the contract," McLear said. "It is a fair contract for state employees and saves the state hundreds of millions of dollars."

McLear said the labor agreement would not tie the state's hands if voters reject the May 19 ballot measures, which would cut an even deeper hole in the budget.

Even if the contract is ratified, McLear said, the governor could again use his emergency authority to order worker furloughs, further cutting payroll costs to help balance California's books.

Assembly Speaker Karen Bass (D-Los Angeles) said the state and the SEIU both made concessions in the contract.

"I am disappointed that not even a single Republican Assembly member voted to support this cost-saving deal the governor cut with the state workforce," she said in a statement.

Most state workers are required to take two unpaid furlough days per month, which reduces their salary by about 9.2%.

Local 1000's contract would impose a 4.6% pay cut in lieu of the two furlough days. The pact also would eliminate Columbus Day and Lincoln's birthday as paid state holidays; instead, workers would be able to choose two paid days off.

The contract also would prohibit mass layoffs unless entire state programs are eliminated.

Local 1000 represents clerical workers, auditors, information technology professionals, teachers, printers, librarians, custodians, nurses and other healthcare professionals.

Los Angeles Times

From the Los Angeles Times

State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing \$31,875 penalty.

By Kim Christensen

May 5, 2009

State regulators on Monday fined UCLA more than \$31,000 for three "serious" violations of workplace safety laws in the fatal burning of a staff research assistant in a Dec. 29 chemistry lab fire.

The findings by the California Division of Occupational Safety and Health concluded that Sheharbano "Sheri" Sangji, 23, had not been properly trained and was not wearing protective clothing when an experiment exploded, spreading second- and third-degree burns over 43% of her body. She died 18 days later.

Cal/OSHA also cited UCLA for not addressing deficiencies noted in an internal safety inspection two months before the fatal fire in professor Patrick Harran's organic chemistry laboratory, including a finding that workers were not wearing lab coats.

The 10-page report, which contained scant detail of the Cal/OSHA investigation, left many questions unanswered about the lab's protocols, equipment and supervision, said Sangji's sister, Naveen, a Harvard medical student.

"This report sheds very little light on the incident. Sheri went to work that day and never got the chance to come home," she said. "She suffered agonizing injuries, and these . . . pages do not explain what happened or how it happened."

Cal/OSHA officials said the UCLA fine was the largest among seven recent

LR1117

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.

LR1118

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.

LR1119

"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.

LR1121

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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 Scan Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for \$535,000. It went into foreclosure and was sold at auction to real estate investor James York for \$388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

Daily Breeze

LAUSD board member to revive plan making teacher firings easier

By George B. Sanchez Staff Writer
Posted: 05/04/2009 07:08:28 PM PDT

A week after the Los Angeles school board brushed off a plan to change state law to make it easier to fire bad teachers, a board member is planning to revive the proposal.

Westchester-area board member Marlene Canter, who last week joined her colleagues in supporting an alternative to her own proposal, now believes there may be an opportunity to try again.

"I'm bringing it back because now there's more public awareness," Canter said.

Canter, working with LAUSD attorney Roberta Fesler and the board's executive officer, Jefferson Crain, plans at next week's board meeting to propose changes to the state Education Code to give school districts final authority in the firing of bad teachers. However, she has dropped the second half of her original proposal, which called for revisions to the district's internal tenure process.

But only one other board member, Tamar Galatzan, supported her plan last week, and there's no indication that any other members will switch sides. Also, the deadline for introducing new legislation in Sacramento this year has already passed.

Canter was the swing vote in a substitute motion put forward by Yolie Flores Aguilar that effectively defeated her own proposal.

State Sen. Gloria Romero, D-Los Angeles, chairwoman of the Senate Education Committee, said there is no chance to move forward with new legislation this year.

"I believe this is an issue for us to look at, but it amounts to shooting blanks with the deadline already passed," Romero said.

Romero flew to Los Angeles last Tuesday to dissuade the board from voting on Canter's proposal, calling it a rush to judgment.

Santiago Jackson, head of LAUSD's governmental affairs division, said that while there may be support among lawmakers to change laws that make it difficult to fire teachers who have abused students, the board needs to build public support. Without the teachers unions, he said, proposed changes to the teacher firing process will turn into a dogfight.

"We would oppose anything that doesn't have our input," said Frank Wells, spokesperson for the California Teachers Association.

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Only California's largest public school districts - such as LAUSD, San Diego, San Jose, San Francisco or even Sacramento - have the resources to seek these legislative changes, said Rick Pratt, assistant executive director of the California School Boards Association.

"A bill like this would have a real uphill battle," Pratt said.

The Senate Education committee is dominated by Democrats who often side with the teachers unions, he noted.

Aguilar had substituted Canter's proposal with one that would create a task force to review teacher firings and legislative change, among other issues. She had the support of board President Monica Garcia and harbor-district member Richard Vladovic before gaining Canter's vote.

"My substitute resolution addresses every one of her issues," Aguilar said. "I don't think we need another resolution. We need to build support. There is a lot of opposition to this issue."

Daily Breeze

L.A.'s summer jobs program gets \$20 million stimulus boost

By Rick Orlov Staff Writer
Posted: 05/04/2009 07:21:48 PM PDT

Recalling the life lessons learned from their first jobs, Gov. Arnold Schwarzenegger and Mayor Antonio Villaraigosa on Monday helped kick off the city's summer youth jobs program, which will get a boost this year from \$20 million in federal stimulus money.

Officials hope the program will find jobs for 16,500 residents ages 14 to 24, up from 15,000 last summer and 5,000 hired in 2005, the year Villaraigosa took office.

"I think all of us remember our first job," Villaraigosa said at a news conference on the steps of City Hall, backed by a crowd of 300 teens wearing green Hire LA's Youth T-shirts.

"Struggling with how to do it and realizing you can do it and then a light bulb comes on and you say, 'Maybe I have to go to school to improve my skills.' All that leads to a great future with opportunity."

Villaraigosa said this year's program is bolstered by a \$20.3 million federal grant under President Barack Obama's American Recovery and Reinvestment Act.

Villaraigosa, who has made a half-dozen lobbying trips to Washington, D.C., said the federal money is a sign the administration is aware of cities' needs.

"I think it's important for the White House to understand that this is where the people are, this is where the work force of America is," Villaraigosa said.

"Hiring young people is about investing in our cities again. It's about committing to the next generation of America's work force."

The program is good news for teens in Los Angeles County, where the unemployment rate hit a record 11.4 percent in March, with an estimated 565,000 residents out of work.

A recent study by Challenger, Gray & Christmas Inc., also predicted that fewer than 1 million U.S. teens will find jobs this summer - the lowest number in more than a half-century.

"Every kid needs a job," Schwarzenegger said. "It doesn't matter if they come from a Democratic household or a Republican household. It makes the kid feel proud."

Deputy Mayor Larry Frank said the annual program is designed to create new jobs in private firms and government agencies rather than displace existing workers.

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"That would hurt our overall effort to improve employment," Frank said. "The firms we are working with are not looking to replace workers with students. These are new jobs or increasing services or internships."

He lauded a partnership in which participants receive six weeks of training in a Los Angeles Community College District campus, then are assigned to an after-school program run by Los Angeles Unified.

"What we are hoping is that once the summer is over, these young people will be able to find slots to continue with the after-school program and be encouraged to return to school to get an AA degree and then go on to a four-year college," Frank said.

The federal stimulus money, along with a \$4 million city allocation, will be used to secure work in the private sector and to pay salaries for those who get certain jobs with the city, from parks and recreation to environmental cleanup. There's also a program for students to work part-time and receive help preparing for the California High School Exit Exam.

Press-Telegram

Bloody weekend in Long Beach; gang shootings leave 3 dead, 1 hurt

By Tracy Manzer, Staff Writer
Posted: 05/04/2009 07:08:38 PM PDT

LONG BEACH - Police are investigating a series of gang-related shootings that left three dead and one injured over the weekend, authorities said Monday.

Whether any of the homicides - which occurred Friday, Saturday and Sunday - are linked is still under investigation, said Sgt. Dina Zapalski, a Long Beach Police Department spokeswoman.

"The investigations are still active, and we're looking into whether or not any of them are related," Zapalski said. "We are investigating all of them as gang-related."

Zapalski said resources were being pulled from divisions throughout the department to help in the investigations. Patrol divisions were also beefed up, particularly in neighborhoods hit with recent spikes in violent crime.

The trio of killings brought the city's homicide rate to 27 people dead so far this year, the sergeant said.

The bloody weekend began to unfold with the first shooting, which resulted in the death of 26-year-old Jose Manuel Hernandez, at about 10:30 p.m. Friday in the 500 block of Olive Avenue in Downtown Long Beach.

Hernandez and another man, who was also hit by gunfire but survived, were at a party at the time of the attack, police said.

The first officers on the scene found Hernandez lying in the street, suffering from numerous gunshot wounds to the upper torso. He was pronounced dead at the scene by Long Beach Fire Department paramedics, police said.

The second victim, a 25-year-old Long Beach man, was already gone from the location. He was driven to a local hospital for treatment, and is expected to survive, authorities said.

The following day, in North Long Beach, a 25-year-old Los Angeles man was gunned down at about 1:30 p.m. near 52nd Street and Orange Avenue, police said.

Dwight Caldwell, 25, was shot repeatedly in broad daylight

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in an area that included a number of potential witnesses, police said.

Caldwell was standing at an intersection when a car pulled up and a gunman opened fire, according to the Los Angeles County Coroner's Department.

Caldwell suffered multiple gunshot wounds and collapsed after running into a nearby residence, said Craig Harvey, a Coroner's Department spokesman.

The L.A. man was taken to a local hospital where he later succumbed to his injuries, police said.

While no suspect description was given, police did say the suspects were seen fleeing the area in the dark vehicle used in the attack.

The third victim - whose name was withheld Monday pending notification of his family - was killed in North Long Beach shortly before 11 p.m. Sunday, police said.

The victim, a 24-year-old Long Beach man, was killed as he sat at a four-way stop in his vehicle at the intersection of Cummings Lane and Butler Avenue, near the border of Compton, police said.

It was not clear what prompted the gunman to walk up to the 24-year-old's vehicle and open fire, pumping several rounds into the car and killing the man.

He was pronounced dead at the scene, said Nancy Pratt, a Long Beach Police Department spokeswoman.

Details on that incident were particularly sketchy Monday, with no suspect description and no motive for the shooting.

"We have no idea what happened," Pratt said.

Police on Monday urged anyone with information about the slaying or any of the other deadly incidents to come forward.

"Our most successful cases are cases where the community has worked with us," Zapalski said. "A little bit of information goes a long way."

In addition to the three shootings, two other deaths occurred in the city over the weekend: a 41-year-old Long Beach woman was found dead in her Peninsula home; the cause of her death has yet to be determined; and a 29-year-old city employee was killed in a shootout with police Sunday.

Shannon Elizabeth Emerick was found inside her home, near Ocean Boulevard and 63rd Place, at 11:24 a.m. Thursday after loved ones reported to police that she had not been seen or heard from in a while.

There were no obvious signs of foul play, police said, and her cause of death will be determined by autopsy, which will include a toxicology test used to detect drugs and/or alcohol, police and coroner's officials said Monday.

James Neal Tuggle, a Long Beach sanitation worker and father of two children, was shot and killed by police after he ambushed officers two different times, authorities said Sunday.

Tuggle, who had a criminal history going back more than 10 years, was armed with two handguns and a shotgun and shot out windows in two police cruisers before he was fatally shot at about 5 a.m. on Cedar Avenue, just south of Anaheim Street, officers said.

"We're very lucky that no officers were injured in this incident," said Long Beach Police Cmdr. Laura Farinella.

The investigation into Tuggle's death - which includes an investigation by the LBPD and an independent review by the Los Angeles County District Attorney's office - remains open.

Anyone with information on any case is asked to call the Homicide Detail, at 562-570-7244.

LR1129

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Press Telegram

Domestic dispute preceded shootout with LBPD

By Kelly Puente, Staff Writer
Posted: 05/04/2009 10:30:58 PM PDT

LONG BEACH - New details emerged Monday on the circumstances surrounding an officer-involved shooting that left a man dead after he fired multiple weapons in a shootout with officers.

Long Beach Police Sgt. Dina Zapalski said James Neal Tuggle, 29, was involved in a domestic dispute with the mother of his child when police were called twice to the 1100 block of Chestnut Avenue in early morning hours Sunday.

Zapalski said officers feared not only for their own lives, but for the lives of the mother and children when Tuggle opened fire directly in front of the home.

"Seeing the police cars and the officers standing in front of the location did not deter him," Zapalski said. "We don't know if he was there to harm the female and the children, or to engage police in a gunbattle."

According to Los Angeles Superior Court records, Tuggle had a lengthy criminal history dating back to 1998, when he was convicted of carrying a concealed firearm and fighting in public.

Convictions over the years range from causing loud noise to battery. He was most recently convicted in November for obstructing a police officer, according to court records.

Friends and family were struggling to understand what could have happened to the man they described as a hard-working father to two young boys.

He worked as a refuse operator for the City of Long Beach for nearly 10 years and was a dependable and well-liked employee, said supervisor Jim Kuhl, manager of the Environmental Services Bureau.

"To me it's very out of character for what we know about his workplace habits," Kuhl said.

Mother Sherryl Myles and police Monday said Tuggle had been having ongoing relationship problems with the mother of his child.

Police were initially called about 2:30 a.m. for a dispute between Tuggle and the mother of his child, but left after she refused to speak to them, Zapalski said. An hour later, police were called again and spent an hour talking with woman and taking a report.

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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.

LR1131

From: Eagle, Michael
Sent: Friday, June 12, 2009 11:24 AM
To: Boyd, Eric; Austin, Daysha
Subject: LA TIMES

Hey—could someone tell me what page this appeared on?

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.
 By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Caric Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a

dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

6324

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:14 PM
To: CA37 - All Staff
Subject: CLR News

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

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Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

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Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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Press-Telegram Blog—The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after 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-mc-richardson12-2009jun12_0,3272269.story
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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got 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.
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LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

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The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui (D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

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CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

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LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

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Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson
37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:28 AM
To: Austin, Daysha; Boyd, Eric; Rogers, Henry
Subject: FW: CLR News

Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces \$1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded \$1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over \$3 million in federal appropriations and over \$66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the \$3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

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LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

.....

6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

Information from: Los Angeles Times, <http://www.latimes.com>

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PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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.....

DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe

From the Associated Press

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.
.....

THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

<http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html>

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento home subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson, (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls. An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

.....

PRESS TELEGRAM

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing \$9,000 in back property taxes. The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it. York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

.....

THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

.....

ROLL CALL

There Goes the Neighborhood.

Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Jun 09 08 10:54a owner

305-667-1513

p.3

WELLS FARGO BANK A

PAGE 83/87

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864



Sacramento County Recording
Craig A Kraemer, Clerk/Recorder
BOOK 20080519 PAGE 0487

Cheek Number: 11
Monday, MAY 19, 2008 11:12:43 AM
TEL Fd \$12.00 Rbr-0809128836

006-Sacramento Cy DTT PAID

AMW/66/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [] Title Order No. []

TRUSTEE'S DEED UPON SALE

APN [] T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was.....\$388,000.01
- 4) The documentary transfer tax is.....\$427.35
- 5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

WKB000001

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee



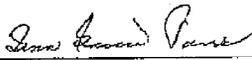
Karime Arias, Assistant Secretary

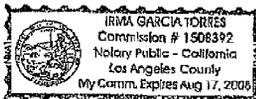
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WKB000002

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 08 12
Chatsworth, CA 91311

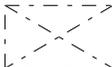


Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK **20080319** PAGE **0358**

Check Number
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd \$11.00 Nbr-8205311112

JUN/14/11

Trustee Sale No.
Loan No.
Title Order No.



Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument _____ of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 18 OF MAPS, MAP NO. 18

Amount of unpaid balance and other charges: \$578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE

SACRAMENTO, CA 95816

APN Number: []

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

(714) 259-7890 or www.fidelityasap.com

(714) 573-1965 or www.priorityposting.com

Debrah Brignac
DEBRAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT
COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



TRUSTEE SALE
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. 800-892-[] CONTACT Deborah Brignal

| CHECK NO. | NAME OF BANK | AMOUNT |
|-----------|-----------------------|----------------------|
| [] | <u>Wells Fargo BK</u> | <u>\$ 388,000.01</u> |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |

TOTAL OF ANY CASH RECEIVED \$ 0

SUCCESSFUL BID \$ 388,000.01 TOTAL RECEIVED \$ 388,000.01
TRANSFER TAX \$ 0 AMOUNT REQUIRED \$ 388,000.01
RECORDING FEES \$ 0 REFUND AMOUNT \$ 0

REFUND PAYABLE TO N/A
RECEIVED BY [Signature] BUYERS SIGNATURE [Signature]

BUYERS NAME Jim York DRIVERS LICENSE NO. []

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

ADDRESS 3600 American River Dr., # 135
CITY Sacramento STATE CA ZIP 958
PHONE NO. 916-721-[] WKB000004

Recording requested by and when record mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparens & Youmans, LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655



Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK **20080513** PAGE **1219**

Check Number
Friday, JUN 13, 2008 2:09:50 PM
Ttl Pd \$20.00 Nbr-0005438518

AMM/68/1-4

Space above this line for recorder's use

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

1 CARL P. BLAINE (State Bar # 65229)
 Email: cblaine@redrockmortgage.com
 2 THOMAS B. SHERIDAN (State Bar #249306)
 Email: tsheridan@redrockmortgage.com
 3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUMANS LLP
 4 10640 Mather Blvd., Suite 200
 Mather, California 95655
 5 Telephone: (916) 920-5286
 Facsimile: (916) 920-8608
 6
 7 Attorneys for Plaintiff
 RED ROCK MORTGAGE, INC.

8
 9 SUPERIOR COURT OF CALIFORNIA
 COUNTY OF SACRAMENTO

10 RED ROCK MORTGAGE, INC.,

11 Plaintiff,

12 v.

13 WASHINGTON MUTUAL BANK,
 14 CALIFORNIA RECONVEYANCE COMPANY,
 LAURA RICHARDSON, and all persons
 15 unknown, claiming any legal or equitable right,
 16 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,

18 Defendants.

Case No. [REDACTED]

**NOTICE OF PENDENCY OF
 ACTION**
 (Code Civ. Proc. § 405.20)

WAGNER KIRKMAN BLAINE
 KLOMPARENS & YOUMANS LLP
 Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
 Phone (916) 920-5286 Fax (916) 920-8608

21 NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008,
 22 in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against
 23 defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE
 24 COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.

25 The above-captioned action alleges a real property claim affecting certain real property
 26 that is situated in Sacramento County, California, commonly known as 3622 West Curtis Dr.,
 27 Sacramento, California and more specifically described as follows:

28 LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS

(09000.CCJE / 00372380.DOC:1)

WKB000006

1 OAKS SUBDIVISION NO. 6", FILED IN THE OFFICE OF THE COUNTY
2 RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
3 BOOK 19 OF MAPS, MAP NO. 18.

4 The Property is designated as Assessor's Parcel No. [REDACTED] in the
5 Sacramento County Assessor's office.

6 DATED: June 11, 2008

7 WAGNER KIRKMAN BLAINE
8 KLOMPARENS & YOUMANS LLP

9 By: 
10 THOMAS B. SHERIDAN
11 Attorneys for
12 RED ROCK MORTGAGE, INC.

13 WAGNER KIRKMAN BLAINE
14 KLOMPARENS & YOUMANS LLP
15 Attorneys at Law

16 10045 Midway Road, Suite 300, Midway, CA 95065
17 Phone (916) 236-2288 Fax (916) 236-2638

1 **PROOF OF SERVICE**

2 Case Name: *Red Rock Mortgage v. Washington Mutual et al.*
 3 Court: Sacramento Superior Court
 4 Case No.: TBD

5 I am a citizen of the United States, employed in the City of Mather and County of Sacramento.
 6 My business address is 10640 Mather Blvd., Suite 200, Mather, CA 95655. I am over the age
 7 of 18 years and not a party to the above-entitled action.

8 On June 12, 2008, I served the following:

9 **NOTICE OF PENDENCY OF ACTION**

10 **BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED** on the parties in this
 11 action by causing a true copy thereof to be placed in a sealed envelope with postage thereon
 12 fully prepaid in the designated area for outgoing mail. I am familiar with the ordinary business
 13 practices of Wagner Kirkman Blaine Klomprens & Youmans LLP for collection and
 14 processing of outgoing mail with the United States Postal Service at the aforementioned place
 15 of business and that the above-entitled document was placed in a sealed envelope and
 16 deposited for collection and mailing on the date stated above, following such ordinary
 17 practices and in such manner as to cause it to be deposited with the United States Postal
 18 Service that same day in the ordinary course of business, addressed as indicated below.

| | | |
|----------------|--|--|
| 19 20 21 | Washington Mutual Bank A Federal Association 9200 Oakdale Ave. N1107101 Chatsworth, CA 91331 | Congresswoman Laura Richardson 970 West 190 th Street East Tower, Ste. 900 Torrance, CA 90502 |
| 22 | California Reconveyance Company C/O Corporation Service Company 2730 Gateway Oaks Dr., Ste. 100 Sacramento, CA 95833 | |

23 Executed on this June 12, 2008, at Mather, California.

24 I declare under penalty of perjury under the laws of the state of California that the foregoing is
 25 true and correct.

26 
 27 _____
 28 CHERYL EWING

1 CARL P. BLAINE (State Bar # [redacted])
 Email: cblaine@wagnerkirkman.com
 2 THOMAS B. SHERIDAN (State Bar # [redacted])
 Email: tsheridan@wagnerkirkman.com
 3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUMANS LLP
 4 10640 Mather Blvd., Suite 200
 Mather, California 95655
 5 Telephone: (916) 920-5286
 Facsimile: (916) 920-8608

FILED
 Superior Court Of California,
 Sacramento
 Dennis Jones, Executive
 Officer
 05/12/2008
 svlaizovich
 By _____, Deputy
 Case Number [redacted]

6 Attorneys for Plaintiff
 7 RED ROCK MORTGAGE, INC.

8 SUPERIOR COURT OF CALIFORNIA
 9 COUNTY OF SACRAMENTO

Department
 Assignments
 Case Management 43
 Law and Motion 54
 Minors Compromise 25

10 RED ROCK MORTGAGE, INC.,
 11 Plaintiff,

Case No.

12 v.

COMPLAINT FOR:

13 WASHINGTON MUTUAL BANK,
 14 CALIFORNIA RECONVEYANCE COMPANY,
 15 LAURA RICHARDSON, and all persons
 16 unknown, claiming any legal or equitable right,
 title, estate, lien, or interest in the property
 described in the complaint adverse to Plaintiff's
 17 title, or any cloud on Plaintiff's title, and DOES 1
 through 20, inclusive,

1. SLANDER OF TITLE
2. CANCELLATION
3. QUIET TITLE
4. UNJUST ENRICHMENT

18 Defendants.

19 Plaintiff, RED ROCK MORTGAGE, INC. alleges as follows:

- 21 1. Plaintiff RED ROCK MORTGAGE, INC. ("Plaintiff") is, and at all times herein
 22 mentioned was, a corporation organized and existing under the laws of the State of California.
- 23 2. Plaintiff is informed and believes and thereon alleges that Defendant
 24 WASHINGTON MUTUAL BANK ("WAMU") is, and at all times herein mentioned was, a
 25 federal association organized and existing under the laws of the United States and doing
 26 business in the state of California.
- 27 3. Plaintiff is informed and believes and thereon alleges that Defendant

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 KLOMPARENS & YOUMANS LLP
 Attorneys at Law

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 Phone: (916) 920-5286 Fax: (916) 920-8608

1 CALIFORNIA RECONVEYANCE COMPANY ("CRC") is, and at all times herein
2 mentioned was, a corporation organized and existing under the laws of the State of California.

3 4. The real property that is the subject of this action, 3622 West Curtis Drive,
4 Sacramento, California, Assessor's Parcel No. [redacted] ("Subject Property") is
5 located in Sacramento County, California.

6 5. The Defendants named herein as "all persons unknown, claiming any legal or
7 equitable right, title, estate, lien, or interest in the property described in the Complaint adverse
8 to plaintiff's title, or any cloud on plaintiff's title thereto" ("Unknown Defendants") are
9 unknown to Plaintiff. These Unknown Defendants, and each of them, claim some right, title,
10 estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their
11 claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

12 6. Defendants DOES 1 through 20, inclusive, are sued herein under fictitious
13 names. Their true names and capacities are unknown to Plaintiff. When their true names and
14 capacities are ascertained, Plaintiff will amend this complaint by inserting their true names and
15 capacities herein. Plaintiff is informed and believes and thereon alleges that Does 1-10,
16 inclusive, are responsible in some manner for the occurrences herein alleged, and that
17 Plaintiff's damages as herein alleged were proximately caused by such Defendants. Plaintiff is
18 further informed and believes and thereon alleges that Docs 11-20, inclusive, claim some right,
19 title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and
20 their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

21 **COMMON ALLEGATIONS**

22 7. Plaintiff realleges and incorporates by reference each and every allegation set
23 forth in paragraphs 1 through 6 above.

24 8. Plaintiff is informed and believes and thereon alleges that on or about
25 January 10, 2007, a Deed of Trust ("Deed of Trust") was recorded against the Subject Property
26 to secure a loan in the amount \$535,001.00 made by WAMU to LAURA RICHARDSON.
27 CRC is the trustee under the Deed of Trust. (Attached hereto as Exhibit A, incorporated herein
28 by reference, is a true and correct copy of the Deed of Trust.)

WKB000010

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WASHER KIRKMAN BLAKE
RECOMPENS & YOUNG LLP
Attorneys at Law

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1
2 9. Plaintiff is informed and believes and thereon alleges that, at some point prior to
3 December 17, 2007, Defendant RICHARDSON defaulted on the payments due on the loan
4 secured by the Deed of Trust.

5 10. On December 17, 2007, CRC recorded a Notice of Default on the Subject
6 Property. (Attached hereto as Exhibit B, and incorporated herein by this reference, is a true and
7 correct copy of the Notice of Default.) The Notice of Default provides that, as of December
8 13, 2007, the amount of the default was \$18,356.40.

9 11. On March 19, 2008, CRC recorded a Notice of Trustee's sale on the Subject
10 Property, advertising the Trustee's Sale of the Subject Property to the general public.
11 (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct
12 copy of the Notice of Trustee's Sale.) Pursuant to the Notice of Trustee's Sale, the unpaid
13 balance and other charges was approximately \$578,384.52.

14 12. The Notice of Trustee's Sale provides that the sale was to occur on April 7,
15 2008, at 1:30 p.m., at the main entrance to the Sacramento County Courthouse, 720 9th Street,
16 Sacramento, California.

17 13. Plaintiff is informed and believes and thereon alleges that the sale was
18 postponed to May 7, 2008, at 1:30 p.m., to be held at the same location.

19 14. In accordance with the Notice of Trustee's Sale and the duly noticed
20 postponement thereof, on May 7, 2008, Plaintiff appeared at the trustee's sale to bid on the
21 Subject Property. Plaintiff secured a cashier's check in order to qualify to bid at the sale.

22 15. At the noticed time and place, CRC conducted the trustee's sale of the Subject
23 Property. Plaintiff is informed and believes thereon alleges that Defendants complied with all
24 statutory requirements in conducting the trustee's sale of the Subject Property.

25 16. Plaintiff bid at the trustee's sale. Plaintiff is informed and believes and thereon
26 alleges that Plaintiff was the high bidder at the trustee's sale with a bid of \$388,000.01.

27 17. Plaintiff timely delivered a cashier's check in the amount of \$388,000.01 to
28 CRC. CRC accepted the cashier's check from Plaintiff. (Attached hereto as Exhibit D & E,

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1 respectively, and incorporated herein by reference, are true and correct copies of the receipt of
 2 funds issued to Plaintiff and Plaintiff's cashier's check stub.)

3 18. Plaintiff is informed and believes and thereon alleges that the sale of the Subject
 4 Property was final and no further acts were required to consummate the sale.

5 19. Plaintiff is informed and believes and thereon alleges that, on or about May 9,
 6 2008, Defendants issued a Trustee's Deed Upon Sale, to be recorded in Sacramento County
 7 granting and conveying title and interest in the Subject Property to the Plaintiff. The Trustee's
 8 Deed Upon Sale was recorded on May 19, 2008. (Attached hereto as Exhibit F, and
 9 incorporated herein by reference, is a true and correct copy of the Trustee's Deed upon sale.)

10 20. Immediately after Plaintiff purchased the Subject Property, Plaintiff
 11 immediately began improving the property and preparing to sell it, as Plaintiff is in the
 12 business of buying and selling real estate. Among other things, Plaintiff painted select
 13 portions of the residence, refurbished the flooring inside the residence, and performed general
 14 clean-up and landscaping in and around the Subject Property at its expense. Plaintiff is
 15 informed and believes and thereon alleges that the improvements made by Plaintiff enhanced
 16 the value of the Subject Property.

17 21. On or about May 28, 2008, WAMU contacted Plaintiff and informed Plaintiff
 18 that it wished to rescind the sale. Plaintiff informed WAMU that Plaintiff was the highest
 19 bidder at the Trustee's Sale and that it had paid the full consideration in the manner specified
 20 by the Notice of Trustee's Sale. Plaintiff also informed WAMU that Plaintiff had been issued
 21 the Trustee's Deed, and recorded it, and had no intention of rescinding.

22 22. On or about June 2, 2008, Defendants recorded a Notice of Rescission at the
 23 Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein
 24 by this reference, is a true and correct copy of the recorded Notice of Rescission.)

25 FIRST CAUSE OF ACTION

26 [Slander of Title]

27 (Against Defendants WAMU, CRC and Does 1-10, inclusive)

28 23. Plaintiff realleges and incorporates by reference each and every allegation set

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WKB000012

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4

PLAINT FOR SLANDER OF TITLE; CANCELLATION; QUIET TITLE; UNJUST ENRICHMENT

CSOC.RICH.009305

1 forth in paragraphs 1 through 22 above.

2 24. On our about May 7, 2008, Plaintiff became the fee owner of the Subject
3 Property based upon its purchase of the Subject Property at the Trustee's Sale.

4 25. Plaintiff is informed and believes and thereon alleges that, on or about June 2,
5 2008, Defendants willfully, wrongfully, without justification, and without privilege caused to
6 be recorded a Notice of Rescission.

7 26. The Notice of Rescission was false and continues to cause doubt to be cast on
8 Plaintiff's title to the Subject Property.

9 27. The recording of the Notice of Rescission directly impairs the vendibility of the
10 property on the open market. Accordingly, Plaintiff has been damaged by Defendants
11 recording of the Notice of Rescission.

12 28. Plaintiff is informed and believes and thereon alleges that, in doing the things
13 herein alleged, WAMU and CRC acted with malice, oppression, and/or fraud as defined under
14 Civ. Code § 3294(c), in conscious disregard of Plaintiff's rights, thereby warranting an
15 assessment of punitive damages in an amount appropriate to punish Defendants and deter
16 others from engaging in similar misconduct.

17 29. The recording of the Notice of Rescission made it necessary for Plaintiff to
18 retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney's
19 fees and costs incurred. The exact amount of such damages is not known to Plaintiff at this
20 time, and Plaintiff will move to amend this complaint to state such amount when the same
21 becomes known, or on proof thereof.

22 **SECOND CAUSE OF ACTION**

23 **[Cancellation of Cloud on Title]**

24 (Against Defendants WAMU, CRC and Does 1-10, inclusive)

25 30. Plaintiff realleges and incorporates by reference each and every allegation set
26 forth in paragraphs 1 through 29 above.

27 31. Defendants claim an interest in the Subject Property which is adverse to the
28 Plaintiff. Defendants' interest in the Subject Property is purportedly based on the Notice of

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COMPANYS SERVICES LLP
Attorneys at Law

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1 Rescission, recorded on June 2, 2008, which states that the sale is rescinded.

2 32. The Notice of Rescission is invalid and void because the Defendant has no
3 further rights to the Subject Property after the Trustee Sale was completed and the Trustee's
4 Deed Upon Sale was issued and recorded.

5 33. Defendants' claim to the Subject Property clouds the Plaintiff's title, depreciates
6 the property's market value, and prevents Plaintiff from enjoying the use of the Subject
7 Property.

8 **THIRD CAUSE OF ACTION**

9 **[Quiet Title]**

10 (Against Defendants WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS,
11 and DOES 11-20, inclusive)

12 34. Plaintiff realleges and incorporates by reference each and every allegation set
13 forth in paragraphs 1 through 33 above.

14 35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

15 36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's
16 Sale of the Subject Property; Plaintiff tendered the full amount of its bid to the trustee; the
17 trustee accepted Plaintiff's tender; and, the trustee issued a Trustee's Deed Upon Sale to
18 Plaintiff, which was subsequently recorded, granting Plaintiff fee simple title to the Subject
19 Property.

20 37. Plaintiff is seeking to quiet title against the claims of WAMU, LAURA
21 RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive, as follows: a
22 Notice of Rescission was recorded in Sacramento County California, Book 20080602, Page
23 0885, by CRC and WAMU purportedly rescinding the Trustee's Deed Upon Sale issued to
24 Plaintiff which would have the affect of restoring the state of title to the Subject Property to
25 the status quo prior to the recordation of the Trustee's Deed Upon Sale; the claims of all the
26 Unknown Defendants and Does 11-20, inclusive, whether or not the claim or cloud is known
27 to Plaintiff. The claims of Defendants are without any right whatsoever and such Defendants
28 have no right, title, estate, licn, or interest whatever in the Subject Property or any part thereof.

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Attorneys at Law

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1 38. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is
2 the date Plaintiff purchased the Subject Property at the Trustee's Sale.

3 **FOURTH CAUSE OF ACTION**

4 **Unjust Enrichment**

5 (Against Defendants WAMU, LAURA RICHARDSON, and DOES 1-10, inclusive)

6 39. Plaintiff realleges and incorporates by reference each and every allegation set
7 forth in paragraphs 1 through 38 above.

8 40. Plaintiff has completed numerous improvements to the Subject Property, which
9 have significantly increased its value. If Defendants are permitted to rescind the Trustee's
10 Deed Upon Sale, Defendants will be unjustly enriched by their retention of the increased value
11 of the Subject Property.

12 **PRAYER**

13 Wherefore, Plaintiff prays judgment against Defendants as follow:

- 14 1. For general damages, in an amount to be proven at trial;
- 15 2. For punitive and exemplary damages in an amount to be proven at trial;
- 16 3. For the Notice of Rescission to be delivered to the clerk for the court for
17 cancellation and that it be declared void;
- 18 4. For a judgment that Plaintiff is the owner in fee simple of the Subject Property
19 and that Defendants have no interest in the Subject Property adverse to
20 Plaintiffs;
- 21 5. For restitution;
- 22 6. For attorneys' fees and costs incurred herein; and
- 23 7. For such other and further relief as the court may deem proper.

24
25 DATED: 6/11/2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

26
27 By: 
28 THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE,
INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
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Phone: (310) 225-2244 Fax: (310) 228-8098

EXHIBIT A

WKB000016

CSOC.RICH.009309

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501


 Sacramento County Recording
 Craig A Kramer, Clerk/Recorder
 BOOK **20070110** PAGE **1818**
 Check Number 4266
 Wednesday, JAN 10, 2007, 2:59:33 PM
 Ttl Pd \$83.00
 REG/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

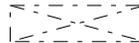
- (A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
- (B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St. Long Beach. CA 90806

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States



Form 3005 1/01

CALIFORNIA Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP - (CA) 10207.01

Page 1 of 15

Initials: 

VMP Mortgage Solutions, Inc.



WKB000017

A

CSOC.RICH.009310

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007

The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars (U.S. \$535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

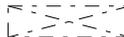
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

Initials 



to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
Legal Description Attached Hereto And Made A Part Hereof

Exhibit A

Parcel ID Number [redacted]
3622 West Curtis Drive
Sacramento
("Property Address"):

which currently has the address of
[Street]
[City], California 95818 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

Initials [Signature]

WKB000019

CSOC.RICH.009312

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be




in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower. Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

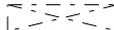
6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

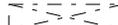
requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

 Initials 


NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

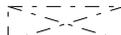
Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. **Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. **Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. **Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

Initial 


Form 3005 1/01

WKB000029

CSOC.RICH.009322

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Laura Richardson (Seal)
-Borrower

(Seal)
-Borrower



State of California
County of Sacramento

} ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Saura Richardson

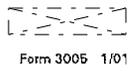
, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity
upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Nikki Davis (Seal)



Initials [Signature]



WKB000031

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apr 1 

WKB000032

CSOC.RICH.009325

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800%. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Liber



If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.600 % 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 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Rider - Libor



4140523 (0509)

Page 2 of 3

WKB000034

CSOC.RICH.009327

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



Laura Richardson (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

EXHIBIT B

WKB000036

CSOC.RICH.009329

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)


Sacramento County Recording
Craig R Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number
Friday, DEC 14, 2007 8:41:18 AM
TEL Pd \$12.00 Net-0006192112
TWH/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

**IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. [] Loan No. [] Title Order No. []

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY, JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

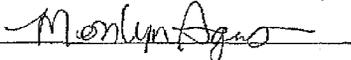
REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: [] Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818 Including the note(s) for the sum of \$535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,

By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC



| |
|--|
| <p>CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.</p> |
|--|

Marilyn L. Aguas

EXHIBIT C

WKB000039

CSOC.RICH.009332

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9200 Oakdale Avenue
 Mail Stop: N 11 06 12
 Chatsworth, CA 91311


 Sacramento County Recording
 Craig A Kraemer, Clerk/Recorder
 BOOK **20080319** PAGE **0358**
 Check Number 
 Wednesday, MAR 19, 2008 9:07:55 AM
 Trl Pd \$11.00 Nbr-900531112
 JLM/14/1-1

Trustee Sale No. 
 Loan No.
 Title Order No.

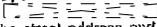
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NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, instrument of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

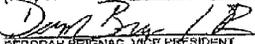
Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
 Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Amount of unpaid balance and other charges: \$578,384.52 (estimated)
 Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
 SACRAMENTO, CA 95818
 APN Number: 

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
 (714) 259-7860 or www.fidelityasap.com
 (714) 573-1965 or www.priorityposting.com


 DEBORAH BRISNAC, VICE PRESIDENT
 9200 OAKDALE AVE
 MAILSTOP N110612
 CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT D

WKB000041

CSOC.RICH.009334



TRUSTEE SALE
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. 800-892- [] CONTACT Deborah Brignal

Table with 3 columns: CHECK NO., NAME OF BANK, AMOUNT. Entry: Wells Fargo BK, \$ 388,000.01

TOTAL OF ANY CASH RECEIVED \$ 0

SUCCESSFUL BID \$ 388,000.01 TOTAL RECEIVED \$ 388,000.01
TRANSFER TAX \$ 0 AMOUNT REQUIRED \$ 388,000.01
RECORDING FEES \$ 0 REFUND AMOUNT \$ 0

REFUND PAYABLE TO N/A
RECEIVED BY [Signature] BUYERS SIGNATURE [Signature]
BUYERS NAME Jim York DRIVERS LICENSE NO. []

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

ADDRESS 3600 American River Dr., # 135
CITY Sacramento STATE CA ZIP 958
PHONE NO 916-761- [] WKB000042

EXHIBIT E

WKB000043

CSOC.RICH.009336

6390

00339
Office AU #



CASHIER'S CHECK

SERIAL #:



ACCOUNT#:

Purchaser: JAMES P. YORK
Purchaser Account:
Operator I.D.:

ru002254

May 07, 2008

PAY TO THE ORDER OF ***CALIFORNIA RECONVEYANCE COMPANY***

Three hundred eighty-eight thousand dollars and 01 cent

\$388,000.01

WELLS FARGO BANK, N.A.
450 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER - IF THIS INSTRUMENT IS LOST,
STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION
AND REISSUANCE AS A CONDITION TO CANCELLATION AND
REISSUANCE. WELLS FARGO BANK MAY IMPOSE A FEE AND
REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US \$ 388,000.01

NON-NEGOTIABLE

Purchaser Copy

1-004 0000 07025101

WKB000044

CSOC.RICH.009337

EXHIBIT F

WKB000045

CSOC.RICH.009338

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864



Sacramento County Recording
Craig A Kraier, Clerk/Recorder
BOOK 20080519 PAGE 0487

Check Number []
Monday, MAY 19, 2008 11:12:43 AM
T13 Pd \$12.00

006-Sacramento Cy DTT PAID

AMN/08/1-2

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Trustee Sale No. 723397CA Loan No. [] Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN [] T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was\$388,000.01
- 4) The documentary transfer tax is\$427.35
- 5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO, County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

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 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

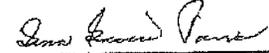

Karime Arias, Assistant Secretary

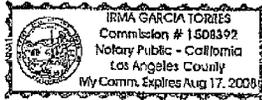
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WKB000047

EXHIBIT G

WKB000048

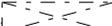
CSOC.RICH.009341

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 05 12
Chatsworth, CA 91311


Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number 
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd \$14.00 Nbr-0005418923
MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No.  Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of \$535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N. 
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of \$388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

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WKB000049

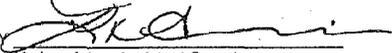
CSOC.RICH.009342

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

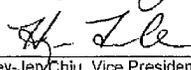
CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY 
Colleen Irby, Assistant Secretary

BY 
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY 
Deborah Brignac, Vice President

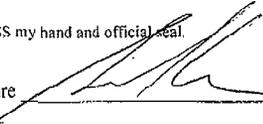
BY 
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

This document filed for recording
By Fidelity National Title Insurance and Trust
as an accommodation only. It has not been
examined as to its execution or as its effect
upon the title.



WKB000050

FILED
ENDORSED

08 JUN 13 PM 4:23

LEGAL PROCESS #7

1 CARL P. BLAINE (State Bar # 65229)
 Email: cblaine
 2 THOMAS B. SHERIDAN (State Bar #249306)
 Email: tsheridan
 3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUMANS LLP
 4 10640 Mather Blvd., Suite 200
 Mather, California 95655
 5 Telephone: (916) 920-5286
 Facsimile: (916) 920-8608

6 Attorneys for Plaintiff
 7 RED ROCK MORTGAGE, INC.

8 SUPERIOR COURT OF CALIFORNIA
 9 COUNTY OF SACRAMENTO

By Fax

10 RED ROCK MORTGAGE, INC.,

Case No. []
 OR-GDS []

11 Plaintiff,

**VERIFICATION OF
 COMPLAINT**

12 v.

13 WASHINGTON MUTUAL BANK,
 14 CALIFORNIA RECONVEYANCE COMPANY,
 15 LAURA RICHARDSON, and all persons
 16 unknown, claiming any legal or equitable right,
 title, estate, lien, or interest in the property
 17 described in the complaint adverse to Plaintiff's
 title, or any cloud on Plaintiff's title, and DOES 1
 through 20, inclusive,

18 Defendants.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
 Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
 Phone: (916) 920-5286 Fax: (916) 920-8608

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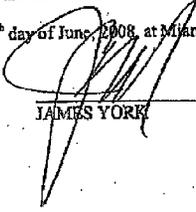
VERIFICATION

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I, JAMES YORK, hereby declare that I have read the foregoing Complaint for Slander of Title, Cancellation, Quiet Title and Unjust Enrichment and know the contents thereof.

I am authorized to make this verification for and on behalf of Red Rock Mortgage, Inc., plaintiff in this action, and I make this verification for that reason. The matters stated in the foregoing document are true of my own knowledge except as to those matters which are stated on information and belief, and as to those matters I believe them to be true.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct. Executed this 12th day of June, 2008, at Miami, Florida.



JAMES YORK

WAGNER BREWSTER BLAINE
ROMBERS & YOUNG LLP
Attorneys at Law

15000 Wilshire Blvd., Suite 200, Culver City, CA 90230
Phone: (310) 250-2000 Fax: (310) 250-2002

| | |
|--|--|
| SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO STREET ADDRESS: 720 Ninth STREET MAILING ADDRESS: 720 Ninth STREET CITY AND ZIP CODE: Sacramento, CA 95814-1311 BRANCH NAME: Gordon D Schaber Courthouse | |
| PLAINTIFF: | Red Rock Mortgage Inc et.al. |
| DEFENDANT | Washington Mutual Bank et.al. |
| SHORT TITLE: | Red Rock Mortgage Inc vs. Washington Mutual Bank |
| PROGRAM CASE NOTICE | |
| CASE NUMBER: [] | |

The Case Management Program (CMP) requires the following timelines to be met in all cases except those that are excluded by the California Rules of Court, rule 207 (b):

| Action | Requirement |
|---------------------------------|--|
| Service of Summons | <p>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.</p> <p>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.</p> <p>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.</p> |
| Statement of Damages | If a statement of damages pursuant to Section 425.11 of the Code of Civil Procedure or a statement of punitive damages is required, it must be served with the summons and complaint. |
| Certificate of Service/Progress | Within 75 days of the filing of the complaint, plaintiff must file a certificate of service or a certificate of progress on a form provided by the Court. |
| Responsive Pleadings | <p>If a responsive pleadings is not served within the time limits and no extension of time has been granted, the plaintiff within 10 days after the time for service has elapsed must file a request for entry of default.</p> <p>Parties may stipulate without leave of Court to one 15-day extension beyond the 30-day time period prescribed for the response after service of the initial complaint.</p> <p>No extensions of time to respond beyond 105 days from the filing of the complaint may be given.</p> |
| Judgment by Default | When default is entered, the party who requested the entry of default must apply for a default judgment against the defaulting party within 45 days after entry of default, unless the Court has granted an extension of time. |
| Case Management Statement | The Court will serve a notice of case management conference on all parties approximately 120 days after the complaint is filed. A case management conference statement shall be filed at least 15 days prior to the date set for the case management conference. Please refer to Local Rule, Chapter 11, for more information. |
| Meet and Confer | Parties must meet and confer, in person or by telephone as required in California Rules of Court, rule 212(f) at least 30 days before the case management conference date. |
| Case Management Conference | A case management conference is generally held within 180 days of the filing of the complaint. |

Failure to comply with the program rules may result in the imposition of sanctions or an order to show cause. Please refer to Local Rule 11.00, for more information.

NOTE: THIS NOTICE MUST BE SERVED WITH THE SUMMONS AND COMPLAINT.

WKB000053

CSOC.RICH.009346

**SUMMONS
(CITACION JUDICIAL)**

FOR COURT USE ONLY
(SOLO PARA USO DE LA CORTE)

**NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):**

WASHINGTON MUTUAL BANK, CALIFORNIA
RECONVEYANCE COMPANY, LAURA RICHARDSON,

see attached

**YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTA DEMANDANDO EL DEMANDANTE):**
RED ROCK MORTGAGE, INC.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

Tiene 30 DIAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio de abogados locales.

The name and address of the court is:
(El nombre y dirección de la corte es):

Sacramento Superior Court
720 Ninth Street
Sacramento, CA 95814

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:

(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):

CARL P. BLAINE (SBN 65229)
10640 Mather Blvd., Suite 200
Mather, CA 95655

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUNG
(916) 920-5286

DATE: JUN 12 2008 Clerk, by A. VLASAVICH Deputy
(Fecha) (Secretario) (Adjunto)

CASE NUMBER:
(Número del Caso): 0321

(For proof of service of this summons, use Proof 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

- as an individual defendant.
- as the person sued under the fictitious name of (specify):
- on behalf of (specify):
under:

| | |
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| <input type="checkbox"/> CCP 416.10 (corporation) | <input type="checkbox"/> CCP 416.60 (minor) |
| <input type="checkbox"/> CCP 416.20 (defunct corporation) | <input type="checkbox"/> CCP 416.70 (conservatee) |
| <input type="checkbox"/> CCP 416.40 (association or partnership) | <input type="checkbox"/> CCP 416.90 (authorized person) |
| <input type="checkbox"/> other (specify): | |
- by personal delivery on (date):

(SEAL)

SUM-200(A)

| | |
|--|--------------|
| SHORT TITLE: RED ROCK V. WASHINGTON MUTUAL et al. | CASE NUMBER: |
|--|--------------|

INSTRUCTIONS FOR USE

- > This form may be used as an attachment to any summons if space does not permit the listing of all parties on the summons.
- > If this attachment is used, insert the following statement in the plaintiff or defendant box on the summons: "Additional Parties Attachment form is attached."

List additional parties (Check only one box. Use a separate page for each type of party.):

- Plaintiff
 Defendant
 Cross-Complainant
 Cross-Defendant

and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive.

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State, number, and address):
 CAEL P. BLAINE (SB065229)/THOMAS B. SHERIDAN (SEN 249306)
 WAGNER KIRKMAN BLAINE KLOMPARENS & YOUNG LLP
 10640 Mather Blvd., Suite 200
 Mather, CA 95655
 TELEPHONE NO.: (916) 920-5286 FAX NO.: (916) 920-8608
 ATTORNEY FOR (Name): Plaintiff RED ROCK MORTGAGE, INC.

FOR COURT USE ONLY
 FILED
 Superior Court Of California,
 Sacramento
 Dennis Jonas, Executive
 Officer
 95123000
 3V1232V123
 By _____, Deputy
 Case Number _____

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Sacramento
 STREET ADDRESS: 720 9th Street
 MAILING ADDRESS:
 CITY AND ZIP CODE: Sacramento, CA 95814
 BRANCH NAME:

CASE NAME: RED ROCK MORTGAGE V. WASHINGTON MUTUAL BANK et al.

CIVIL CASE COVER SHEET
 Unlimited (Amount demanded exceeds \$25,000)
 Limited (Amount demanded is \$25,000 or less)

Complex Case Designation
 Counter Joinder
 Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)

JUDGE:
 DEPT.:

Items 1-6 below must be completed (see instructions on page 2).

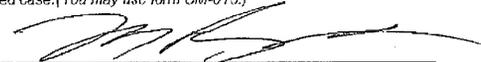
1. Check one box below for the case type that best describes this case:

| | | |
|---|--|---|
| <p>Auto Tort</p> <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) <p>Other P/IPD/W/D (Personal Injury/Property Damage/Wrongful Death) Tort</p> <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other P/IPD/W/D (23) <p>Non-P/IPD/W/D (Other) Tort</p> <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-P/IPD/W/D tort (35) <p>Employment</p> <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15) | <p>Contract</p> <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) <p>Real Property</p> <input type="checkbox"/> Eminent domain/Inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input checked="" type="checkbox"/> Other real property (26) <p>Unlawful Detainer</p> <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) <p>Judicial Review</p> <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39) | <p>Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403)</p> <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) <p>Enforcement of Judgment</p> <input type="checkbox"/> Enforcement of judgment (20) <p>Miscellaneous Civil Complaint</p> <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) <p>Miscellaneous Civil Petition</p> <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43) |
|---|--|---|

2. This case is is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
- | | |
|--|--|
| a. <input type="checkbox"/> Large number of separately represented parties | d. <input type="checkbox"/> Large number of witnesses |
| b. <input type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve | e. <input type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court |
| c. <input type="checkbox"/> Substantial amount of documentary evidence | f. <input type="checkbox"/> Substantial postjudgment judicial supervision |
3. Remedies sought (check all that apply): a. monetary b. nonmonetary; declaratory or injunctive relief c. punitive
4. Number of causes of action (specify): FOUR
5. This case is is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: June 11, 2008

THOMAS B. SHERIDAN
 (TYPE OR PRINT NAME)


 (SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.



INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the *Civil Case Cover Sheet*, contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties in Rule 3.740 Collections Cases. A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than \$25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties in Complex Cases. In complex cases only, parties must also use the *Civil Case Cover Sheet* to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

CASE TYPES AND EXAMPLES

| | | |
|---|--|--|
| <p>Auto Tort</p> <p>Auto (22)-Personal Injury/Property Damage/Wrongful Death</p> <p>Uninsured Motorist (46) <i>(if the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto)</i></p> <p>Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort</p> <p>Asbestos (04)</p> <p>Asbestos Property Damage</p> <p>Asbestos Personal Injury/Wrongful Death</p> <p>Product Liability <i>(not asbestos or toxic/environmental)</i> (24)</p> <p>Medical Malpractice (45)</p> <p>Medical Malpractice-Physicians & Surgeons</p> <p>Other Professional Health Care Malpractice</p> <p>Other PI/PD/WD (23)</p> <p>Premises Liability (e.g., slip and fall)</p> <p>Intentional Bodily Injury/PD/WD (e.g., assault, vandalism)</p> <p>Intentional Infliction of Emotional Distress</p> <p>Negligent Infliction of Emotional Distress</p> <p>Other PI/PD/WD</p> <p>Non-PI/PD/WD (Other) Tort</p> <p>Business Tort/Unfair Business Practice (07)</p> <p>Civil Rights (e.g., discrimination, false arrest) <i>(not civil harassment)</i> (08)</p> <p>Defamation (e.g., slander, libel) (13)</p> <p>Fraud (16)</p> <p>Intellectual Property (19)</p> <p>Professional Negligence (25)</p> <p>Legal Malpractice</p> <p>Other Professional Malpractice <i>(not medical or legal)</i></p> <p>Other Non-PI/PD/WD Tort (35)</p> <p>Employment</p> <p>Wrongful Termination (36)</p> <p>Other Employment (15)</p> | <p>Contract</p> <p>Breach of Contract/Warranty (06)</p> <p>Breach of Rental/Lease</p> <p>Contract <i>(not unlawful detainer or wrongful eviction)</i></p> <p>Contract/Warranty Breach-Seller Plaintiff <i>(not fraud or negligence)</i></p> <p>Negligent Breach of Contract</p> <p>Warranty</p> <p>Other Breach of Contract/Warranty</p> <p>Collections (e.g., money owed, open book accounts) (09)</p> <p>Collection Case-Seller Plaintiff</p> <p>Other Promissory Note/Collections Case</p> <p>Insurance Coverage <i>(not provisionally complex)</i> (18)</p> <p>Auto Subrogation</p> <p>Other Coverage</p> <p>Other Contract (37)</p> <p>Contractual Fraud</p> <p>Other Contract Dispute</p> <p>Real Property</p> <p>Eminent Domain/Inverse Condemnation (14)</p> <p>Wrongful Eviction (33)</p> <p>Other Real Property (e.g., quiet title) (26)</p> <p>Writ of Possession of Real Property</p> <p>Mortgage Foreclosure</p> <p>Quiet Title</p> <p>Other Real Property <i>(not eminent domain, landlord/tenant, or foreclosure)</i></p> <p>Unlawful Detainer</p> <p>Commercial (31)</p> <p>Residential (32)</p> <p>Drugs (38) <i>(if the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential)</i></p> <p>Judicial Review</p> <p>Asset Forfeiture (05)</p> <p>Petition Re Arbitration Award (11)</p> <p>Writ of Mandate (02)</p> <p>Writ-Administrative Mandamus</p> <p>Writ-Mandamus on Limited Court Case Matter</p> <p>Writ-Other Limited Court Case Review</p> <p>Other Judicial Review (39)</p> <p>Review of Health Officer Order</p> <p>Notice of Appeal-Labor Commissioner Appeals</p> | <p>Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400-3.403)</p> <p>Antitrust/Trade Regulation (03)</p> <p>Construction Defect (10)</p> <p>Claims Involving Mass Tort (40)</p> <p>Securities Litigation (28)</p> <p>Environmental/Toxic Tort (30)</p> <p>Insurance Coverage Claims <i>(arising from provisionally complex case type listed above)</i> (41)</p> <p>Enforcement of Judgment</p> <p>Enforcement of Judgment (20)</p> <p>Abstract of Judgment (Out of County)</p> <p>Confession of Judgment <i>(non-domestic relations)</i></p> <p>Sister State Judgment</p> <p>Administrative Agency Award <i>(not unpaid taxes)</i></p> <p>Petition/Certification of Entry of Judgment on Unpaid Taxes</p> <p>Other Enforcement of Judgment Case</p> <p>Miscellaneous Civil Complaint</p> <p>RICO (27)</p> <p>Other Complaint <i>(not specified above)</i> (42)</p> <p>Declaratory Relief Only</p> <p>Injunctive Relief Only <i>(non-harassment)</i></p> <p>Mechanics Lien</p> <p>Other Commercial Complaint Case <i>(non-tort/non-complex)</i></p> <p>Other Civil Complaint <i>(non-tort/non-complex)</i></p> <p>Miscellaneous Civil Petition</p> <p>Partnership and Corporate Governance (21)</p> <p>Other Petition <i>(not specified above)</i> (43)</p> <p>Civil Harassment</p> <p>Workplace Violence</p> <p>Elder/Dependent Adult Abuse</p> <p>Election Contest</p> <p>Petition for Name Change</p> <p>Petition for Relief from Late Claim</p> <p>Other Civil Petition</p> |
|---|--|--|

Recording requested by:

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

When recorded, mail to:

Thomas B. Sheridan, Esq.
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655



Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK **20080805** PAGE **1732**

Check Number
Tuesday, AUG 05, 2008 2:22:29 PM
rt. Pd \$20.00

AMH/68/1-4

Space above this line for recorder's use

NOTICE OF WITHDRAWAL OF LIS PENDENS

WKB000058

CSOC.RICH.009351

1 CARL P. BLAINE (State Bar No. 65229)
 Email: cblaine@wagnerkirkmanblaine.com
 2 THOMAS B. SHERIDAN (State Bar No. 249306)
 Email: tsheridan@wagnerkirkmanblaine.com
 3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUMANS LLP
 4 10640 Mather Blvd., Suite 200
 Mather, California 95655
 5 Telephone: (916) 920-5286
 Facsimile: (916) 920-8608
 6

7 Attorneys for Plaintiff RED ROCK MORTGAGE, INC.

8
 9 SUPERIOR COURT OF CALIFORNIA
 10 COUNTY OF SACRAMENTO
 11

12 RED ROCK MORTGAGE, INC.,

13 Plaintiff(s),

14 v.

15 WASHINGTON MUTUAL BANK, et al.,

16 Defendant(s).

Case No. [REDACTED]

NOTICE OF WITHDRAWAL OF LIS PENDENS

WAGNER KIRKMAN BLAINE
 KLOMPARENS & YOUMANS LLP
 Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
 Phone: (916) 920-5286 Fax: (916) 920-8608

17
 18 NOTICE IS HEREBY GIVEN THAT RED ROCK MORTGAGE, INC. withdraws the
 19 notice of pendency of action (lis pendens) that was recorded in the above action on June 13,
 20 2008, in Book 20080613, at Page 1219, of the official Records of the County of Sacramento,
 21 California. Red Rock Mortgage, Inc. is the party who recorded the above lis pendens.

22 The above lis pendens affected certain real property that is situated in Sacramento
 23 County, California, and that is described as follows:

24 LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH
 25 CURTIS OAKS SUBDIVISION NO. 6", FILED IN THE OFFICE
 26 OF THE COUNTY RECORDER OF SACRAMENTO COUNTY,
 27 FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18.

28 ///

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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: 7/14/08

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: 
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

10442 Maher Blvd., Suite 202, Northridge, CA 91325
Phone: (818) 709-2244 Fax: (818) 709-8226

| | | |
|---|----------------------------------|---|
| ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address) CARK P. BLAINE (SB65229) (916) 920-5286 THOMAS B. SHERIDAN (SB249306) WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP 10640 MATHER BLVD., SUITE 200 MATHER, CA 95655 (916) 920-8608 ATTORNEY FOR (Name): Plaintiff RED ROCK MORTGAGE | TELEPHONE NO.: (916) 920-5286 | FOR COURT USE ONLY <div style="border: 1px solid black; padding: 5px; text-align: center;"> FILED/ENDORSED JUL 24 2008 By: T. CALAUSTRO <i>TC</i> <small>Deputy Clerk</small> </div> |
| Insert name of court and name of judicial district and branch court, if any: Sacramento Superior Court | | |
| PLAINTIFF/PETITIONER: RED ROCK MORTGAGE, INC. | | |
| DEFENDANT/RESPONDENT: WASHINGTON MUTUAL BANK | | |
| REQUEST FOR DISMISSAL <input type="checkbox"/> Personal Injury, Property Damage, or Wrongful Death <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <input type="checkbox"/> Family Law <input type="checkbox"/> Eminent Domain <input checked="" type="checkbox"/> Other (specify): REAL PROPERTY | | CASE NUMBER: |

- A conformed copy will not be returned by the clerk unless a method of return is provided with the document. -

1. TO THE CLERK: Please dismiss this action as follows:
- a. (1) With prejudice (2) Without prejudice
- b. (1) Complaint (2) Petition
 (3) Cross-complaint filed by (name): _____ on (date): _____
 (4) Cross-complaint filed by (name): _____ on (date): _____
 (5) Entire action of all parties and all causes of action
 (6) Other, (specify) : "

Date: JULY 11, 2008

THOMAS B. SHERIDAN
(TYPE OR PRINT NAME OF ATTORNEY PARTY WITHOUT ATTORNEY)


 (SIGNATURE)
 Attorney or party without attorney for: **RED ROCK MORTGAGE**
 Plaintiff/Petitioner Defendant/Respondent
 Cross-complainant

* If dismissal requested is of specified parties only, of specified causes of action only, or of specified cross-complaints only, so state and identify the parties, causes of action, or cross-complaints to be dismissed.

2. TO THE CLERK: Consent to the above dismissal is hereby given.**
Date:

(TYPE OR PRINT NAME OF ATTORNEY PARTY WITHOUT ATTORNEY)

(SIGNATURE)
 Attorney or party without attorney for:
 Plaintiff/Petitioner Defendant/Respondent
 Cross-complainant

** If a cross-complaint or response (Family Law) seeking affirmative relief is on file, the attorney for the cross-complainant (respondent) must sign this consent if required by Code of Civil Procedure section 581(i) or (j).

(To be completed by clerk)

3. Dismissal entered as requested on (date): **JUL 24 2008**
4. Dismissal entered on (date): _____ as to only (name): _____
5. Dismissal not entered as requested for the following reasons (specify) :
6. a. Attorney or party without attorney notified on (date) : _____
 b. Attorney or party without attorney not notified. Filing party failed to provide
 a copy to conform means to return conformed copy

Date: JUL 24 2008

Clerk, by J. Calauastro, Deputy



PARKINSON PHINNEY

ONE CAPITAL CENTER PLAZA
SACRAMENTO, CALIFORNIA
TEL: 916-449-1444
FAX: 916-449-1440
WWW.PARKINSONPHINNEY.COM
Donna T. Parkinson
916-449-1444
donna@parkinsonphinney.com

April 11, 2008

Thomas Sheridan
10640 Mather Blvd, Suite 200
Mather, CA 95655

Re: Certified copy of dba statement from Maryland

Dear Mr. Elkins,

Enclosed please find the certified copy of the dba statement from Maryland.

Please feel free to contact our office if you have questions or comments.

Very truly yours,

PARKINSON PHINNEY

By Tarisha Bal
Asst to Donna T. Parkinson
And Thomas R. Phinney

Enclosures

APR 14 2008

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number [REDACTED]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7755 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-[REDACTED]

Sincerely,

Allison Dolan
Default Specialist II - ERT
Washington Mutual Home Loans

WKB000064

CSOC.RICH.009357

Temporary Employee

From: Martin T. McGuinn [mailto:m.mcguinn@kirbyandmcguinn.com]
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUS had not been recorded in that case. The later decided Bank of America case permitted the lender to rescind the sale to a BFP even after the TDUS had been reinstated. Collectively, they permit the rescission under these facts.

Martin T. McGuinn
 Kirby & McGuinn, A P.C.
 600 B Street, Ste. 1950
 San Diego, CA 92101
 mmcguinn@kirbyandmcguinn.com
 Direct Dial: (619) 525-4000
 Direct Fax: (619) 525-4000

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c(11):
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ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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From: Donna Parkinson [mailto:donna@parkinsonphinney.com]
Sent: Thursday, May 22, 2008 4:38 PM
To: Martin T. McGuinn
Subject: Cases re rescission of Curtis Park property

I think you have an uphill battle based on the cases you cited. In La Jolla, the borrower had actually reinstated the loan. That did not occur in this case. In Residential Capital, the trustee never gave a TDUS, and the purchaser voluntarily accepted a return of the funds paid to purchase the property and did not sue to retain the property--only for additional damages. Again, it's just business for Mr. York so you'll have to come up with a purchase price that makes sense to him.

 Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449.7120 F 916.449.7120 C 916.712.7120
 donna@parkinsonphinney.com www.parkinsonphinney.com

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6/3/2008

WKB000065

CSOC.RICH.009358

our office at (916) 449-

=====
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 [mailto:donna@parkinsonphinney.com]
Sent: Thursday, May 22, 2008 4:49 PM
To: Martin T. McGuinn
Subject: RE: Cases re rescission of Curtis Park property
Attachments: Donna Parkinson [mailto:donna@parkinsonphinney.com].vcf

That presumes your client is entitled to a rescission. Under only the La Jolla situation in which the borrower had actually reinstated the loan did the court set aside a sale with the TDUS recorded. See *Melendez v. D&I Investment, Inc.*, 127 Cal. App. 4th 1238. Once the TDUS has been recorded, there is a conclusive presumption that precludes any attack on the sale.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449.7121 F 916.449.7122 C 916.712.7123
 donna@parkinsonphinney.com www.parkinsonphinney.com

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=====

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From: Martin T. McGuinn [mailto:m.mcguinn@kirbyandmcguinn.com]
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUS had not been recorded in that case. The later decided Bank of America case permitted the lender to rescind the sale to a BFP even after the TDUS had been reinstated. Collectively, they permit the rescission under these facts.

Martin T. McGuinn
 Kirby & McGuinn, A P.C.
 600 B Street, Ste. 1950

6/3/2008

WKB000067

CSOC.RICH.009360

San Diego, CA 92101
mmcguinn
Direct Dial: (619) 525-
Direct Fax: (619) 525-

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
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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 trustee never gave a TDUS, and the purchaser voluntarily accepted a return of the funds paid to purchase the property and did not sue to retain the property--only for additional damages. Again, it's just business for Mr. York so you'll have to come up with a purchase price that makes sense to him.



Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
T 916.449. F 916.449. C 916.712.
donna. www.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.

WKB000068

6/3/2008

CSOC.RICH.009361

Temporary Employee

From: Donna Parkinson [mailto:donna.parkinson@phinney.com]
Sent: Wednesday, May 28, 2008 9:58 AM
To: Beth Ward; mmcguinn [mailto:mmcguinn@phinney.com]
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson [mailto:donna.parkinson@phinney.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
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449.1111 F 916.449.1111 C 916.712.1111
 donna.parkinson@phinney.com www.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.

From: Beth Ward [mailto:beth.ward@phinney.com]
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
 Paralegal to Martin T. McGuinn
 & Kenneth C. Noorigian
 Kirby & McGuinn, A P.C.
 600 B Street, Suite 1950
 San Diego, CA 92101

6/3/2008

WKB000069

CSOC.RICH.009362

Direct Line: (619) 398-
Direct Fax: (619) 398-

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6/3/2008

WKB000070

CSOC.RICH.009363

Temporary Employee

From: Donna Parkinson [mailto:donna@perkinsonphinney.com]
Sent: Wednesday, May 28, 2008 10:18 AM
To: Martin T. McGuinn
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson [mailto:donna@perkinsonphinney.com].vcf

Yes. Unless you can rewind time.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449.1111 F 916.449.1111 C 916.712.1111
 donna@perkinsonphinney.com www.perkinsonphinney.com

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=====

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From: Martin T. McGuinn [mailto:mmcguinn@kirbyandmcguinn.com]
Sent: Wednesday, May 28, 2008 10:17 AM
To: Donna Parkinson
Subject: FW: Washington Mutual/Laura Richardson

Donna:

Do you mean May 30th to respond?

Martin T. McGuinn
 Kirby & McGuinn, A P.C.
 600 B Street, Ste. 1950
 San Diego, CA 92101
 mmcguinn@kirbyandmcguinn.com
 Direct Dial: (619) 525-1111
 Direct Fax: (619) 525-1111

6/3/2008

WKB000071

CSOC.RICH.009364

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):

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From: Donna Parkinson [mailto:donna@parkinsonphinney.com]
Sent: Wednesday, May 28, 2008 9:58 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 \$80,000 over his costs at this time. This counter offer will remain open until the close of business on Friday, April 30.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449.9164 F 916.449.9164 C 916.712.1212
 donna@parkinsonphinney.com www.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.

From: Beth Ward [mailto:beth.ward@kirbyandmcguinn.com]
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
 Paralegal to Martin T. McGuinn
 & Kenneth C. Noorigian
 Kirby & McGuinn, A P.C.

6/3/2008

WKB000072

CSOC.RICH.009365

600 B Street, Suite 1950
San Diego, CA 92101

Direct Line: (619) 398-

Direct Fax: (619) 398-

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):

THIS MESSAGE IS FROM A DEBT COLLECTOR.

ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A.P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

6/3/2008

WKB000073

CSOC.RICH.009366



600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noortgian
Cheryl Edwards Tannenber

Martin T. McGuinn
Voice: 619.525-7171
Fax: 619.525-7171
E-Mail: mrmcguinn@kirbyandmcguinn.com

May 28, 2008

VIA EMAIL ONLY donna@parkinsonphinney.com

Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

*Re: Your Clients: James York and Red Rocks Mortgage Inc.
(collectively, "Red Rocks")
Our Clients: Washington Mutual Bank ("WaMu") and California
Reconveyance Company ("CRC")
Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
Borrower: Laura Richardson
Our File No.: WAS002-93*

Dear Ms. Parkinson:

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. The facts as we understand them to be are that Red Rocks was the high bidder at a foreclosure conducted by CRC on May 7, 2008. That foreclosure sale occurred despite an agreement between WaMu and Ms. Richardson to postpone the foreclosure sale to June 4, 2008. That postponement agreement was confirmed in writing by letter dated April 17, 2008, a copy of which is attached hereto.

As you know, California law permits a trustee to rescind a foreclosure sale where the borrower and the lender had an agreement to postpone the sale. California Civil Code section 1058.5(b) permits a trustee with the consent of either the beneficiary or the successful bidder to rescind a foreclosure sale due to the filing of a bankruptcy by the owner or otherwise.

The extent of a trustee's right to rescind a foreclosure sale has been the subject of litigation in several courts of appeal. *Residential Capital LLC v. Cal Western Reconveyance Corp.* (2003) 108 Cal.App.4th 807, 822 held: "The right of the trustor to postpone the foreclosure sale by agreement with the beneficiary is as important to the protection of the trustor's property from wrongful foreclosure as are the notice requirements." The Residential Capital court enunciated two important

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Donna Parkinson, Esq.
 May 28, 2008
 Page 2

principles: First, it reaffirmed the holding in *Little v. CFS Servicing Corp.* (1987) 188 Cal.App.3rd 1354 that the only recovery permitted to a third party bidder is the return of its capital paid at the sale, plus interest; and second, it held that the failure to postpone the sale at the request of the borrower when there was an agreement to do so was a substantial irregularity to a foreclosure sale permitting the trustee to rescind.

Although the TDUS was not delivered to the bidder prior to rescission in the Residential Capital case, later case law supported the beneficiary's and the trustee's right to rescind after the TDUS had been delivered and recorded. In *Bank of America v La Jolla Group II* (2005) 129 Cal.App.4th 706, 712 the court held: "But La Jolla has not relied on this presumption and, if it had, we would have concluded that the presumption was rebutted by the fact that the trustor and beneficiary entered into an agreement to cure the default and reinstate the loan before the foreclosure sale. In sum, the foreclosure sale was invalid." In *Bank of America*, the bidder contended that once the trustee's deed upon sale has been delivered with all the recitals of statutory compliance and the recital of authority under the power of sale "the deed cannot be 'void' as a matter of law." The court rejected that argument by noting: "We know of no authority for this proposition."

It is clear in this case that, based on the written agreement to postpone, WaMu has the right to rescind the sale. When the sale is rescinded, in addition to return of the funds paid at the sale (\$388,000.01), Red Rocks is entitled to interest on the sales proceeds, plus reimbursement of any funds expended on the Property since the sale. Reasonable interest in this case totals approximately \$2,500. As well, prior to your being retained by Red Rocks, Mr. York told me that he has expended approximately \$10,000-15,000 in repairs to the Property.

In an effort to resolve this matter amicably, WaMu is willing to offer Red Rocks a small premium on its investment and pay a total of \$25,000 to Red Rocks in exchange for a release of all right, title and interest that Red Rocks has in the Property. That amounts to an approximate \$10,000 return on a one-month investment—a return that is not legally mandated. The payment is conditioned upon the parties executing a settlement agreement releasing each other from any liability or claims arising out of or relating to the May 7, 2008 foreclosure sale, including a Civil Code section 1542 waiver, and Red Rocks will provide a W-4 to WaMu to allow it to issue the check. We are prepared to immediately document the settlement. Please advise if this offer is acceptable to Red Rocks.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or wish to discuss the case further, please do not hesitate to contact the undersigned.

Very truly yours,



Martin T. McGuinn

cc: Paul Battaglia (via email)
 Jan Owen (via email)

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 figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732 [REDACTED]

Sincerely,

Allison Dolan
Default Specialist II – ERT
Washington Mutual Home Loans

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CSOC.RICH.009369



Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenber

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Martin T. McGuinn
Voice: 619.528-1111
Fax: 619.528-1111
E-Mail: mmcguinn@kmcguinn.com

June 2, 2008

VIA EMAIL ONLY donna@parkinsonphinney.com

Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Re: *Your Clients:* James York and Red Rock Mortgage Inc.
(collectively, "Red Rock")
Our Clients: Washington Mutual Bank ("WaMu") and California
Reconveyance Company ("CRC")
Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
Borrower: Laura Richardson
Our File No.: [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

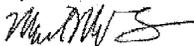
CSOC.RICH.009370

return the keys at our expense.

If there is anything you wish to discuss regarding the transition and the removal of your client's equipment from the Property, please contact me so we can work together and avoid any miscommunication.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or concerns not addressed in this letter, please do not hesitate to contact the undersigned.

Very truly yours,



Martin T. McGuinn

cc: Paul Battaglia (*via email*)
Deborah Brignac (*via email*)
Donald Cook (*via email*)
Jan Owen (*via email*)

WKB000078

CSOC.RICH.009371

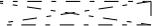
RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No.  Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of \$535,001.00.
2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
A.P.N. 
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818
3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.
4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of \$388,000.01.
5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.
6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

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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 Konupek, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Karime Arias, Assistant Secretary

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 6/2/08 before me, CARLA DODD, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, HANA KONUPEK AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

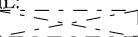
WKB000080

CSOC.RICH.009373

**WAGNER KIRKMAN BLAIN &
KLOMPARENS & YOUNG LLP**
Attorneys at Law

June 3, 2008

Martin T. McGuinn, Esq.
Kirby & McGuinn
600 B Street, Suite 1950
San Diego, California 92101

VIA EMAIL: 
mmcguinn

VIA FACSIMILE: 619.525-

Re: 3622 W. Curtis Drive, Sacramento, California
Our File No. 

Dear Mr. McGuinn:

This office is substituting in as litigation counsel for Red Rocks Mortgage, Inc. and James York with respect to the above-referenced property. In that capacity, I am in receipt of your letters dated May 28, 2008, and June 2, 2008, regarding same. We disagree that your client is entitled to rescind the trustee's deed for the above-referenced property due to an alleged unexecuted forbearance agreement.

In support of its position, your client relies on an extrapolated reading of *Bank of America, N.A. v. La Jolla Group II* (2005) 129 Cal.App.4th 706 and *Residential Capital LLC v. Cal Western Reconveyance Corp.* (2003) 108 Cal.App.4th 807. We believe these cases are inapposite and distinguishable from the facts of this case. The *Melendrez v. D & I Investment Inc.* 127 Cal.App.4th 1238 case, on the other hand, is on point and absolutely supports our position that, as a *bona fide* purchaser, our client's title to the property is unchallengeable.

In *La Jolla*, the trustors (debtors) defaulted on their loan. A Notice of Default, an Election to Sell under Deed of Trust, and a Notice of Trustee's Sale were recorded. Four days before the sale, the trustors tendered payment at a branch of the beneficiary. A branch employee accepted the payment and reinstated the loan. However, the beneficiary never notified the trustee that the loan had been reinstated, and the foreclosure sale proceeded as planned. *La Jolla Group II* (the buyer at the sale) purchased the property. The trustee issued a Trustee's Deed, which was promptly recorded. Five days after the deed was recorded, the trustee realized he made a mistake and that the sale should not have gone forward. The trustee recorded a notice of rescission of the Trustee's Deed and tendered a refund check for the amount paid. When *La Jolla Group II* refused to accept tender, the trustee filed an action against it seeking cancellation of the Trustee's Deed.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • FAX (916) 920-8608

967 Reserve Drive
Roseville, CA 95678
(916) 920-5286 • FAX

WKB000081

Mr. McGuinn
June 3, 2008
Page 2

Applying these facts, *La Jolla* held that the sale was void. It based its holding on *Bisno v. Sax* (1959) 175 Cal.App.2d 714, which had held that "the tender and acceptance of a payment sufficient to cure a default on a loan secured by a deed of trust reinstated the loan and deprived the trustee of the power to foreclose." *La Jolla, supra*, 129 Cal.App.4th at 711. Citing *Bisno, La Jolla* approved of the proposition that, "[s]peaking generally, the acceptance of payment of a delinquent installment of principal or interest cures that particular default and precludes a foreclosure sale based upon such preexisting delinquency." *Id.* Applying *Bisno* to the facts of its case, *La Jolla* held that "[i]f, after default, the trustor and beneficiary enter into an agreement to cure the default and reinstate the loan, no contractual basis remains for exercising the power of sale.[emphasis added]" *Id.* at 712. Taking these holdings together, in order for the "*La Jolla*" exception to apply, there must be (1) a tender (2) of a payment sufficient to cure a default, (3) acceptance of that payment, and (4) reinstatement of the loan. Here, all four of these elements are missing. The holding of *La Jolla*, therefore, does not apply.

Residential Capital is clearly inapposite as no Trustee's Deed Upon Sale was issued or recorded. Moreover, in that case, the court stated that if a Trustee's Deed had been issued it might have been a different case. *Residential Capital, supra*, at 715. Accordingly, your clients' assertion that these cases, collectively, stand for the proposition that, under our facts, the trustee's deed is rescindable is without merit.

Your failure to attempt to distinguish the *Melendrez* is understandable.

In *Melendrez*, the borrowers lost their home through non-judicial foreclosure whereby an experienced third-party bought the property at the Trustee's Sale. The borrowers sued to cancel the sale contending that, *inter alia*, it was invalid because it took place notwithstanding a repayment agreement between the lender and the borrowers.

The court began its discussion by explaining the comprehensive framework of the regulations attendant to non-judicial foreclosure sales pursuant to a power of sale contained in the deed of trust. The court reiterated the tri-fold purposes of the statutory scheme, to wit:

- (i) to provide the creditor/beneficiary with a quick, inexpensive and efficient remedy against the defaulting debtor/trustor; (ii) to protect the debtor/trustor from wrongful loss of the property; and
- (iii) to ensure that a properly conducted sale is final between the parties and conclusive as to a bona fide purchaser.

"A properly conducted non-judicial foreclosure sale constitutes a final adjudication of the rights of the borrower and lender. Once the trustee's sale is completed, the trustor has no further rights of redemption." (*Melendrez*, at 1249-1250.)

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CSOC.RICH.009375

Mr. McGuinn
June 3, 2008
Page 3

The court then defined a "bona fide purchaser": "A bona fide purchaser is one who pays value for the property without notice of any adverse interest or of any irregularity in the sale proceedings." (*Nguyen* (2003) 105 Cal.App.4th 428, 442.) (*Melendrez*, at p. 1250.) The court specifically held that this definition of a bona fide purchaser in the context of Civil Code section 2924 is consonant with decisions defining the term under California's recording statutes. Therefore, "a bona fide purchaser for value who acquires his interest in real property without notice of another's asserted rights in the property takes the property free of such unknown rights." (*Id.*)

The court found that buyer was a purchaser for value. In addition, the court found that, like here, the buyer had no knowledge of the alleged repayment agreement and had no contact whatsoever with either the lender or the borrowers. In sum, the buyer had no knowledge of the borrower's asserted right and the court refused to impute notice of the alleged repayment agreement to the buyer lacking any authority upon which to do so. (*Melendrez*, at pp. 1254 and 1255.)

The court then averted to the presumption set forth in Civil Code section 2924: "Where the trustee delivers a deed to the buyer at the foreclosure sale, and the deed recites that all procedural requirements for the default notice and sale notice have been satisfied, there is a statutory rebuttable presumption that such notice requirements have been fulfilled; as to a BFP, this presumption is conclusive. (*Melendrez*, at p. 1255.) The court in *Melendrez* went on to say:

In this instance, Borrowers' theory was that the trustee's sale violated the Repayment Agreement; ..., the most that can be said is that, in Borrowers' view, there was some potential fraud or imposition because Lender failed to instruct Trustee to postpone the foreclosure sale to a date after the second and third payments were due (i.e., after July 30). There was no evidence that Buyer knew about the Repayment Agreement itself, let alone its alleged modification. Further, there were no facts sufficient to put Buyer on notice of the Agreement or its alleged modification. Buyer was not chargeable with any alleged fraud or imposition, and there was simply no basis for setting aside the trustee's sale. Accordingly, adopting the court's finding that Buyer was a BFP, we must affirm the judgment against Borrowers. (*Melendrez, supra*, at 1258.)

Based on the above-quoted language from the *Melendrez* case, the responsible party for the failure to notify the trustee of the alleged forbearance agreement falls squarely on the shoulders of your client.

To reiterate, the distinction made clear from the *La Jolla* and *Melendrez* cases is the reinstatement of the loan in *La Jolla*, which rendered the power of sale provision in the deed of

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CSOC.RICH.009376

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,¹ your client still loses as a matter of law because the loan was not reinstated; therefore, the power of sale provision contained in the deed of trust was not ineffective; thus, the sale is valid and cannot be unilaterally rescinded as against an undisputed *bona fide* purchaser.

Based upon the above-reasoning, I would implore your client not to record the Notice of Rescission attached to your letter of yesterday's date. If such Notice is recorded, my client will have no choice to but to file an action for slander of title wherein we will seek all remedies available under California law, which include attorneys' fees.

I would hope your client does not make a bad situation worse by forcing my client into litigation. Rather, I would urge you to make an offer to my client that adequately reflects the reality of this situation. I look forward to your response.

Very truly yours,

**WAGNER KIRKMAN BLAINE
 KLOMPARENS & YOUMANS LLP**



THOMAS B. SHERIDAN

Cc: Client
 Donna Parkinson



¹ The copy enclosed with your May 28, 2008, letter is unsigned, not on letterhead, and does not include enclosures.

WK13000084

CSOC.RICH.009377

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

FACSIMILE COVER SHEET

THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN
TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT
MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Date: June 3, 2008

Our File No. [REDACTED]

Fax No.Telephone No.To: **Martin T. McGuinn**

(619) 525-[REDACTED]

Company: **Kirby & McGuinn**From: **Thomas B. Sheridan**

Number of pages being transmitted including the cover page: 5

Message/Document(s): Correspondence re 3622 W. Curtis Dr., Sacramento, CA

Please call **Cheryl Ewing** at (916) 920-[REDACTED] ext. [REDACTED] if all pages are not received.

ORIGINAL will follow by: Other:

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank you.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • (916) 920-8608
e-mail wkblaw.com

WKB000085

CSOC.RICH.009378



Leonard Ackerman
 Dean T. Kirby, Jr.
 Jana Logan
 Kenneth G. Noorigian
 Cheryl Edwards Tannenber

600 B Street, Suite 1950
 San Diego, CA 92101
 (619) 685-4000

Martin T. McGuinn
 Voice: 619.525
 Fax: 619.525
 E-Mail: mmcguinn

June 6, 2008

VIA EMAIL ONLY tsheridan

Thomas B. Sheridan, Esq.
 Wagner Kirkman Blaine
 Klomparens & Youmans LLC
 10640 Mather Blvd., Suite 2001
 Mather, CA 956554

Re: *Your Clients:* *James York and Red Rock Mortgage Inc.*
(collectively, "Red Rock")
Our Clients: *Washington Mutual Bank ("WaMu") and California*
Reconveyance Company ("CRC")
Real Property: *3622 W. Curtis Drive, Sacramento, CA (the "Property")*
Borrower: *Laura Richardson*
Our File No.: *WAS002-108*

Dear Mr. Sheridan:

We received your letter regarding the above-referenced matter that you now represent the Red Rock parties. The FedEx tracking number for the return of the funds referenced in my letter to Ms. Parkinson is 7910-7974-6682. The check should arrive in Ms. Parkinson's office today. The sale has already been rescinded. The Notice of Rescission was recorded June 2nd at the Sacramento County Recorder's Office. A conformed copy of the rescission notice is included in the letter to Ms. Parkinson.

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. WaMu and CRC are willing to continue settlement negotiations with your office in an effort to avoid litigation over the rescission of the foreclosure sale. However, WaMu's initial offer, which I personally communicated to your client, was not accepted. In our discussion Mr. York countered with a demand of \$100,000.00 to resolve the matter. WaMu increased its offer to \$25,000.00 and Red Rock counteroffer was \$80,000, plus

WKB000086

CSOC.RICH.009379

Thomas B. Sheridan, Esq.
June 6, 2008
Page 2

its costs, which is basically the same \$100,000 offer it originally made. Mr. York represented to me his costs were approximately \$15,000.00. Mr. York qualified the amount of his out-of-pocket costs by stating he did not have in his possession all of the bills from all of his crews at the time he was discussing the matter with me.

WaMu is serious regarding its intention to resolve the matter with Red Rock. However, it is not willing to pay Red Rock \$100,000.00 to resolve the matter, as we are confident in our position that the prior agreement to postpone the sale constitutes a legal basis for the rescission. WaMu wants to know whether Red Rock is willing to propose another amount it will consider accepting to resolve the matter. If Red Rock's principal does not want the media glare he complained about to me, a quick resolution is the most expeditious and cost effective method to achieve that goal.

You cited two cases in your letter, *Melendrez v. D&I Investment Inc.* and *In re Tydings-Monsour* (an unpublished bankruptcy court opinion) for the proposition that courts have rejected our analysis that a trustee may rescind a foreclosure sale where there has been an agreement to postpone the sale. However, neither case you cited for that proposition contains similar facts or provides legal support for that precise argument. The key factual distinction contained in both cases you cited is that in those cases, the lender did not have an agreement to postpone the sale with the borrower that was confirmed orally or in writing by the lender. Neither case discusses the right of a trustee to rescind a foreclosure sale under Civil Code section 1058.5(b) or the legal effect of the "or otherwise" language contained in that code section. Further, *Melendrez* makes several points that you did not discuss in your letter. Whether Red Rock qualifies as a bona fide purchaser (BFP) is a question of fact which cannot be ascertained by the trier of fact until after discovery or trial. Further, *Melendrez* is clear that the conclusive language in Civil Code section 2924 regarding BFPs applies only to compliance with the required procedures for the default and sales notices.

A fair reading of *Melendrez* must also confront the fact that the court found there was substantial evidence supporting the trial court's ruling that the Repayment Agreement in that case was not orally modified to permit the borrowers to make the June 29 payments on July 30. In contrast to this case there is a letter to the borrower from WaMu specifically agreeing to postpone the sale to June 4th. Thus, the trustee did not possess the authority to conduct the sale and both Residential Capital and Bank of America hold that the trustee's lack of knowledge regarding the postponement agreement or the reinstatement, respectively, did not prevent the trustee from rescinding the sale.

Rather than trying to convince each other of the correctness of the other's legal position, please ask your client to authorize you to make another proposal so we can determine whether we are closing the gap in an effort to resolve the matter. The amounts in dispute in this matter do not warrant the litigation costs this matter will engender, which your client is very unlikely to recover even if it prevails.

WKB000087

CSOC.RICH.009380



PARKINSON PHINNEY

400 CAPITOL MALL, 11TH FLOOR
 SACRAMENTO, CA 95834
 OFFICE: 916-449-1444
 FAX: 916-449-1440
 WWW.PARKINSONPHINNEY.COM

Donna T. Parkinson
 916.449.1444
 donat@p

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) 920-1231 to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

By Donna T. Parkinson
 DTP:tb
 Enclosures

Cc: Jim York
 Tom Sheridan
 Robia Klomprens

{7725/00014/DTP/A0653586.DOC}

WKB000088

CSOC.RICH.009381

MEREDITH L. CALIMAN

ATTORNEY AT LAW

3888 CARSON STREET, SUITE 110 • TORRANCE, CALIFORNIA 90503

(310) 548-1111 • FAX (310) 548-1111
meredith

June 18, 2008

VIA FAX (916) 920-1111

Carl P. Blaine, Esq.
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine Klomprens & Youmans LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Re: *Laura Richardson et al adv Red Rock Mortgage, Inc.*
Sacramento Superior Court Case No. Unknown

Dear Sirs:

This office will be assisting Laura Richardson with respect to the above lawsuit. You should serve this office with any papers related to the lawsuit that are directed towards Ms. Richardson, including the summons and complaint.

Very truly yours,


MEREDITH L. CALIMAN

MLC:wp.laurarichardson-1080618

WKB000089

CSOC.RICH.009382

This facsimile message and its contents are legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, copying or other use of this message and its contents is strictly prohibited. If you have received this telecopy in error, please notify us immediately by telephone and return the original message to us at the address shown below via the United States Postal Service. Thank You.

Meredith L. Caliman, Esq.

3858 Carson Street, Suite 120
Torrance, California 90503
(310) 540-5701
Fax (310) 540-5702

TELECOPY

PLEASE DELIVER AS SOON AS POSSIBLE

DATE: June 18, 2008

TO: Carl P. Blaine, Esq.
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

OPERATOR:

IF NOT RECEIVED PROPERLY, PLEASE NOTIFY US IMMEDIATELY AT (310) 540-

WKB000090

CSOC.RICH.009383

6437



7/15/08

Dorlan file #9

15000 Surveyor Blvd., Suite 500
Addison, TX 75001
Phone: 866-795-

July 11, 2008

Mr. Dan Bebermeyer
3600 American River Drive, Suite 135
Sacramento, CA 95864

RE: TS #
8441 Felton Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

| | |
|------------------------------------|--------------------------------|
| Wells Fargo Bank cashier's check # | 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 Puhmill
President
NDEX West, LLC

FEDERAL EXPRESS TRACKING #

WKB000091

CSOC.RICH.009384

00339 11-24
CHECK A/R # 121008

CASHIER'S CHECK

Operator ID: cu011632 cu002254

PAY TO THE ORDER OF *****DAN BEBERMEYER OR JAMES YORK***** July 07, 2008

*****Twenty-five thousand dollars and no cents***** ****\$25,000.00****

VOID IF OVER US \$ 25,000.00
WFB Parker
AUTHORIZED SIGNATURE

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (409) 394-3122

Details on Back

00339 11-24
CHECK A/R # 121008

CASHIER'S CHECK

Operator ID: cu011632 cu002254

PAY TO THE ORDER OF *****DAN BEBERMEYER OR JAMES YORK***** July 07, 2008

*****Two hundred thousand dollars and no cents***** ****\$200,000.00****

VOID IF OVER US \$ 200,000.00
WFB Parker
AUTHORIZED SIGNATURE

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (409) 394-3122

Details on Back

00338 11-24
CHECK A/R # 121005

OFFICIAL CHECK

Operator ID: cu011632 cu002254

PAY TO THE ORDER OF *****DAN BEBERMEYER OR JAMES YORK***** July 07, 2008

*****Four thousand dollars and no cents***** ****\$4,000.00****

VOID IF OVER US \$ 1,000.00
Richard Long
CONTROLLER

WELLS FARGO & COMPANY ISSUER
430 MONTGOMERY STREET
SAN FRANCISCO, CA 94102
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (409) 394-3122

Details on Back

00338 11-24
CHECK A/R # 121005

OFFICIAL CHECK

Operator ID: cu011632 cu002254

PAY TO THE ORDER OF *****DAN BEBERMEYER OR JAMES YORK***** July 07, 2008

*****Ten thousand dollars and no cents***** ****\$10,000.00****

VOID IF OVER US \$ 10,000.00
Richard Long
CONTROLLER

WELLS FARGO & COMPANY ISSUER
430 MONTGOMERY STREET
SAN FRANCISCO, CA 94102
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (409) 394-3122

Details on Back

WKB000092



15000 Surveyor Blvd., Suite 500
Addison, TX 75001
Phone: 866-795-7272

July 11, 2008

Mr. Dan Bebermeyer
3600 American River Drive, Suite 135
Sacramento, CA 95864

RE: TS # [redacted]
8441 Felton Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

| | |
|---|--------------------------------|
| Wells Fargo Bank cashier's check # [redacted] | in the amount of \$4,000.00, |
| Wells Fargo Bank cashier's check # [redacted] | in the amount of \$10,000.00, |
| Wells Fargo Bank cashier's check # [redacted] | in the amount of \$25,000.00, |
| Wells Fargo Bank cashier's check # [redacted] | in the amount of \$200,000.00. |

This sale is VOID and the funds are being returned to you. There will be NO Trustee's Deed Upon Sale issued.

All attempts to evict and/or take possession of the property must be immediately stopped.

Please feel free to contact our office if you have any questions.

Sincerely,

Chris Putnamill
President
NDEX West, LLC

Received checks 7/18/08

FEDERAL EXPRESS TRACKING # [redacted]

WKB000093

**WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP**
Attorneys at Law

July 11, 2008

Martin T. McGuinn
Kirby & McGuinn, A.P.C.
600 B Street, Ste. 1950
San Diego, CA 92101

VIA FEDERAL EXPRESS

Re: *Red Rock Mortgage, Inc. v. Washington Mutual Bank et al.*
Our File No. []

Dear Mr. McGuinn:

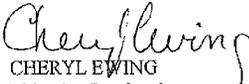
Pursuant to my telephone conversation with Beth, enclosed are the following documents: original initial page; original signature page; original Quitclaim Deed; and keys to the subject property.

This office will file the Request for Dismissal and Withdraw of Lis Pendens on Monday, July 14, 2008. We will send you an endorsed and confirmed copy immediately upon return by the court.

If you have any questions or need any additional information regarding the foregoing, please do not hesitate to contact me directly.

Very truly yours,

**WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP**


CHERYL EWING
Litigation Paralegal
Enclosures

{13091.00000/00381335.DOC.1}

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • FAX (916) 920-8608

967 Reserve Drive
Roseville, CA 95678
(916) 920-5286 • FAX (916) 920-8608

WKB000094

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.

  _____
WKB Red Rock WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

CALIFORNIA RECONVEYANCE COMPANY

By: _____
Deborah Brignac

Its: _____ Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York

ACKNOWLEDGMENT

State of California)
County of Sacramento)

On July 3, 2008, before me Kristin Capritto, a notary public, personally appeared James Yeak, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~her~~/their executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Kristin Capritto

(Seal)



WKB000098

13091



LEONARD J. ACKERMAN
DEAN T. KIRBY, JR.
JANA LOGAN
MARTIN T. MCGUINN
KENNETH C. NOORIGIAN
CHERYL EDWARDS TANNENBERG

900 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAG.COM

BETH WARD, PARALEGAL
VOICE: 619.398
FAX: 619.398
E-MAIL: BWARD

July 11, 2008

VIA FEDEX

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomprens & 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.

WKIB000099

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.

JUL 11 11:09 AM 02:45:28 PM FROM: From: unknown Page: 10/19 Date: 7/10/2008 12:23:59 PM 1-145 P. 01/07/013 P. 220

21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

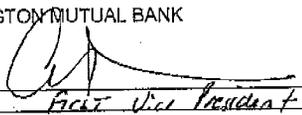
22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: _____
Its: _____


Eric J. President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York



600 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAC.COM

LEONARD J. ACKERMAN
DEAN T. KIRBY, JR.
JANA LOGAN
MARTIN T. MCGUINN
KENNETH C. NOORISIAN
CHERYL EDWARDS TANNENBERG

BETH WARD, PARALEGAL
VOICE: 619.398-1111
FAX: 619.398-1111
E-MAIL: BWARD@KIRBYMAC.COM

July 15, 2008

Thomas B. Sheridan, Esq.
Wagner Kirkman Blainc
Klomprens & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95655

Re: *Your Clients:* *James York and Red Rock Mortgage Inc.*
Our Clients: *Washington Mutual Bank and California
Reconveyance Company*
Real Property: *3622 W. Curtis Drive, Sacramento, CA*
Borrower: *Laura Richardson*
Our File No.: *WAS002-108*

Dear Mr. Sheridan:

Enclosed for your records is the original signature page of the above-referenced Settlement and Release Agreement for Washington Mutual Bank (Ann Thorn).

Very truly yours,


Beth Ward

encl.

WKB000103

CSOC.RICH.009396

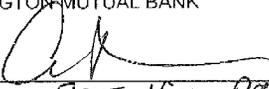
21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: 
Its: First Vice President

SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is entered into as of June 18, 2008, by and between Washington Mutual Bank, a federally chartered savings association ("WaMu"), California Reconveyance Company ("CRC"), James York ("York") and Red Rock Mortgage Inc. ("Red Rock"). York and Red Rock shall hereafter be collectively referred to as Red Rock. For purposes of this Agreement, the term "WaMu" shall also refer to all predecessors, successors, assigns and investors of WaMu, including, without limitation, any person or entity taking assignment of the Note and Deed of Trust originated by WaMu as described below, except as specifically identified herein. WaMu, CRC, York and Red Rock are at times referred to in this Agreement individually as a "Party" and, collectively, as the "Parties."

RECITALS

A. On or about January 4, 2007, WaMu made a loan to Laura Richardson, ("Richardson") evidenced by a promissory note in the sum of \$535,001.00 (the "Note").

B. On or about January 4, 2007, Richardson executed and delivered to WaMu a Deed of Trust (the "WaMu Deed of Trust") securing the real property located at 3622 West Curtis Drive, Sacramento, California 95818 ("the Property"). On or about January 10, 2007, the WaMu Deed of Trust was recorded in the County Recorder's Office for Sacramento County, California at Book 20070110, Page 1818.

C. Richardson became delinquent on the Note and on December 14, 2007, WaMu caused CRC to record a Notice of Default against the Property at Book 20071214, Page 358. Thereafter, CRC recorded a Notice of Sale on March 19, 2008 setting the original sale date for the Property on April 7, 2008 at Book 2008-0319, Page 352. CRC conducted a foreclosure sale on May 7, 2008, and Red Rock was the highest bidder at the sale. On or about May 19, 2008, Red Rock recorded a Trustees Deed Upon Sale, which was recorded, at Book 20080519, Page 0487 in the Official Records of the Sacramento County Recorder.

D. Prior to the foreclosure sale through which Red Rock claims title to the Property, WaMu claims it had agreed in writing to provide Richardson with a postponement of the foreclosure sale to June 4, 2008. Red Rock acknowledges that it received a copy of said letter after the foreclosure sale. WaMu and CRC contend that as a result of their purported agreement to postpone the foreclosure sale to June 4, 2008, CRC did not have the requisite legal authority to proceed with the foreclosure sale on May 7, 2008, and that the sale to Red Rock was invalid and could be rescinded. On June 2, 2008, CRC recorded a Notice of Rescission of Trustee's Deed Upon Sale at Book 20080602, Page 0885 in the Official Records of the Sacramento County Recorder.

E. Red Rock disagrees that CRC had the right to rescind the foreclosure sale conducted on May 7, 2008. Red Rock claims the foreclosure sale was final and that it was a bona fide purchaser for value and that it was not aware of the postponement issue until after May 7, 2008. On June 12, 2008, Red Rock filed a lawsuit in Sacramento County

Superior Court under cause number 34-2008.00013081-CU-OR-GDS (the "Action") seeking, among other things, to quiet title to the Property in Red Rock's name.

F. The parties wish to resolve their differences and avoid further litigation over the nature and extent of WaMu's and CRC's rights to rescind the foreclosure sale conducted on May 7, 2008, to confirm title to the Property in favor of Richardson subject to the lien of WaMu, and to reimburse Red Rock for its out of pocket expenses related to the Property and incurred in the Action and any related claims for loss arising over the quieting of title to the Property and any claims Red Rock may have against WaMu, CRC, or their agents or employees related to the rescission of the Trustee's Deed Upon Sale to Red Rock, and any dispute over title to the Property prior, during and after the foreclosure sale conducted on May 7, 2008.

G. The Parties desire to rescind the effect of the foreclosure sale through this Agreement whereby WaMu will pay a settlement to Red Rock and Red Rock will execute and deliver to WaMu a quitclaim deed from Red Rock to Richardson. Red Rock further agrees that by executing this Agreement, it is disclaiming any interest in the Property.

H. The Parties desire to clarify and confirm how the title to the Property will be held, resolve their differences, and confirm their understanding of how the foreclosure sale will be rescinded. The parties are entering into this Agreement in order to avoid the costs and uncertainty of litigation and settle all alleged claims Red Rock has against WaMu or CRC, known and unknown arising from the May 7, 2008 foreclosure sale and the rescission of the foreclosure sale and restoration of the viability of the Note and WaMu's Deed of Trust against the Property.

AGREEMENT

The Parties, on behalf of themselves and on behalf of their respective principals, officers, directors, investors, parents, affiliates, employees, trustees, attorneys, agents, predecessors and successors, and on behalf of all other nonparties, in consideration of the promises set forth below, agree as follows:

1. OBLIGATIONS OF WaMu AND CRC.

1.1. WaMu agrees to pay the sum of \$100,000.00 to Red Rock upon the execution of the Agreement by all Parties. The sum of \$100,000.00 includes sums to reimburse Red Rock for any out of pocket expenses it has incurred related to the Property, any interest on the funds paid by Red Rock at the foreclosure sale on May 7, 2008, Red Rock's anticipated profits on the resale of the Property and any legal fees incurred by Red Rock prior to and after the Action was filed.

1.2. WaMu, contemporaneously with the payment of the sum of \$100,000.00, shall also return the sum of \$388,000.01 paid by Red Rock at the foreclosure sale conducted on May 7, 2008.

1.3. WaMu and CRC agree to execute this Agreement and be bound by the terms of the Agreement.

2. Obligations of Red Rock and York under this Agreement.

2.1. Red Rock agrees to be bound by the terms of this Agreement and execute the Agreement.

2.2. Red Rock agrees to accept the sum of \$100,000.00, plus the return of the \$388,000.01 paid at the foreclosure sale on May 7, 2008.

2.3. Upon execution of the Agreement Red Rock also agrees to contemporaneously execute a quitclaim deed in recordable form for the Property to Richardson in the form attached hereto and incorporated herein by reference as Exhibit A.

2.4. Red Rock warrants and represents that it has not encumbered or transferred the Property to any third party after May 7, 2008 to, and including, the date of the execution of this Agreement.

2.5. Red Rock shall immediately file a dismissal of the Action with prejudice.

2.6. Red Rock will deliver with its signatures to this Agreement all sets of the keys to the Property in its possession or control.

3. Release of All Claims.

3.1. Upon execution of this Agreement by the Parties, and performance of all acts required to be done by each of them under this Agreement, the Parties release each other and all who acted in concert or participation with them, their officers, directors, employees, agents, attorneys, investors, predecessors, successors, assigns, parents, affiliates, and all others (the "Related Parties") from and against all claims, causes of action, liabilities, demands, obligations, damages, costs, expenses, and attorneys' fees, of whatever kind or nature, whether known or unknown, whether accrued or not yet accrued, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Trustee's Deed from CRC to the Red Rock on or about May 19, 2008, all claims alleged in the Action, and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the foreclosure sale of May 7, 2008, and the rescission of the Trustees Deed Upon Sale by CRC.

3.2. In consideration of this Agreement, the Parties further waive and will not assert against the Related Parties, any claim, counterclaim, defense, offset, action, or cause of action under common law or any federal or state statute, rule, or regulation, that the Parties may have prior to the date of this Agreement, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, and the delivery of the Trustee's Deed from CRC to Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the May 7, 2008 foreclosure sale and the rescission of the Trustees Deed Upon Sale by CRC.

4. Waiver of California Civil Code Section 1542.

4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

~~A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.~~

~~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.

4.1. It is the Intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York) _____
Red Rock  WMB  CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

8. No Admission of Liability. This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.

9. Drafting Ambiguities. The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.

10. Entire Agreement. This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or a Party's legal counsel, are merged herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing and signed by all Parties hereto. This Agreement constitutes the entire Agreement between the Parties as to the subject matter contained in this Agreement.

11. Warranty of No Sale or Assignment. All Parties to this Agreement represent, agree, and warrant to each other that each has not sold, assigned, or otherwise transferred in any manner to any person or entity, any rights, duties, obligations, claims, causes of action or other interests which are the subject matter of this Agreement, either in whole or in part, and each agrees to indemnify and hold harmless each other from and against all claims of every nature whatsoever which are based on or arise out of or in any way relate to any such sale, assignment, or transfer.

12. Execution of Other Documents. The Parties agree to execute and deliver any and all further documents and shall do all acts which may be necessary and appropriate to fully implement the provisions of this Agreement within the time required by this Agreement.

13. Enforcement of the Agreement. In the event that any Party brings any action or proceeding against the other for the recovery of any sum due pursuant to this Agreement, or due to any provision of this Agreement, or for any other relief, declaratory or otherwise, including appeal, the prevailing Party in each such action or proceeding shall recover its reasonable attorneys' fees and all costs from other Party to the action or proceeding, and that the right to reasonable attorneys' fees and costs shall be enforceable whether or not the actual proceeding is prosecuted to final judgment.

14. Authority to Execute Agreement. Each individual signing this Agreement warrants and represents that the individual has full authority to execute the Agreement on behalf of the Party on whose behalf the individual signs.

15. Counterparts. This Agreement may be executed in counterparts, and the counterparts shall constitute one and the same document.

16. Costs and Attorneys' Fees. The Parties agree that they shall be responsible for their own respective costs and attorneys' fees in connection with the drafting and

negotiation of this Agreement, except as the parties may otherwise agree in a separate writing.

17. Venue. Should any dispute arise between the Parties as to the meaning and interpretation of this Agreement or should any of the parties be required to take legal action to enforce the terms of this Agreement, venue for any dispute shall be in Sacramento County, California.

18. Attorney Review. The Parties hereby represent and warrant and in executing this Agreement, that they have relied upon legal advice from an attorney of their choice; that the terms of this Agreement have been read and its consequences have been completely explained to them by that attorney; and that they fully understand the terms of this Agreement. The Parties further represent and warrant that in executing this Agreement, they have not relied on any inducements, promises or representations made by the other party or any person serving another party.

19. Survivability of Agreement. Any and all executory provisions under the Agreement and the documents referred to herein shall survive consummation of the Agreement and shall continue in full force and effect until fully performed and satisfied.

20. Notices. All notices under the Agreement shall be in writing and shall be deemed effective on the date of delivery (if delivered personally and a receipt obtained therefore), or on the third calendar day after mailing if mailed by first-class mail, registered or certified, postage prepaid, and shall be addressed as follows or as may be amended by written communication pursuant to this paragraph:

Washington Mutual Bank
California Reconveyance Company
c/o Martin McGuinn
Kirby & McGuinn A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Telephone: (619) 525-1659
Facsimile: (619) 525-1669

Washington Mutual Bank
California Reconveyance Company
Attn.: Paul Battaglia
1301 Second Avenue, WaMuT 3501
Seattle, WA 98101
Telephone: (206) 500-4261
Facsimile: (206) 377-2784

Red Rock Mortgage Inc.
James York
c/o Thomas B. Sheridan
Wagner Kirkman Blaine
Klomprens & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95654
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

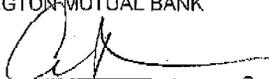
21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: 
Its: Eric Vice President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York

CALIFORNIA RECONVEYANCE COMPANY

By: _____

Deborah Brignac

Its: Vice President

RED ROCK MORTGAGE INC.

By: _____

James York, President

James York

Hashimoto, Leiton
Sempra Energy
Subpoena Response
Received by
CSOC on 12/23/2009

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Case Name: In Re Laura Richardson; et al.

Court: House of Representatives of the Congress of the United States of America

Case No.: None

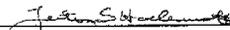
I hereby declare under penalty of perjury that the following statements are true and correct to the best of my knowledge and belief.

I am the duly authorized custodian of records or other qualified witness for the records of SOUTHERN CALIFORNIA GAS COMPANY and I have the authority to certify said records.

The accompanying records are true and correct copies of records kept in the regular course and scope of SOUTHERN CALIFORNIA GAS COMPANY'S business and constitute the records requested in the subpoena heretofore served in this matter.

The records were gathered and reproduced in accordance with California Evidence Code, Sections 1560-1563, except those documents which we consider privileged and confidential.

Executed on this 22nd day of December, 2009, at Los Angeles, California.


Custodian of Records

Lrichardson.doc

| Customer Name | Turn-On-Dat | Close Date | Close Type | Bill Account Id |
|-----------------------|-------------|------------|------------|-----------------|
| RICHARDSON, LAURA ANN | 02/12/1994 | 03/13/2001 | FORCED | |

Open Cancel Help

lhashimo
12/22/09 14:45:41

CSOC.LRich.HASH.00000003

CSOC.RICH.009410

Quick Tips OCCUPIED-ON 3623 S PARKER ST SNPD 90731 6433

View Help

INDIVIDUALLY METERED RESIDENTIAL

Customer LAURA ANN RICHARDSON

Spouse/
Partner

Meter Status Mr Size Cycle Section Segment

Meter On 01 13 2890 107

Next Read 01/13/10 System Deposit 35

Forced 03/13/01 LPP Avg

STANDARD READ INFO 18

| Read Dt | St | Read | CCF | Mth | Src |
|----------|----|------|-----|-----|-----|
| 03/13/01 | SB | 3403 | | OFC | ON |
| 03/13/01 | BL | 3403 | 0 | OFC | FC |

Bill Account Rate

Turn On 04/12/94

Behavior Score A Credit Code L Min Coll Amt 150.00

Last Payment / / Last Bill 09/11/00

Payment Amt Bill Amt 32.64

Payment Mthd Previous Bal

Total Bal Due

Deposit Paid 0.00

Call Act Pending Orders Memo

Search

Bill Info Additional Info

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12/22/09 14:40:46

CSOC.LRich.HASH.00000004

CSOC.RICH.009411

Quick Tips OCCUPIED ON 3623 S PARKER ST SNPD 90731 6433

View: Help
INDIVIDUALLY METERED RESIDENTIAL

Customer: LAURA ANN RICHARDSON
Spouse/ Partner

Meter Status: Mtr Size Cycle Section Segment
Meter On: 01 13 2890 107

Next Read: 01/13/10 System Deposit: 35

Forced: 03/13/01 LPP Avg: 18
STANDARD READ INFO

| Read Dt | Sl | Read | CCF | Mtr | Src |
|----------|----|------|-----|-----|-----|
| 03/13/01 | SB | 3403 | | OPC | ON |
| 03/13/01 | BL | 3403 | 0 | OPC | PC |

Facility ID: Heat Only My Account
Base: SP Region: Pacific CCT
Node ID #: 1310052400
Meter #: 03800927 Meter Location: RE Meter Route: 28587

Customer Contacts

Additional Info

Bill Info

Search

Coll Act Pending Orders Memo

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CSOC.RICH.009412

Individual Customer Profile ACTIVE

Profile Edit Process View Help

Customer of Record

| | | | | |
|--------|-------|--------|------------|--------|
| Prefix | First | Middle | Last | Suffix |
| NONE | LAURA | ANN | RICHARDSON | NONE |

Soc Sec# [] Drivers Lic/ID# [] State CA Date of Birth 04/14/1962

Pos-ID [] Work Phone (310) 833- [] EXT. [] Home Phone (310) 833- [] Cell Phone () - []

Prev. Addr. 15607 S DENVER AV City/State GARD

CIS Email Address []

Customer ID []

Spouse/Domestic Partner

| | | | | |
|--------|-------|--------|------|--------|
| Prefix | First | Middle | Last | Suffix |
| NONE | | | | NONE |

Soc Sec# [] Date of Birth / / Drivers Lic/ID# [] State []

Customer Information

Cust Info | Credit Info | Pos-ID | Coll Pos-ID

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CSOC.RICH.009413

Individual Customer Profile ACTIVE

Profile Edit Process View Help

Last Verified Previous Address
 Not Served Served Refused How Long: Years Months ID Auth Date / /

Address 15607 S DENVER AV City/State GARD

Customer Information
First LAURA Middle ANN Last RICHARDSON
Soc Sec # Birthdate 04/14/1962 Drv Lic/ID# State CA

Pos-ID Information
Name Accepted
Name(s) returned
 No response from vendor
Accept Pos-ID Date
Not Accept Deposit Decision
Re-send Pos-ID Status
Verified ID

Pos-ID

Cust Info Credit Info Pos-ID Call Pos-ID

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CSOC.RICH.009414

| Credit Profile Last Notice NONE | | | |
|-------------------------------------|----------------------|---------------------------|---|
| Profile Process Help | | | |
| Customer Name | LAURA ANN RICHARDSON | | |
| Type | RESIDENTIAL | Social Security # | [REDACTED] |
| Customer Establish Date | 04/12/94 | Home Phone | (310) 833- [REDACTED] |
| Bill Account Estab Date | 04/12/94 | Work Phone | (310) 833- [REDACTED] EXT. |
| Average Bill | 14.27 | | |
| System Calculated Deposit | 35.00 | Billing Cycle | 8 <input type="checkbox"/> Incident Report Behavior Score A |
| Deposit Information | | Minimum Collection Amount | 150.00 |
| Requested | 0.00 | Credit Risk | LOW |
| Paid | 0.00 | Override | N/A |
| Balance Due | 0.00 | | |
| 12 Months Notice/Extension Activity | | | |
| Overdue | 0 | Off Nonpay | 0 |
| 48 Hour | 0 | Returned Checks | 0 |
| Collect or Close | 0 | Unauthorized Usage | 0 |
| | | Bill Ext | 0 |
| | | Denied Ext | 0 |
| | | Returned Items | 0 |

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Quick Tips OCCUPIED ON 3623 S PARKER ST SNPD 90731 6433

View Help
INDIVIDUALLY METERED RESIDENTIAL

Customer MARYANN RICHARDSON
Spouse/ Partner

Meter Status Mr Size Cycle Section Segment
Meter On 01 13 2890 107

Next Read 01/21/10 System Deposit 45

LPP Avg 23

STANDARD READ INFO

| Read Dt | St | Read | CCF | Mth | Src |
|----------|----|------|-----|-----|------|
| 12/17/09 | BL | 5162 | 19 | REG | SCHD |
| 11/17/09 | BL | 5143 | 14 | REG | SCHD |
| 10/16/09 | BL | 5129 | 14 | REG | SCHD |
| 09/17/09 | BL | 5115 | 14 | REG | SCHD |

Facility ID Heat Only My Account
Base SP Region Pacific CCT
Node ID # 1310052400
Meter # 03800927 Meter Location: RF Meter Route: 28587
Customer Contacts

Additional Info

Search

Bill Info Additional Info

lhashimo
12/22/09 14:40:37

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CSCC.RICH.009418

| Individual Customer Profile | | | | | ACTIVE | |
|--------------------------------|-----------------|------------|-------------|-----------------|---------------|--|
| Profile Edit Process View Help | | | | | | |
| Customer of Record | | | | | | |
| Prefix | First | Middle | Last | Suffix | | |
| NONE | MARYANN | | RICHARDSON | NONE | | |
| Soc Sec# | Drivers Lic/ID# | | State | CA | Date of Birth | |
| Pos-ID | Work Phone | Home Phone | | Cell Phone | | |
| () | EXT. | (310) 8331 | | () | | |
| Prev. Adtr. | 15607 S DENVER | | City/State | GARDENA, CA | | |
| CIS Email Address | | | | | | |
| Customer ID | | | | | | |
| Spouse/Domestic Partner | | | | | | |
| Prefix | First | Middle | Last | Suffix | | |
| NONE | | | | NONE | | |
| Soc Sec# | Date of Birth | | / / | Drivers Lic/ID# | State | |
| Customer Information | | | | | | |
| Cust Info | Credit Info | Pos-ID | Coll Pos-ID | | | |

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Individual Customer Profile ACTIVE

Profile Edit Process View Help

Last Verified Previous Address
 Not Served Served Refused How Long: Years Months ID Auth Date / /

Address 15607 S DENVER City/State GARDENA, CA

Customer Information
First MARYANN Middle Last RICHARDSON
Soc Sec # Birthdate Drv Lic/ID# State CA

Pos-ID Information
Name Accepted MARYANN F RICHARDSON
Name(s) returned
 No response from vendor
Pos-ID Date 03/14/2001
Deposit Decision M
Pos-ID Status MICH W/SC
Verified ID SSN

Accept
Not Accept
Re-send

Pos-ID

Cust Info Credit Info Pos-ID Cc|| Pos-ID

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12/22/09 14:40:46

CSOC.LRich.HASH.00000013

CSOC.RICH.009420

| Credit Profile Last Notice LPP NOTICE 07/07/06 | | | |
|--|--------------------|---------------------------|--|
| Profile Process Help | | | |
| Customer Name | MARYANN RICHARDSON | | |
| Type | RESIDENTIAL | Social Security # | [REDACTED] |
| Customer Establish Date | 03/14/01 | Home Phone | (310) 833- [REDACTED] |
| Bill Account Establish Date | 03/13/01 | Work Phone | () - EXT. |
| Average Bill | 20.40 | Billing Cycle | 13 <input type="checkbox"/> Incident Report Behavior Score B |
| System Calculated Deposit | 45.00 | Minimum Collection Amount | 150.00 |
| Deposit Information | | Credit Risk | LOW |
| Requested | 0.00 | Override | DERIVED FROM CURRENT ACCOUNT |
| Paid | 0.00 | | |
| Balance Due | 0.00 | | |
| 12 Months Notice/Extension Activity | | | |
| Overdue | 0 | Off Nonpay | 0 |
| 48 Hour | 0 | Returned Checks | 0 |
| Collect or Close | 0 | Unauthorized Usage | 0 |
| | | Bill Ext | 0 |
| | | Denied Ext | 0 |
| | | Returned Items | 0 |

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12/22/09 14:40:36

CSOC.LRich.HASH.00000014

CSOC.RICH.009421

| Statement Of Account | | Account # | | | |
|---------------------------|-------------------------|-----------|--------------|---------------|---------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance |
| Name MARYANN RICHARDSON | | | | | |
| Address 3623 S PARKER ST | | | | | |
| SAN PEDRO CA 90731 - 6433 | | | | | |
| 12/18/09 | Bill Gas | 12/17/09 | 23.00 | | 40.97 |
| 11/18/09 | Bill Gas | 11/17/09 | 17.97 | | 17.97 |
| 11/13/09 | Payment | | | 16.14 | 0.00 |
| 10/19/09 | Bill Gas | 10/16/09 | 16.14 | | 16.14 |
| 10/15/09 | Payment | | | 16.12 | 0.00 |
| 09/18/09 | Bill Gas | 09/17/09 | 16.12 | | 16.12 |
| 09/01/09 | Payment | | | 33.16 | 0.00 |
| 08/19/09 | Bill Gas | 08/18/09 | 14.95 | | 33.16 |
| 07/21/09 | Bill Gas | 07/20/09 | 18.21 | | 18.21 |
| 07/15/09 | Payment | | | 32.19 | 0.00 |
| 06/22/09 | Bill Gas | 06/19/09 | 15.57 | | 32.19 |
| 05/22/09 | Bill Gas | 05/21/09 | 16.62 | | 16.62 |
| 05/13/09 | Payment | | | 40.42 | 0.00 |

lhashimo
12/22/09 14:40:50

CSOC.LRich.HASH.00000015

CSOC.RICH.009422

6476

| Statement Of Account | | | | | | Account # |
|----------------------|-------------------------|-----------|--------------|---------------|---------|-----------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance | |
| 04/22/09 | Bill Gas | 04/21/09 | 17.97 | | 40.42 | |
| 04/06/09 | Payment | | | 30.28 | 22.45 | |
| 03/24/09 | Bill Gas | 03/23/09 | 22.45 | | 52.73 | |
| 02/27/09 | Payment | | | 55.97 | 30.28 | |
| 02/23/09 | Bill Gas | 02/20/09 | 30.28 | | 86.25 | |
| 01/22/09 | Bill Gas | 01/21/09 | 33.01 | | 55.97 | |
| 01/16/09 | Payment | | | 23.39 | 22.96 | |
| 12/18/08 | Bill Gas | 12/17/08 | 22.96 | | 46.35 | |
| 12/08/08 | Payment | | | 22.18 | 23.39 | |
| 11/18/08 | Bill Gas | 11/17/08 | 23.39 | | 45.57 | |
| 10/28/08 | Payment | | | 53.49 | 22.18 | |
| 10/17/08 | Bill Gas | 10/16/08 | 22.18 | | 75.67 | |
| 09/18/08 | Bill Gas | 09/17/08 | 25.33 | | 53.49 | |

hshimo
12/22/09 14:41:02

CSOC.LRich.HASH.00000016

CSOC.RICH.009423

6477

| Statement Of Account | | | | | | Account |
|----------------------|-------------------------|-----------|--------------|---------------|---------|---------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance | |
| 09/08/08 | Payment | | | 61.79 | 28.16 | |
| 08/19/08 | Bill Gas | 08/19/08 | 28.16 | | 89.95 | |
| 07/21/08 | Bill Gas | 07/18/08 | 32.52 | | 61.79 | |
| 07/01/08 | Payment | | | 26.83 | 29.27 | |
| 06/19/08 | Bill Gas | 06/18/08 | 29.27 | | 56.10 | |
| 05/20/08 | Payment | | | 59.52 | 26.83 | |
| 05/20/08 | Bill Gas | 05/19/08 | 26.83 | | 86.35 | |
| 04/21/08 | Bill Gas | 04/18/08 | 29.12 | | 59.52 | |
| 04/07/08 | Payment | | | 40.71 | 30.40 | |
| 03/21/08 | Bill Gas | 03/20/08 | 30.40 | | 71.11 | |
| 02/22/08 | Payment | | | 72.71 | 40.71 | |
| 02/21/08 | Bill Gas | 02/20/08 | 40.71 | | 113.42 | |
| 01/22/08 | Bill Gas | 01/18/08 | 40.63 | | 72.71 | |

lhashimo
12/22/09 14.41.07

CSOC.LRich.HASH.00000017

CSOC.RICH.009424

6478

| Statement Of Account | | | | | | Account # |
|----------------------|-------------------------|-----------|--------------|---------------|---------|-----------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance | |
| 01/11/08 | Payment | | | 34.22 | 32.08 | |
| 12/18/07 | Bill Gas | 12/17/07 | 32.08 | | 66.30 | |
| 12/10/07 | Payment | | | 29.04 | 34.22 | |
| 11/16/07 | Bill Gas | 11/15/07 | 34.22 | | 63.26 | |
| 10/17/07 | Bill Gas | 10/16/07 | 9.89 | | 29.04 | |
| 10/05/07 | Payment | | | 51.05 | 19.15 | |
| 09/19/07 | Bill Gas | 09/18/07 | 19.15 | | 70.20 | |
| 08/20/07 | Bill Gas | 08/17/07 | 26.72 | | 51.05 | |
| 07/26/07 | Payment | | | 25.99 | 24.33 | |
| 07/16/07 | Bill Gas | 07/13/07 | 24.33 | | 50.32 | |
| 06/14/07 | Bill Gas | 06/13/07 | 25.99 | | 25.99 | |
| 06/06/07 | Payment | | | 26.91 | 0.00 | |
| 05/17/07 | Payment | | | 50.80 | 26.91 | |

lhashimo
12/22/09 14:41:11

CSOC.LRich.HASH.00000018

CSOC.RICH.009425

| Statement Of Account | | Account # | | | |
|---------------------------|-------------------------|-----------|--------------|---------------|---------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance |
| Name MARYANN RICHARDSON | | | | | |
| Address 3623 S PARKER ST | | | | | |
| SAN PEDRO CA 90731 - 6433 | | | | | |
| 05/15/07 | Bill Gas | 05/14/07 | 26.91 | | 77.71 |
| 04/16/07 | Bill Gas | 04/13/07 | 23.44 | | 50.80 |
| 03/23/07 | Payment | | | 20.59 | 27.36 |
| 03/16/07 | Bill Gas | 03/15/07 | 27.36 | | 55.95 |
| 02/16/07 | Payment | | | 56.93 | 28.59 |
| 02/14/07 | Bill Gas | 02/13/07 | 28.59 | | 85.52 |
| 01/16/07 | Bill Gas | 01/12/07 | 30.43 | | 56.93 |
| 12/20/06 | Payment | | | 10.62 | 26.50 |
| 12/12/06 | Bill Gas | 12/11/06 | 26.50 | | 45.12 |
| 11/10/06 | Bill Gas | 11/09/06 | 18.62 | | 18.62 |
| 11/01/06 | Payment | | | 39.89 | 0.00 |
| 10/12/06 | Bill Gas | 10/11/06 | 19.89 | | 39.89 |
| 10/03/06 | Payment | | | 61.43 | 20.00 |

lhashimo
12/22/09 14.41.16

CSOC.LRich.HASH.00000019

CSOC.RICH.009426

| Statement Of Account | | | | | | Account # |
|---------------------------|-------------------------|-----------|--------------|---------------|---------|-----------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance | |
| Name MARYANN RICHARDSON | | | | | | |
| Address 3623 S BARKER ST | | | | | | |
| SAN PEDRO CA 90731 - 6433 | | | | | | |
| 09/13/06 | Bill Gas | 09/12/06 | 21.43 | | 81.43 | |
| 08/31/06 | Payment | | | 29.16 | 60.00 | |
| 08/14/06 | Bill Gas | 08/11/06 | 19.14 | | 89.16 | |
| 08/14/06 | LPP Term | | 10.02 | | 70.02 | |
| 07/20/06 | Payment | | | 60.00 | 60.00 | |
| 07/14/06 | Bill LPP | 07/13/06 | 30.00 | | 120.00 | |
| 06/14/06 | Bill LPP | 06/13/06 | 30.00 | | 90.00 | |
| 06/02/06 | Payment | | | 22.00 | 60.00 | |
| 05/15/06 | Bill LPP | 05/12/06 | 30.00 | | 82.00 | |
| 04/14/06 | Bill LPP | 04/13/06 | 30.00 | | 52.00 | |
| 03/16/06 | Bill LPP | 03/15/06 | 22.00 | | 22.00 | |
| 03/01/06 | Payment | | | 22.00 | 0.00 | |
| 02/14/06 | Bill LPP | 02/13/06 | 22.00 | | 22.00 | |

lhashimo
12/22/09 14:41:22

CSOC.LRich.HASH.00000020

CSOC.RICH.009427

| Statement Of Account | | Account # | | | |
|---------------------------|-------------------------|-----------|--------------|---------------|---------|
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance |
| Name MARYANN RICHARDSON | | | | | |
| Address 3623 S PARKER ST | | | | | |
| SAN PEDRO CA 90731 - 6433 | | | | | |
| 01/27/06 | Payment | | | 44.00 | 0.00 |
| 01/13/06 | Bill LPP | 01/12/06 | 22.00 | | 44.00 |
| 12/16/05 | Payment | | | 44.00 | 22.00 |
| 12/13/05 | Bill LPP | 12/12/05 | 22.00 | | 66.00 |
| 11/10/05 | Bill LPP | 11/09/05 | 22.00 | | 44.00 |
| 10/24/05 | Payment | | | 22.00 | 22.00 |
| 10/13/05 | Bill LPP | 10/12/05 | 22.00 | | 44.00 |
| 09/14/05 | Payment | | | 44.00 | 22.00 |
| 09/13/05 | Bill LPP | 09/12/05 | 22.00 | | 66.00 |
| 08/15/05 | Bill LPP | 08/12/05 | 22.00 | | 44.00 |
| 08/03/05 | Payment | | | 22.00 | 22.00 |
| 07/15/05 | Bill LPP | 07/14/05 | 22.00 | | 44.00 |
| 06/15/05 | Bill LPP | 06/14/05 | 22.00 | | 22.00 |

lhashimo
12/22/09 14:41:20

CSOC.LRich.HASH.00000021

CSOC.RICH.009428

| Statement Of Account | | | | | |
|----------------------|---|-----------|--------------|---------------|---------|
| Account # | | | | | |
| View Process Help | | | | | |
| Name | MARYANN RICHARDSON | | | | |
| Address | 3623 S PARKER ST SAN PEDRO CA 90731 - 6433 | | | | |
| Process Date | Transaction Description | Read Date | Debit Amount | Credit Amount | Balance |
| 06/13/05 | Payment | | | 41.39 | 0.00 |
| 05/16/05 | Bill LPP | 05/13/05 | 22.00 | | 41.39 |
| 04/15/05 | Bill LPP | 04/14/05 | 22.00 | | 19.39 |
| 03/17/05 | LPP Settle | | | 24.61 | 2.61- |
| 03/17/05 | Bill LPP | 03/16/05 | 22.00 | | 22.00 |
| 03/08/05 | Payment | | | 22.00 | 0.00 |
| 02/15/05 | Payment | | | 44.00 | 22.00 |
| 02/15/05 | Bill LPP | 02/14/05 | 22.00 | | 66.00 |
| 01/14/05 | Bill LPP | 01/13/05 | 22.00 | | 44.00 |

lhashimo
12/22/09 14:41:34

CSOC.LRich.HASH.00000022

CSOC.RICH.009429

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 16.14 | Processed By | SAN PEDRO - TP1MEG |
| Payment Date | 11/13/09 | Batch No | 931758006 |

lhashimo
12/22/09 14:41:41

CSOC.LRich.HASH.00000023

CSOC.RICH.009430

| Payment Detail | | Account # [REDACTED] | |
|----------------|----------|----------------------|-------------------|
| Amount | \$ 16.12 | Processed By | SAN PEDRO - TPTXS |
| Payment Date | 10/15/09 | Batch No | 928858013 |

lhashimo
12/22/09 14:41:45

CSOC.LRich.HASH.00000024

CSOC.RICH.009431

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 33.16 | Processed By | SAN PEDRO - TP1MXQ |
| Payment Date | 09/01/09 | Batch No | 924458012 |

lhashimo
12/22/09 14:41:50

CSOC.LRich.HASH.00000025

CSOC.RICH.009432

6486

| Payment Detail | | Account # [REDACTED] | |
|----------------------|----------|----------------------|-------------------|
| Payment Process Help | | | |
| Amount | \$ 32.19 | Processed By | SAN PEDRO - TPDXA |
| Payment Date | 07/15/09 | Batch No | 919658010 |

lhashimo
12/22/09 14:41:54

CSOC.LRich.HASH.00000026

CSOC.RICH.009433

6487

| Payment Detail | | Account # [REDACTED] | |
|-----------------------|----------|----------------------|--------------------|
| Payment: Process Help | | | |
| Amount | \$ 40.42 | Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 05/13/09 | Batch No | 913358006 |

lhashimo
12/22/09 14:41:59

CSOC.LRich.HASH.00000027

CSOC.RICH.009434

| Payment Detail | | Account # [REDACTED] | |
|----------------------|----------|----------------------|--------------------|
| Payment Process Help | | | |
| Amount | \$ 30.28 | Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 04/06/09 | Batch No | 909658009 |

lhashimo
12/22/09 14:42:04

CSOC.LRich.HASH.00000028

| Payment Detail Account # [REDACTED] | |
|-------------------------------------|--------------------|
| Payment Process Help | |
| Amount \$ | 55.97 |
| Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 02/27/09 |
| Batch No | 905858007 |

lhashimo
12/22/09 14:42:08

CSOC.LRich.HASH.00000029

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 23.39 | Processed By | SAN PEDRO - TPNRW |
| Payment Date | 01/16/09 | Batch No | 901658015 |

lhashimo
12/22/09 14:42:12

CSOC.LRich.HASH.00000030

CSOC.RICH.009437

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 22.18 | Processed By | SAN PEDRO - TEJLL |
| Payment Date | 12/08/08 | Batch No | 834358009 |

Ihashimo
12/22/09 14:42:17

CSOC.LRich.HASH.00000031

CSOC.RICH.009438

| Payment Detail Account # [REDACTED] | | | |
|-------------------------------------|----------|--------------|-------------------|
| Payment Process Help | | | |
| Amount \$ | 53.49 | Processed By | SAN PEDRO - TPJLL |
| Payment Date | 10/28/08 | Batch No | 830258015 |

lhashimo
12/22/09 14:42:22

CSOC.LRich.HASH.00000032

CSOC.RICH.009439

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Payment | Process | Help | |
| Amount \$ | 61.79 | Processed By | SAN PEDRO - TPTXS |
| Payment Date | 09/08/08 | Batch No | 825258010 |

Ihashimo
12/22/09 14:42:26

CSOC.LRich.HASH.00000033

CSOC.RICH.009440

| Payment Detail Account # | | | |
|--------------------------|----------|--------------|--------------------|
| Payment Process Help | | | |
| Amount \$ | 26.83 | Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 07/01/08 | Batch No | 818358002 |

Ihashimo
12/22/09 14:42:30

CSOC.LRich.HASH.00000034

CSOC.RICH.009441

| Payment Detail - Account # | |
|----------------------------|-------------------|
| Amount \$ | 59.52 |
| Processed By | SAN PEDRO - TPDXA |
| Payment Date | 05/20/08 |
| Batch No | 814158014 |

lhashimo
12/22/09 14:42:37

CSOC.LRich.HASH.00000035

CSOC.RICH.009442

| Payment Detail | | Account | |
|----------------|----------|--------------|---------------------|
| Amount | \$ 40.71 | Processed By | BELLFLOWER - TP5KXM |
| Payment Date | 04/07/08 | Batch No | 809852005 |

ihashmo
12/22/09 14:42:43

CSOC.LRich.HASH.00000036

CSOC.RICH.009443

6497

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 72.71 | Processed By | SAN PEDRO - TPDXA |
| Payment Date | 02/22/08 | Batch No | 805358011 |

lhashimo
12/22/09 14:42:48

CSOC.LRich.HASH.00000037

CSOC.RICH.009444

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 34.22 | Processed By | SAN PEDRO - TP2SXB |
| Payment Date | 01/11/08 | Batch No | 801158014 |

iheshimo
12/22/09 14:42:52

CSOC.LRich.HASH.00000038

CSOC.RICH.009445

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 29.04 | Processed By | SAN PEDRO - TP4DXO |
| Payment Date | 12/10/07 | Batch No | 734458002 |

Ihashimo
12/22/09 14:42:58

CSOC.LRich.HASH.00000039

CSOC.RICH.009446

6500

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 51.05 | Processed By | SAN PEDRO - TPJLL |
| Payment Date | 10/05/07 | Batch No | 727858013 |

lhashimo
12/22/09 14:43:03

CSOC.LRich.HASH.00000040

CSOC.RICH.009447

6501

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 25.99 | Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 07/26/07 | Batch No | 720758002 |

lhashimo
12/22/09 14:43:07

CSOC.LRich.HASH.00000041

CSOC.RICH.009448

| Payment Detail Account | |
|------------------------|--------------------|
| Amount | \$ 26.91 |
| Processed By | SAN PEDRO - TP1MXQ |
| Payment Date | 06/06/07 |
| Batch No | 715758010 |

Ihashimo
12/22/09 14:43:15

CSOC.LRich.HASH.00000042

CSOC.RICH.009449

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 50.80 | Processed By | SAN PEDRO - TPDXA |
| Payment Date | 05/17/07 | Batch No | 713758015 |

lhashimo
12/22/09 14:43:21

CSOC.LRich.HASH.00000043

CSOC.RICH.009450

6504

| Payment Detail | | Account | |
|----------------|----------|--------------|-------------------|
| Payment | Process | Help | |
| Amount \$ | 28.59 | Processed By | SAN PEDRO - TETXS |
| Payment Date | 03/23/07 | Batch No | 708258015 |

lhashimo
12/22/09 14:43:25

CSOC.LRich.HASH.00000044

CSOC.RICH.009451

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 56.93 | Processed By | SAN PEDRO - TPEXF |
| Payment Date | 02/16/07 | Batch No | 704758007 |

lhashimo
12/22/09 14:43:30

CSOC.LRich.HASH.00000045

CSOC.RICH.009452

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 18.62 | Processed By | SAN PEDRO - TP1MXQ |
| Payment Date | 12/20/06 | Batch No | 635458012 |

Ihashimo
12/22/09 14:43:38

CSOC.LRich.HASH.00000046

CSOC.RICH.009453

6507

| Payment Detail | | Account # [REDACTED] | |
|----------------------|----------|----------------------|--------------------|
| Payment Process Help | | | |
| Amount | \$ 39.89 | Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 11/01/06 | Batch No | 630558003 |

lhashimo
12/22/09 14:43:43

CSOC.LRich.HASH.00000047

CSOC.RICH.009454

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 61.43 | Processed By | SAN PEDRO - TP1MXQ |
| Payment Date | 10/03/06 | Batch No | 627658005 |

lhashimo
12/22/09 14:43:48

CSOC.LRich.HASH.00000048

CSOC.RICH.009455

| Payment Detail | | Account A | |
|----------------|----------|--------------|-------------------|
| Payment | Process | Help | |
| Amount \$ | 29.16 | Processed By | SAN PEDRO - TEDXH |
| Payment Date | 08/31/06 | Batch No | 624358015 |

lhashimo
12/22/09 14:43:52

CSOC.LRich.HASH.00000049

CSOC.RICH.009456

| Payment Detail | | Account # | |
|----------------|----------|--------------|------------------|
| Amount | \$ 60.00 | Processed By | SAN PEDRO - TDXH |
| Payment Date | 07/28/06 | Batch No | 620958015 |

lhashimo
12/22/09 14:44:04

CSOC.LRich.HASH.00000050

CSOC.RICH.009457

| Payment Detail | | Account # [REDACTED] | |
|----------------|----------|----------------------|-------------------|
| Amount | \$ 22.00 | Processed By | SAN PEDRO - TPTXS |
| Payment Date | 06/02/06 | Batch No | 615358015 |

lhashimo
12/22/09 14:44:10

CSOC.LRich.HASH.00000051

| Payment Detail Account # | |
|--------------------------|--------------------|
| Amount \$ | 22.00 |
| Processed By | SAN PEDRO - TP3GXM |
| Payment Date | 03/01/06 |
| Batch No | 606058004 |

lhashimo
12/22/09 14:44:15

CSOC.LRich.HASH.00000052

CSOC.RICH.009459

| Payment Detail Account # | |
|--------------------------|---------------------------------|
| Payment | Process Help |
| Amount \$ 44.00 | Processed By SAN PEDRO - TP5CLG |
| Payment Date 01/27/06 | Batch No 602758015 |

Ihashimo
12/22/09 14:44:21

CSOC.LRich.HASH.00000053

CSOC.RICH.009460

| Payment Detail | | Account # [REDACTED] | |
|----------------------|----------|----------------------|--------------------|
| Payment Process Help | | | |
| Amount | \$ 44.00 | Processed By | SAN PEDRO - TP4EXV |
| Payment Date | 12/16/05 | Batch No | 535058003 |

Ihashimo
12/22/09 14:44:25

CSOC.LRich.HASH.00000054

CSOC.RICH.009461

| Payment Detail | | Account # [REDACTED] | |
|----------------|----------|----------------------|--------------------|
| Amount | \$ 22.00 | Processed By | SAN PEDRO - TESCIG |
| Payment Date | 10/24/05 | Batch No | 529758015 |

Ihashimo
12/22/09 14:44:30

CSOC.LRich.HASH.00000055

CSOC.RICH.009462

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 44.00 | Processed By | SAN PEDRO - TP4EXV |
| Payment Date | 09/14/05 | Batch No | 525758014 |

lhashimo
12/22/09 14:44:35

CSOC.LRich.HASH.00000056

CSOC.RICH.009463

6517

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 22.00 | Processed By | SAN PEDRO - TP9MYC |
| Payment Date | 08/03/05 | Batch No | 521558014 |

lhashimo
12/22/09 14:44:42

CSOC.LRich.HASH.00000057

CSOC.RICH.009464

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 41.39 | Processed By | SAN PEDRO - TP4EXV |
| Payment Date | 06/13/05 | Batch No | 516458015 |

Ihashimo
12/22/09 14:44:47

CSOC.LRich.HASH.00000058

CSOC.RICH.009465

| Payment Detail | | Account # | |
|----------------|----------|--------------|-------------------|
| Amount | \$ 22.00 | Processed By | SAN PEDRO - TPKNL |
| Payment Date | 03/08/05 | Batch No | 506758015 |

Ihashimo
12/22/09 14:44:54

CSOC.LRich.HASH.00000059

CSOC.RICH.009466

6520

| Payment Detail | | Account # | |
|----------------|----------|--------------|--------------------|
| Amount | \$ 44.00 | Processed By | SAN PEDRO - TP4EXV |
| Payment Date | 02/15/05 | Batch No | 504658015 |

Ihashimo
12/22/09 14:44:59

CSOC.LRich.HASH.00000060

CSOC.RICH.009467

Home Global Service Billing Payments and Credit Tools Contents Help

Dashboard
 Name: RICHARDSON, LAURA Group: SEPERATED...
 Address: 717 E VERNON ST Deposits: \$566.24 Phone: 018 0001 35 717 EV
 LONG BEACH CA 90805 2725 Estal Date: 06/27/2007 Adult Caller: 0038 881 80 FAX
 Customer # SSN # Tax ID POC # GO
 Print Photo Secu Photo (951) 824

General Info | Events/Notes/Prints | Billing Details | Credit | Account Maint | Deposit Acct Info

| CA CA # E N P Mailing Address: 212 S VICTORY BLVD BURBANK CA 91532 2551 Collection Status: NTN ENL PA? 1 PP? Pay Dpt? | SA SA # E N P SA Name: E N P Service: 717 E VERNON ST Svc Type: ELECTRIC Address: LONG BEACH CA 90805 2725 SA Status: ACTIVE Rate: DOMESTIC ESP Name: T/Dn Date: 07/22/2007 T/O Date: BR Options: | | | | | | | | | | | | | | | | | | | | |
|---|---|---------------|----------|--------|------------|---------|------------|---------|------------|---------|---------------|--------|-------------------|--------|------------|--------|-----------------|------------|---------------|---------|---|
| Recent Payments: <table border="1"> <thead> <tr> <th>Date</th> <th>Amount</th> <th>Due Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>11/29/2005</td> <td>\$68.30</td> <td>12/22/2005</td> <td>\$23.77</td> </tr> <tr> <td>01/12/2006</td> <td>3100.00</td> <td>Peak Dup Amt:</td> <td>\$0.00</td> </tr> <tr> <td>Extension/PA Amt:</td> <td>\$0.00</td> <td>Debit Amt:</td> <td>\$0.00</td> </tr> <tr> <td>Next Stmt Date:</td> <td>01/06/2010</td> <td>Acct Balance:</td> <td>\$23.77</td> </tr> </tbody> </table> | Date | Amount | Due Date | Amount | 11/29/2005 | \$68.30 | 12/22/2005 | \$23.77 | 01/12/2006 | 3100.00 | Peak Dup Amt: | \$0.00 | Extension/PA Amt: | \$0.00 | Debit Amt: | \$0.00 | Next Stmt Date: | 01/06/2010 | Acct Balance: | \$23.77 | ISVC IS # Group Id: XXX Credit: BRAYTON Next Pol D: 12/31/2009 Meter Number: RE-100883 Last Field Action: SERVICE ON MAIN OFF STICKER E N P |
| Date | Amount | Due Date | Amount | | | | | | | | | | | | | | | | | | |
| 11/29/2005 | \$68.30 | 12/22/2005 | \$23.77 | | | | | | | | | | | | | | | | | | |
| 01/12/2006 | 3100.00 | Peak Dup Amt: | \$0.00 | | | | | | | | | | | | | | | | | | |
| Extension/PA Amt: | \$0.00 | Debit Amt: | \$0.00 | | | | | | | | | | | | | | | | | | |
| Next Stmt Date: | 01/06/2010 | Acct Balance: | \$23.77 | | | | | | | | | | | | | | | | | | |
| 12 Month Credit Summary Ret Checks: 0 Exp/Pd: 0 Defaulted: 0 OD Maked: 5 OD Exp: 2 F/C Maked: 7 F/C Exp: 2 Disconnects: 0 | SITE Site #: 00591543 District: JS Area #: 11 Site Addr: 717 E VERNON ST Service Prog: 004 LONG BEACH CA 90805 2725 Name of Dist: E N P Meter Loc: FRONT SIDE | | | | | | | | | | | | | | | | | | | | |

Ready.

Dashboard

Name: RICHARDSON, LAURA
 Address: 177 E VERNON ST
 LONG BEACH CA 90806 2726
 Deposit: \$695.24
 Establish Date: 06/27/2001
 Spouse: SEPARATED
 Disconnected: RICHARDSON, LAURA, 0951
 UIC: 6000
 SSN: [REDACTED]
 JID ID: [REDACTED]
 Phone: (562) 708- [REDACTED]
 Fax: (562) 708- [REDACTED]

General Info | Items/Notes/Profiles | Billing/Utility | Credit | Account Maint | Deposit/Acct Info

Item On - Domestic SA: 318 3604 35

| | | | | |
|-------------------|--|--------------------------|--------------------------------|-----------------------|
| Order Information | | Trans No: 14952 | Requested By: LAURA RICHARDSON | Phone Num: [REDACTED] |
| Turn On Info | | SA Name: | Perd 1/F?: | Perd 1/M?: |
| Service Addr: | | Effective Date: 07/02/01 | REN | Aut On: |
| TAN Access: | | Access Info: | Location: FIGHT SIDE | Relin To Billing? |
| Plan Plan: | | Current Plan: DOMESTIC | Enty: ENTER RIGHT | SE Charge: |
| Meter Type: | | Meter Owner: DOMESTIC | Investigation Pending: | Acct#: |
| Meter Status: | | Space Heater: GAS | Inspection Required? | Primary: |
| CA: 22-849-8383 | | Notes: | Chen / Slow? | Discon: MF |
| Mater Addr: | | POS ID: | Ciderly? | Idr St Oc: 00000000 |
| CA Balance: | | Cost Score: LOW | SA Cont: | |

Buttons: Add Profile, Add Expense, Turn On, Hardware Order, Renewal, Estimated Service, Close

| Type | Amount | Date | Stmt # | Stmt Activity | Acct. Balance | LPP Stmt # | Lpp Base Amt |
|--------------|-----------|------------|--------|---------------|---------------|------------|--------------|
| Statement | \$29.77 | 12/02/2009 | 101 | | \$29.77 | | \$0.00 |
| QCHK Payment | \$-68.30 | 11/25/2009 | 101 | | \$0.00 | | \$0.00 |
| QCHK Fee | \$5.00 | 11/25/2009 | 101 | | \$68.30 | | \$0.00 |
| Late Pyt Chg | \$54 | 11/21/2009 | 101 | | \$63.30 | | \$0.00 |
| Statement | \$24.14 | 10/30/2009 | 100 | \$24.14 | \$62.76 | | \$0.00 |
| Late Pyt Chg | \$33 | 10/22/2009 | 100 | \$0.00 | \$38.62 | | \$0.00 |
| Statement | \$27.13 | 09/30/2009 | 99 | \$27.13 | \$38.23 | | \$0.00 |
| Late Pyt Chg | \$09 | 09/23/2009 | 99 | \$0.00 | \$11.16 | | \$0.00 |
| Statement | \$28.55 | 08/31/2009 | 98 | \$28.55 | \$11.07 | | \$0.00 |
| Payment | \$-100.00 | 08/12/2009 | 98 | \$0.00 | \$-17.48 | | \$0.00 |
| Statement | \$32.89 | 07/31/2009 | 97 | \$32.89 | \$82.52 | | \$0.00 |
| Late Pyt Chg | \$42 | 07/23/2009 | 97 | \$0.00 | \$49.63 | | \$0.00 |
| Statement | \$28.30 | 07/01/2009 | 96 | \$28.30 | \$49.21 | | \$0.00 |
| Late Pyt Chg | \$18 | 06/24/2009 | 96 | \$0.00 | \$20.91 | | \$0.00 |
| Statement | \$30.50 | 06/02/2009 | 95 | \$30.50 | \$20.73 | | \$0.00 |

CSOC.LRich.SCE.00000133

CSOC.RICH.009476

| Ending Meter Read Date | KWH Read | KW Demand | Billing Days | Total kWh Usage | Avg kWh Usage per Day | Daily Cost | Total Service Account Charges |
|---------------------------|-------------|--------------|-----------------|--------------------|--------------------------|------------|----------------------------------|
| 12/02/09 | 37244 | 0.00 | 33 | 231 | 7.00 | \$8.88 | \$29.77 |
| 10/30/09 | 37013 | 0.00 | 30 | 186 | 6.20 | \$7.77 | \$24.14 |
| 09/30/09 | 36827 | 0.00 | 30 | 211 | 7.03 | \$8.88 | \$27.13 |
| 08/31/09 | 36616 | 0.00 | 31 | 222 | 7.16 | \$8.88 | \$28.55 |
| 07/31/09 | 36394 | 0.00 | 30 | 259 | 8.63 | \$10.44 | \$32.89 |
| 07/01/09 | 36135 | 0.00 | 29 | 223 | 7.68 | \$9.93 | \$28.30 |
| 06/02/09 | 35912 | 0.00 | 33 | 241 | 7.33 | \$9.91 | \$30.50 |
| 05/01/09 | 35671 | 0.00 | 30 | 186 | 6.27 | \$7.77 | \$24.36 |
| 04/01/09 | 35483 | 0.00 | 29 | 210 | 7.24 | \$8.88 | \$26.89 |
| 03/03/09 | 35273 | 0.00 | 32 | 290 | 9.06 | \$11.13 | \$37.89 |
| 01/30/09 | 34983 | 0.00 | 33 | 247 | 8.23 | \$10.33 | \$32.52 |
| 12/31/08 | 34736 | 0.00 | 25 | 341 | 11.78 | \$14.44 | \$46.60 |
| 12/02/08 | 34395 | 0.00 | 33 | 202 | 6.12 | \$7.78 | \$26.87 |
| 10/30/08 | 34193 | 0.00 | 31 | 193 | 6.23 | \$7.77 | \$25.16 |
| 09/29/08 | 34000 | 0.00 | 32 | 178 | 5.56 | \$6.63 | \$23.29 |
| 08/28/08 | 33822 | 0.00 | 29 | 168 | 5.79 | \$7.71 | \$21.74 |
| 07/30/08 | 33654 | 0.00 | 30 | 151 | 5.03 | \$6.62 | \$19.48 |
| 06/30/08 | 33503 | 0.00 | 31 | 140 | 4.52 | \$5.55 | \$17.93 |
| 05/30/08 | 33363 | 0.00 | 30 | 128 | 4.27 | \$5.53 | \$16.77 |
| 04/30/08 | 33235 | 0.00 | 29 | 136 | 4.69 | \$5.58 | \$17.65 |
| 04/01/08 | 33099 | 0.00 | 32 | 213 | 6.66 | \$8.82 | \$27.42 |
| 02/29/08 | 32886 | 0.00 | 30 | 256 | 8.53 | \$10.44 | \$32.76 |
| 01/30/08 | 32630 | 0.00 | 30 | 277 | 9.23 | \$11.13 | \$35.50 |
| 12/31/07 | 32353 | 0.00 | 32 | 286 | 8.94 | \$10.99 | \$38.78 |
| 11/29/07 | 32067 | 0.00 | 31 | 189 | 6.10 | \$7.75 | \$24.53 |
| 10/29/07 | 31878 | 0.00 | 32 | 168 | 5.25 | \$6.65 | \$21.72 |
| 09/27/07 | 31710 | 0.00 | 30 | 176 | 5.87 | \$7.71 | \$22.42 |
| 08/28/07 | 31534 | 0.00 | 29 | 172 | 5.93 | \$7.72 | \$21.97 |
| 07/30/07 | 31362 | 0.00 | 32 | 184 | 5.75 | \$7.70 | \$23.60 |
| 06/28/07 | 31178 | 0.00 | 29 | 150 | 5.17 | \$6.64 | \$19.51 |
| 05/30/07 | 31028 | 0.00 | 30 | 159 | 5.30 | \$6.63 | \$19.92 |
| 04/30/07 | 30869 | 0.00 | 31 | 189 | 6.10 | \$7.74 | \$24.03 |
| 03/30/07 | 30680 | 0.00 | 29 | 164 | 5.66 | \$6.68 | \$20.78 |
| 03/01/07 | 30516 | 0.00 | 30 | 285 | 9.50 | \$11.16 | \$36.57 |
| 01/30/07 | 30231 | 0.00 | 32 | 321 | 10.03 | \$12.22 | \$41.08 |
| 12/29/06 | 29910 | 0.00 | 29 | 318 | 10.90 | \$13.35 | \$40.97 |
| 11/30/06 | 29594 | 0.00 | 31 | 200 | 6.45 | \$8.80 | \$28.16 |
| 10/30/06 | 29394 | 0.00 | 32 | 180 | 5.63 | \$7.70 | \$23.37 |
| 09/28/06 | 29214 | 0.00 | 30 | 173 | 5.77 | \$7.71 | \$22.21 |
| 08/29/06 | 29041 | 0.00 | 29 | 167 | 5.76 | \$7.70 | \$21.39 |
| 07/31/06 | 28874 | 0.00 | 32 | 241 | 7.53 | \$9.90 | \$30.30 |
| 06/29/06 | 28633 | 0.00 | 29 | 198 | 6.83 | \$8.82 | \$24.99 |
| 05/31/06 | 28433 | 0.00 | 30 | 193 | 6.43 | \$7.76 | \$23.81 |
| 05/01/06 | 28242 | 0.00 | 31 | 272 | 8.77 | \$10.95 | \$34.07 |
| 03/31/06 | 27970 | 0.00 | 29 | 331 | 11.41 | \$13.37 | \$41.86 |
| 03/02/06 | 27639 | 0.00 | 30 | 320 | 10.67 | \$12.28 | \$40.43 |
| 01/31/06 | 27319 | 0.00 | 32 | 344 | 10.75 | \$13.32 | \$44.37 |
| 12/30/05 | 26875 | 0.00 | 29 | 243 | 8.38 | \$10.91 | \$30.90 |
| 12/01/05 | 26732 | 0.00 | 33 | 224 | 6.79 | \$8.83 | \$28.88 |
| 10/29/05 | 26508 | 0.00 | 31 | 206 | 6.65 | \$8.82 | \$26.67 |
| 09/28/05 | 26302 | 0.00 | 30 | 186 | 6.20 | \$7.76 | \$24.01 |
| 08/28/05 | 26116 | 0.00 | 31 | 198 | 6.39 | \$7.78 | \$25.53 |
| 07/29/05 | 25918 | 0.00 | 30 | 186 | 6.20 | \$7.76 | \$24.02 |
| 06/29/05 | 25732 | 0.00 | 29 | 169 | 5.83 | \$7.72 | \$21.86 |
| 05/31/05 | 25583 | 0.00 | 32 | 186 | 5.81 | \$7.70 | \$23.36 |
| 04/29/05 | 25377 | 0.00 | 29 | 180 | 6.21 | \$7.75 | \$22.75 |
| 03/31/05 | 25197 | 0.00 | 29 | 241 | 8.31 | \$9.97 | \$29.65 |
| 03/02/05 | 24956 | 0.00 | 30 | 303 | 10.10 | \$12.23 | \$38.82 |
| 01/31/05 | 24653 | 0.00 | 32 | 368 | 11.50 | \$14.42 | \$47.77 |
| 12/30/04 | 24283 | 0.00 | 29 | 320 | 11.24 | \$13.38 | \$42.34 |
| 12/01/04 | 23959 | 0.00 | 33 | 258 | 7.82 | \$9.95 | \$33.32 |
| 10/29/04 | 23701 | 0.00 | 31 | 202 | 6.52 | \$7.79 | \$25.89 |
| 09/28/04 | 23499 | 0.00 | 32 | 220 | 6.88 | \$8.83 | \$28.30 |
| 08/27/04 | 23279 | 0.00 | 29 | 186 | 6.38 | \$7.78 | \$23.86 |
| 07/29/04 | 23094 | 0.00 | 30 | 194 | 6.47 | \$7.77 | \$24.61 |
| 06/28/04 | 22900 | 0.00 | 32 | 199 | 6.22 | \$7.75 | \$25.30 |
| 05/28/04 | 22701 | 0.00 | 29 | 179 | 6.17 | \$7.73 | \$22.38 |
| 04/29/04 | 22522 | 0.00 | 29 | 183 | 6.31 | \$7.78 | \$23.19 |
| 03/31/04 | 22339 | 0.00 | 29 | 203 | 7.00 | \$8.85 | \$26.41 |
| 03/02/04 | 22136 | 0.00 | 32 | 414 | 12.94 | \$16.65 | \$55.97 |

| Ending Meter Read Date | KWH Read | KW Demand | Billing Days | Total kWh Usage | Avg kWh Usage per Day | Daily Cost | Total Service Account Charges |
|---------------------------|-------------|--------------|-----------------|--------------------|--------------------------|------------|----------------------------------|
| 01/30/04 | 21722 | 0.00 | 31 | 266 | 9.23 | \$1.16 | \$36.11 |
| 12/30/03 | 21436 | 0.00 | 29 | 222 | 7.66 | \$0.93 | \$26.71 |
| 12/01/03 | 21214 | 0.00 | 33 | 200 | 6.06 | \$0.76 | \$26.61 |
| 10/29/03 | 21014 | 0.00 | 30 | 181 | 6.03 | \$0.76 | \$24.04 |
| 09/29/03 | 20833 | 0.00 | 32 | 209 | 6.53 | \$0.24 | \$8.04 |
| 08/28/03 | 20624 | 0.00 | 29 | 177 | 6.10 | \$0.75 | \$23.30 |
| 07/30/03 | 20447 | 0.00 | 30 | 179 | 5.97 | \$0.74 | \$23.91 |
| 06/30/03 | 20268 | 0.00 | 31 | 189 | 6.10 | \$0.75 | \$24.91 |
| 05/30/03 | 20079 | 0.00 | 30 | 194 | 6.47 | \$0.79 | \$25.61 |
| 04/30/03 | 19885 | 0.00 | 29 | 226 | 7.79 | \$0.94 | \$29.06 |
| 04/01/03 | 19659 | 0.00 | 29 | 216 | 7.45 | \$0.91 | \$28.26 |
| 03/03/03 | 19443 | 0.00 | 33 | 278 | 8.42 | \$1.03 | \$36.24 |
| 01/29/03 | 19165 | 0.00 | 30 | 326 | 10.87 | \$1.33 | \$42.70 |
| 12/30/02 | 18839 | 0.00 | 33 | 374 | 11.33 | \$1.39 | \$49.22 |
| 11/27/02 | 18465 | 0.00 | 29 | 173 | 6.00 | \$0.60 | \$18.77 |
| 10/29/02 | 18280 | 0.00 | 32 | 192 | 6.00 | \$0.59 | \$20.63 |
| 09/27/02 | 18098 | 0.00 | 30 | 204 | 6.80 | \$0.67 | \$22.02 |
| 08/28/02 | 17894 | 0.00 | 29 | 169 | 5.48 | \$0.54 | \$17.30 |
| 07/30/02 | 17735 | 0.00 | 32 | 191 | 5.97 | \$0.74 | \$25.43 |
| 06/28/02 | 17544 | 0.00 | 29 | 161 | 5.55 | \$0.69 | \$21.49 |
| 05/30/02 | 17383 | 0.00 | 30 | 173 | 5.77 | \$0.71 | \$23.06 |
| 04/30/02 | 17210 | 0.00 | 29 | 161 | 6.24 | \$0.76 | \$23.65 |
| 04/01/02 | 17029 | 0.00 | 31 | 196 | 6.32 | \$0.78 | \$26.02 |
| 03/01/02 | 16833 | 0.00 | 30 | 239 | 7.97 | \$0.97 | \$31.49 |
| 01/30/02 | 16594 | 0.00 | 30 | 313 | 10.43 | \$1.29 | \$41.70 |
| 12/31/01 | 16281 | 0.00 | 32 | 459 | 14.34 | \$1.94 | \$66.89 |
| 11/29/01 | 15822 | 0.00 | 31 | 220 | 7.10 | \$0.87 | \$29.09 |
| 10/29/01 | 15602 | 0.00 | 32 | 174 | 5.44 | \$0.54 | \$18.94 |
| 09/27/01 | 15428 | 0.00 | 30 | 173 | 5.77 | \$0.57 | \$18.80 |
| 08/28/01 | 15255 | 0.00 | 29 | 147 | 5.07 | \$0.50 | \$16.07 |

REGISTRATION

Menu: Global, Service, Entry, Payments and Credit, Tools, Settings, Help

Dashboard

Name: RICHARDSON, LAURA Spouse Name: SEPERATED... Disconnect: [E] [N]

Address: 1717 E VERNON ST Denote: \$556.24 Reconnect: [E] [N]
 LONG BEACH, CA 90802-2126 Etab Date: 06/27/2011 Auth Caller: [E] [N]

Customer #: [E] [N] SSN #: [E] [N] Tax ID: [E] [N] Profile: [E] [N]

Dir Phone: (562) 701-... Fax Phone: (562) 800-...

General Info | **Events/Notes/Profiles** | **Billing Details** | **Credit** | **Account Mgmt** | **Deposit Acct Info**

Customer Name: RICHARDSON, LAURA Spouse Name: SEPERATED... Reconnect: [E] [N] Auth Caller: [E] [N]

SSN: [E] [N] PDS ID: [E] [N] DL#: [E] [N] State Name: CALIFORNIA Tax Id: [E] [N]

Business Type: [E] [N] Form of Business: [E] [N] Customer Class: RESIDENTIAL

Employee: CITY OF LONG BEACH

Name: [E] [N] Shown on Bill: [E] [N] Mail Link: [E] [N]

Standard Address: [E] [N] Non-Standard Address: [E] [N] P.O. Box: [E] [N]

Address: [E] [N] Prec: [E] [N] Suffix: [E] [N] Post Dir: [E] [N]

Unit Drop: [E] [N] Unit: [E] [N] City: BURBANK State: CALIFORNIA Zip: 91502-2561 Country: USA

| Device | Primary | Phone Num | Ext | Location | Type | Time | Foreign | Country |
|--------|---------|-------------|-----|------------|-------|----------|---------|---------|
| N | | (561) 905 / | | CELL PHONE | VOICE | DAY TIME | | USA |
| N | | (561) 905 / | | CELL PHONE | VOICE | DAY TIME | | USA |
| N | | (561) 905 / | | CELL PHONE | VOICE | DAY TIME | | USA |

Ready

[Home](#) [Global](#) [Service](#) [Sales](#) [Payment and Credit](#) [Tools](#) [Options](#) [Help](#)

Dashboard

Name: RICHARDSON, LAURA
Address: 717 E VFRN LN ST
 LONG BEACH CA 90803 2726
Deposit: \$686.24
Est. Date: 06/27/2007
Planname:
Aut. Coll:
Profile:

Discarded: RICHARDSON, LAURA, 0 951
 018 6901 58 - 717 EV
 0038-681-80 7
60

Customer #: **SSN #:** **Tr. ID #:**
Print Phone: (562) 774- **Sec Phone:** (562) 696-

General Info | Events/Notes/Profiles | Billing Details | Credit | Account Maint | Deposit Acct Info

Cash Received: \$520.00
Non-Cash Received: \$0.00

Total Deposit Details:
Amount Requested: \$520.00
Amount Received: \$520.00
Amount Waived: \$0.00

Amount Disbursed: \$233.76
Amount Due: \$0.00

| Deposit Acct | Date | Amount Requested | Amount Received | Amount Due | Date | Rate | Amount Waived | Amount Disbursed | Account Status | Review Date | Non-Cash Ind | Dep PA Ind |
|--------------|------------|------------------|-----------------|------------|---------------|------------|---------------|------------------|----------------|-------------|--------------|------------|
| | 04/05/2006 | \$50.00 | \$50.00 | \$0.00 | 04/05/05/2006 | SUPPRESS | \$0.00 | \$0.00 | INACTIVE | 06/09/2010 | N | N |
| | 01/06/2006 | \$395.00 | \$395.00 | \$0.00 | 05/09/2006 | 01/21/2006 | \$0.00 | \$143.76 | RACTIVE | 06/09/2010 | N | N |
| | 06/21/2007 | \$485.00 | \$485.00 | \$0.00 | 06/19/2007 | 05/14/2007 | \$0.00 | \$0.00 | ACTIVE | 05/03/2010 | N | N |

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPARATED Department: E N P

Address: 677 E VERNON ST DateofB: 08/26/09 Roommate: RICHARDSON, LAURA 0-851 Active AT

LUNG BUSH, CA 94806 2726 Etabl Date: 06/27/2001 Auth Caller: 016 0211 3E 712 EV C039 881 50 1 V GO

Customer ID: SSN: Tax ID: Phone: Fax Phone: Sec Phone: 8611 8974

General Info E N P

CA E N P

Mising Address E N P

Collection Status E N P

Recent Payments E N P

Extension/PKA An E N P

Next Stmt Due E N P

12 Month Cre E N P

Net Checks E N P

UD Exp E N P

ANOL CUSTOMER ACCOUNT NOTE INQUIRY Page 1 of 1

Customer Name: Date: 08/26/09 Time: 07:27

Author: AGUIAR, FRYN H

Restrict Viewing: NO

Update: A AUTHOR ONLY

Subject: OLBP

RICHARDSON, LAURA

562 - 706

NEXT STMT - 09/04/09

OLBP

PF5 = NEXT NOTE PF9 = VIEW LOG

PF12 = PREV TRANS

08/26/09 09:01:00

Connected to host: hndc.rcc.com [192.212.25.100] (19807213) NCR1 10:55 AM

Ready

Dashboard

Name: RICHARDSON, LAURA
 Address: 1717 VERNON ST
 LONG BEACH CA 90806 2726
 Deposits: \$586.24
 Estal Date: 06/27/2001
 Status: SEPERATED
 Date: 08/21/08
 Richardson: RICHARDSON, LAURA, 0961
 018 6601 35 717 EV
 0038 881 80 10
 G: Active
 M
 GO

General Info | F12

File Bill View Tools Search... Online... Help

CA - CA -
 Mailing Address
 Collection Status
 Recent Payment
 Patronage/PA Am
 Next Stmt Due
 12 Month Crd
 Ret Checkoff
 ID Exp

Print Screen

CUSTOMER ACCOUNT NOTE INQUIRY # Page 1 of 2
 Customer Name: Date: 08/21/08 Time: 08:32
 Author: ALI, KENNY
 Cust Acct Num: Restrict Viewing: NO
 Update: A AUTHOR ONLY
 Subject: CHADD 8-19-08

RCVD REQ FRM CING M/A FRM
 717 E VERNON ST
 LONG BEACH CA 90806 2726
 TO:
 1212 S VICTORY BLVD
 BURBANK CA 91502 2351
 ALSO UPDATED PHONE #
 K. ALI

P15 - NEXT NOTE
 P10 - NEXT PAGE
 P18 - PREV NOTE
 P19 - VIEW LOG
 P12 - PREV TRANS

08/21/08 08:32
 Connected to host htdoc.scs.com [192.212.28.100] (13302215) NPM 1 10:56 AM

CSOC.LRich.SCE.00000139

CSOC.RICH.009482

Dashboard

Name: RICHARDSON, LAURA
Address: 1717 VIFFINON ST
LONG BEACH CA 90806 2725
Deposit: \$586.24
Floorplate:
Estate Date: 06/27/2007
Auth Code:
Profile:
Phone: (562) 431-1874
Fax: (562) 431-1874

Specialty: GENERATED...
Disconnect: RICHARDSON, LAURA, 0651
Active: All
06 018 480 36 17 E V
0338-687-80 17

General Info | Ev

CA CA
Mailing Address
Collection Status
Recent Payments
Extension/PK Avail
Next Stmt Date
12 Month Cntr
Ret Checks
PD Exp

Print screen

CUSTOMER ACCOUNT NOTE INQUIRY * * * * * Page 1 of 1
Customer Name: Date - 12/06/07 Time - 15:09
Author - PALACIOS, MELISSA
Cust. Acct. Num: Restrict Viewing ? NO
Subject - INQ ACCT. RAJ Update - A AUTHOR ONLY

MARIE ANA/MOM

| | | |
|----------------------|-------|--|
| INQ ACC BAL | | |
| 10/30 STMT DUE 11/10 | 20.31 | |
| PAST DUE BALANCE | 20.31 | |
| 11/30 STMT DUE 12/10 | 24.71 | |

TOTAL ACCOUNT BALANCE - 45.02/VANESSA PALACIOS/REP

PFS = NEXT NOTE PFS = PREV NOTE
PF9 = VIEW LOG PF12 = PREV TRANS

Connected to host mdp.sce.com [192.212.28.100] (7380/214) NCM 12-09 AM

Dashboard

Name: RICHARDSON, LAURA
 Address: 77 E VERNON ST
 LONG BEACH, CA 90808 2726
 Deposit: \$886.24
 Expires: 06/27/2001
 Spouse: SEPARATED
 Disinherited: RICHARDSON, LAURA: 0951
 WTR: 80301-36: 717 E V
 0038 881 80: 10

General Info: RICHARDSON, LAURA: 0951

CA: CA
 Mailing Address: [print screen]
 Collection Status: ANOY * CUSTOMER ACCOUNT NOTE INQUIRY * * * Page 1 of 1
 Date: 04/07/06 Time: 16:10
 Author: VILVA, OFFITA
 Restrict Viewing: NO
 Update: A: AUTHOR ONLY
 Subject: RAI, INQ

| | |
|-----------------------|-------|
| 03/03 STMT DUE 03/22 | 10.81 |
| PAST DUE BALANCE | 10.81 |
| 04/01 STMT DUE 04/20 | 47.59 |
| DEBIT/CREDIT | 41.00 |
| TOTAL ACCOUNT BALANCE | 98.40 |

RICHARDSON, LAURA
 362-426-2778

PT8 - PREV NOTE
 PE12 - PREV TRANS
 PF9 - VIEW LOG

01/01
 Connected to host mbpc.scc.com [192.212.28.106] (31507213) NPM 10:09 AM

Dashboard

Name: RICHARDSON LAURA Spouse: SEPARATED

Address: 717 EVERNSTON DR BEALH LA 70805-2726 Deposit: \$586.24

Established Date: 05/27/2001

Customer # [redacted] SSN # [redacted] Tax ID # [redacted]

Phone # [redacted] Fax # [redacted]

Disc: RICHARDSON LAURA (06/11/09) Active

Disc: 018-6401-03-717EV

Disc: 018-6401-01-147

General Info | View | Refresh | Print | Export | Import | Help

File Edit View Tools Session Options Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)

VRQI Page 1

Multiple Historical Quickcheck Orders

Cust Name - RICHARDSON, LAURA Cust Num - [redacted]

CA Name - CA Num - [redacted]

| Set | Check | Status | Payment | Total | Check | Bank Account |
|-----|----------|----------|---------|--------|------------|--------------|
| Num | Date | | Amount | Amount | Number | |
| 1. | 11/25/09 | COMPLETE | 68.30 | 68.30 | [redacted] | [redacted] |
| 2. | 03/16/09 | COMPLETE | 37.91 | 37.91 | [redacted] | [redacted] |
| 3. | 04/20/07 | COMPLETE | 63.01 | 63.01 | [redacted] | [redacted] |
| 4. | 09/15/06 | COMPLETE | 106.69 | 106.69 | [redacted] | [redacted] |
| 5. | 05/22/06 | COMPLETE | 133.93 | 133.93 | [redacted] | [redacted] |
| 6. | 04/05/06 | COMPLETE | 74.37 | 164.37 | [redacted] | [redacted] |
| 7. | 03/22/04 | COMPLETE | 127.79 | 127.79 | [redacted] | [redacted] |
| 8. | 03/22/04 | CANCELED | 127.79 | 127.79 | [redacted] | [redacted] |
| 9. | 07/03/03 | COMPLETE | 112.74 | 112.74 | [redacted] | [redacted] |

Selection Number

PF12 = RETURN

8:40:11 2/2/11

Connected to host indc.acs.com [192.232.28.100] (0-8002215) RUM 10:13 AM

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPARATED

Address: 777 E VERNON ST Phone: 5686 24 Home: RICHARDSON, LAURA: 0951
 LONG BEACH, CA 90806 2726 Email Date: 06/27/2007 Auth Call: 018-000-36-717 E V
 Customer # SSN # Tag ID POB: 0398-881 80-142

General Info: Ev

SELECT AND DEPRESS THE APPROPRIATE PF KEY. (045)
 VR01 QUICK CHECK INQUIRY

06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09

Cust Name - RICHARDSON, LAURA Cust Num - [REDACTED]

CA Name - CA R/A CA Num - [REDACTED]

CA R/A - 717 E VERNON ST CA Type - STD

LONG BEACH CA 90806-2726 USA

Check Date - 11/25/09 Status - COMPLETE Add Date - 11/25/09

Check # - [REDACTED] MICR Line - [REDACTED] 3430

ABA # - [REDACTED] Acct # - [REDACTED] Bank Name - XEROX FCU

Auth By - RICHARDSON, LAURA Name on Check - RICHARDSON, LAURA

Notes - VR01 QUICK CHECK CONF# [REDACTED]

| CA Num | Customer Name | Type | Amount | Reconnect |
|------------|-------------------|------|--------|-----------|
| [REDACTED] | RICHARDSON, LAURA | STD | 68.30 | |

QuickCheck fee \$ 5.00 Total Check Amount \$ 68.30

PF9 = VIEW LOG PF12 = PREV TRANS

Connected to host htdcc.scc.com (192.212.28.100) (7397213) MM 02/02 10:13 AM

CSOC.LRich.SCE.00000143

CSOC.RICH.009486

Dashboard

Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: \$856.24
Estab Date: 16/27/2001
Floor: [redacted]
Auth Code: [redacted]
Priority: [redacted]
Customer ID: 0361
SSN: [redacted]
Tax ID: [redacted]
Phone: [redacted]
Sec Phone: (861) 901- [redacted]

SEPARATED

Display: [redacted] L N
Active: [redacted] M
0168801 35 717 EV
0168880 30

General Info | E

SELECT AND DEPRESS THE APPROPRIATE PF KEY (065)
VRQ1 QUICKCHECK INQUIRY
06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09
Cust Name - RICHARDSON, LAURA CUST Num [redacted]
CA Name - [redacted] CA Num [redacted]
CA P/A - 717 E VERNON ST LONG BEACH CA 90806 2726 USA CA Type - STD
Check Date - 04/20/07 Status - COMPLETE Add Date - 04/20/07
Chq# [redacted] MICR Line [redacted] 1485
ABA # [redacted] Acct# [redacted] Bank Name - FARMERS & MERCHANTS BAN
Auth By - LAURA RICHARDSON Name on Check LAURA RICHARDSON
Notes - SCE PAYM

| CA Num | Customer Name | Type | Amount | Reconnect |
|------------|-------------------|------|--------|-----------|
| [redacted] | RICHARDSON, LAURA | STD | 58.01 | |

QuickCheck Fee \$ 5.00 Total Check Amount \$ 63.01

PF9 = VIEW LOG PF12 = PREV TRANS
06/01/10 07/02
Connected to host bsdpspace.com [152.212.20.130] [1307213] 8AM 10/12 AM

CSOC.LRich.SCE.00000145

CSOC.RICH.009488

BCAI * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * * Page - 1
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA Cust Num - []
CA Name - CA Num - []
CA M/A - 717 E VERNON ST Check Digit - 0
LONG BEACH CA 90806-2726

| Sel Num | Trans Type | Transaction Amount | Trans/Stmt Date | Stmt Num | Stmt Activity | Account Balance |
|---------|--------------|--------------------|-----------------|----------|---------------|-----------------|
| 1. | Dep Prin App | 90.00 | 09/13/06 | | | 0.00 |
| 2. | Prin Dsb Req | 90.00- | 09/13/06 | | | 90.00- |
| 3. | STATEMENT | | 04/07/06 | 2 | 0.00 | 0.00 |
| 4. | QCHK Payment | 90.00- | 04/05/06 | 2 | | 0.00 |
| 5. | STATEMENT | | 04/06/06 | 1 | 0.00 | 90.00 |
| 6. | Dep Request | 90.00 | 04/05/06 | 1 | | 90.00 |

Selection Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF12 = RETURN

BCAI * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * * Page - 1
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726

Cust Num - [X]
CA Num - [X]
Check Digit - 0

| Sel Num | Trans Type | Transaction Amount | Trans/Stmt Date | Stmt Num | Stmt Activity | Account Balance |
|---------|--------------|--------------------|-----------------|----------|---------------|-----------------|
| 1. | STATEMENT | | 09/19/06 | 6 | 0.00 | 0.00 |
| 2. | Dep Prin App | 90.00- | 09/13/06 | 6 | | 0.00 |
| 3. | Dep Prin App | 143.76- | 09/13/06 | 6 | | 90.00 |
| 4. | STATEMENT | | 08/15/06 | 5 | 0.00 | 233.76 |
| 5. | Payment | 49.66- | 08/11/06 | 5 | | 233.76 |
| 6. | Late Pyt Chg | 2.41 | 08/02/06 | 5 | | 283.42 |
| 7. | STATEMENT | | 07/11/06 | 4 | 135.95 | 281.01 |
| 8. | Late Pyt Chg | 1.23 | 07/07/06 | 4 | | 145.06 |
| 9. | STATEMENT | | 06/15/06 | 3 | 93.75 | 143.83 |
| 10. | Late Pyt Chg | 0.42 | 06/07/06 | 3 | | 50.08 |

Selection Number - Page Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF10 = NEXT PAGE PF12 = RETURN

BCAI * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * * Page - 2
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA Cust Num - [X]
CA Name - CA Num - [X]
CA M/A - 717 E VERNON ST Check Digit - 0
LONG BEACH CA 90806-2726

| Sel Num | Trans Type | Transaction Amount | Trans/Stmt Date | Stmt Num | Stmt Activity | Account Balance |
|---------|--------------|--------------------|-----------------|----------|---------------|-----------------|
| 1. | STATEMENT | | 05/16/06 | 2 | 49.54 | 49.66 |
| 2. | APS Payment | 13.94- | 05/08/06 | 2 | | 0.12 |
| 3. | Late Pyt Chg | 0.12 | 05/06/06 | 2 | | 14.06 |
| 4. | STATEMENT | | 04/15/06 | 1 | 13.94 | 13.94 |

Selection Number - Page Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF11 = PREV PAGE PF12 = RETURN

ACCOUNT NUMBER = 

DTV  Show Subscriber 12/16/09 04:32
 Acct:  Name: HON LAURA RICHARDSON Status: ACTV
 Lyr Commit Cust Seg: - - -
 Business Name: Y HON LAURA RICHARDSON
 Name: Amount Due: 189.38
 Address: 100 W BROADWAY Past Due: 77.70
 Apartment No: 100 PPV Limit: 49.99
 Zip Code: 90802-446325 Comments: 16
 City: LONG BEACH *State/Prov: CA
 *County: LOS ANGELES *Country: USA *Account Type: POL
 Home Phone: 562 436- Use Alt Mailing Address: Y
 Bus. Phone: 562 436- Ext: In Broadcast Area: Y
 *Cable Status: A
 *Id 1: Sell Name To Mailing List: Y
 *Id 2: Receive Promotional Calls: Y
 Password: Receive Promotional Mail: Y
 Chain/Dealer: FRONT PAGE COMMUNICATIONS/FRONT PAGE COMMUNICATIONS INC
 Services DSS Access Card Comments Change
 CMS Card Chg Hist Billing Ledger Bill Image Select New Account

DTV Show Subscriber 12/16/09 04:32
 Acct: 035737748 Name: HON LAURA RICHARDSON Status: ACTV
 Use Alternate Mailing Address: Y
 Name: HON LAURA RICHARDSON
 Address: 100 W BROADWAY
 SUITE 600
 City: LONG BRACH
 *State/Prov: CA
 Zip Code: 90802-448650 *Country: USA

Use Credit Card: N Use Electronic Funds Transfer: N
 *Credit Card Type: Bank ID Number:
 Credit Card Num: Bank Acct Number:
 Expiration Date: Verify Received:
 Debit Card Due Date: EFT Transmission Days:
 EFT Due Date:
 *Statement Option: Y

Services DSS Access Card Comments Change
 Sub Demographics Billing Ledger Bill Image Select New Account

DTV Show Subscriber 12/16/09 04:32...
 Acct: Name: HON LAURA RICHARDSON Status: ACTV

Create Date: 02/12/2009 Subscriber Acct Ind: 04
 Activate Date: 02/13/2009 Bill Cycle Day: 13
 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: 189.38
 Service Suspend Date: Last Payment Date: 11/15/2009
 Disconnect Date: Amt Due At Last BOM: 0.00
 Disconnect Reason Code:

Cutoff Date: 12/28/2009 Tax Geo Code:
 Cutoff Extended By: Time Zone: P
 Cutoff Level: 1 Daylight Savings: Y
 Non Pay Code: L Census Tract:
 Write-Off Amount: Latitude: 337619 N
 Dealer Acc Type: CE Longitude: 1181953 W
 Created By Dealer: Y FRONT PAGE COMMUNICATIONS INC
 Chain Number/Name: FRONT PAGE COMMUNICATIONS
 Services DSS Access Card Comments Change
 Sub Demographics Billing Ledger Bill Image Select New Account

DTV Show Services 12/16/09 04:32
 Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 DSS Access Card: Account Balance: 189.38

| Service Cd | Description | Service Amount | Tax Amount | Total Tax Amount | Code | Status |
|------------|---------------------------|----------------|------------|------------------|------|--------|
| B000005431 | Commitment Comm'l | 0.00 | 0.00 | 0.00 | | ACTV - |
| P000000574 | OFFICE CHOICE | 74.99 | 0.00 | 74.99 | | ACTV |
| P000005017 | Local Channels Commercial | 5.00 | 0.00 | 5.00 | | ACTV |
| P000006414 | LOCALS HD | 0.00 | 0.00 | 0.00 | | ACTV |
| P000006910 | HD Access Office Choice | 12.99 | 0.00 | 12.99 | | ACTV |
| B000006521 | Resend RSN Authorization | 0.00 | 0.00 | 0.00 | | DISC |
| P000001853 | Minimum Service | 5.00 | 0.00 | 5.00 | | DTSC |

DTV CMS Card Change History by Account 12/16/09 04:32
Acct: HON LAURA RICHARDSON Name: HON LAURA RICHARDSON Status: ACTV

| Change Date | Mail Group | Type | Old Smartcard | New Smartcard | Status | L/D |
|-------------|------------|------|---------------|---------------|--------|-----|
|-------------|------------|------|---------------|---------------|--------|-----|

CSOC.LRich.DirTV.0004

CSOC.RICH.009518

DTV

Comments List

12/16/09 04:32

Acct No: 

Name: HON LAURA RICHARDSON

Status: ACTV

| Cmt | Imp | Subject | Date | Time | CSR ID | |
|-------|------|---------|-------------------------------|------------|----------|---|
| Type | Code | Flg | | | | |
| MISC | 0100 | N | Miscellaneous Information | 09/14/2009 | 03:08 PM |  |
| MISC | 0100 | N | Miscellaneous Information | 07/07/2009 | 09:57 AM | |
| MISC | 0100 | N | Miscellaneous Information | 06/29/2009 | 02:41 PM | |
| ACCT | 1650 | N | COLLECTION CALL CUST RETURNED | 06/26/2009 | 11:45 AM | |
| MISC | 0100 | N | Miscellaneous Information | 05/23/2009 | 03:12 PM | |
| MISC | 0100 | N | Miscellaneous Information | 05/20/2009 | 02:51 PM | |
| MISC | 0100 | N | Miscellaneous Information | 05/20/2009 | 01:28 PM | |
| ACCT | 7500 | N | REFERRED TO DEALER | 05/12/2009 | 12:25 PM | |
| EQUIP | 6200 | N | ON-SCREEN DISPLAY | 05/12/2009 | 12:24 PM | |
| MISC | 0100 | N | Miscellaneous Information | 04/22/2009 | 12:27 PM | |
| ACCT | 8700 | N | STATEMENT-NEEDED EXPLANATION | 02/24/2009 | 12:36 PM | |
| MISC | 0100 | N | Miscellaneous Information | 02/19/2009 | 02:52 AM | |
| MISC | 0100 | N | Miscellaneous Information | 02/13/2009 | 01:11 PM | |
| MISC | 0100 | N | Miscellaneous Information | 02/13/2009 | 09:17 AM | |
| ACCT | 8100 | N | Coml Paperwork - Complete | 02/13/2009 | 07:52 AM | |
| ACCT | 8700 | N | STATEMENT-NEEDED EXPLANATION | 02/12/2009 | 07:12 PM | |

DTV

Show Comments

12/16/09 04:32

Acct No: 

Name: HON LAURA RICHARDSON

Status: ACTV

*Comment Type: MISC

*Reason Code: 0100 Miscellaneous Information

*DSS Card:

Date: 09/14/2009 Time: 03:08 PM CSR ID: 

COMMENT:

```

-----
caller:felix
position:tech.
reason:cci to activate receiver #9295.
sgreen 
-----

```

CSOC.LRich.DirTV.0005

CSOC.RICH.009519

DTV

Show Comments

12/16/09 04:33

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
 *DSS Card: Date: 07/07/2009 Time: 09:57 AM CSR ID:

COMMENT:

 Name: Lucy
 Position: Dealer
 Reason: Cust's services were cutoff; Informed dealer that there was a past due amt 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 amt due is 189.98

-Ja'Mea/Contracts

DTV

Show Comments

12/16/09 04:33

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
 *DSS Card: Date: 06/29/2009 Time: 02:41 PM CSR ID:

COMMENT:

 *NAME: MS BONCHEZ
 *POSITION: A/P
 *REASON: CCI BECAUSE SHE WANTED TO REQUEST HER 5/13 INVOICE INFORMED THE CUST THAT IT WOULD BE A LEDGER AND SHE WILL RECEIVE W/ IN 4-6 HRS. CUST ALSO REQUESTED AN EXT ON THE ACCT INFORMED THE CUST THAT THE MAX WAS 7 DAYS INFORMED THE CUST THAT IT WOULD BE DUE 7/5

***DESIREE'208504

540 338

CSOC.LRich.DirTV.0006

CSOC.RICH.009520

DTV

Show Comments

12/16/09 04:33...

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 1650 COLLECTION CALL-CUST RETURNED
*DSS Card: Date: 06/26/2009 Time: 11:45 AM CSR ID: [REDACTED]
COMMENT:

Called business number concerning accounts payable matter, left message with Henry for accounts pay to return call.

euphoria/coll

DTV

Show Comments

12/16/09 04:33

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 05/23/2009 Time: 03:12 PM CSR ID: ADDCMTBATCH
COMMENT:

Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or ECF will be applied to their account.

CSOC.LRich.DirTV.0007

CSOC.RICH.009521

DTV

Show Comments

12/16/09 04:33

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV

*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information

*DSS Card: Date: 05/20/2009 Time: 02:51 PM CSR ID: [REDACTED]

COMMENT:

Name: David Castillo
Position: Tech
Reason: cci to resend auth to two recievers
Resolution: resent auth to the two recievers prog was verified

Tomika 186750

DTV

Show Comments

12/16/09 04:33

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV

*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information

*DSS Card: Date: 05/20/2009 Time: 01:28 PM CSR ID: PRC84716

COMMENT:

CALLER: FREDDY CANO
POSITION: INSTALLER
REASON: MK CANO IS CALLING IN TO ADD 3 HD RECIEVERS TO THE ACCOUNT , AND HE
REQUESTED HD ACCESS CHANNEL FOR 12.99 TO BE ADDED TO THE ACCOUNT
DENISE/84716 001909640656

CSOC.LRich.DirTV.0008

CSOC.RICH.009522

DTV

Show Comments

12/16/09 04:33

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 7500 REFERRED TO-DEALER
*DSS Card: 002186741522 Date: 05/12/2009 Time: 12:25 PM CSR ID: PRC173839
COMMENT:

CALLER: IVAUGHN LIKEY
POSITION: STAFF ASST
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT C
HANNEL. REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.
*****DONSEY/173839*****

DTV

Show Comments

12/16/09 04:34

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: EQUP *Reason Code: 6200 ON-SCREEN DISPLAY
*DSS Card: 002186741522 Date: 05/12/2009 Time: 12:24 PM CSR ID: PRC173839
COMMENT:

CALLER: IVAUGHN LIKEY
POSITION: STAFF ASST
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT C
HANNEL. REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.
*****DONSEY/173839*****

CSOC.LRich.DirTV.0009

CSOC.RICH.009523

DTV

Show Comments

12/16/09 04:34

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
 *DSS Card: Date: 02/22/2009 Time: 12:27 PM CSR ID: PRC209910
 COMMENT:

```

-----
| CALLER: RAYA
| POSITION: STAFF ASSISTANCE
| REASON: CCI FOR BILLING QUESTIONS CUSTOMER SERVICES WAS DISCONNECTED PAYMEN
| T WAS RECEIVED PROGRAMING WAS VERIFIED
| CASSANDRA0209910
-----

```

DTV

Show Comments

12/16/09 04:34

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: ACCT *Reason Code: 8700 STATEMENT-NEEDED EXPLANATION
 *DSS Card: Date: 02/24/2009 Time: 12:36 PM CSR ID: PRC84716
 COMMENT:

```

-----
| CALLER: ROSA HERNANDEZ
| POSITION: ATTENTION PERSON
| REASON: MISS HERNANDEZ IS CALLING IN STATES THAT THEY MADE A FULL PAYMENT FO
| R THE YEAR . I EXPLAINED TO HER THAT IN STELLENT THE PAPER WORK THAT WAS SEN
| T TO US DID HAVE THE SERVICES MONTHLY NOT ANNUALLY AND NO EVDINCE OF PAYMEN
| T WAS ON THE PAPER WORK SHE STATES SHE SENT THE FUNDS TO FRONT PAGE , SO I R
| EPERED HER THERE
| DENISE/84716
-----

```

CSOC.LRich.DirTV.0010

CSOC.RICH.009524

DTV

Show Comments

12/16/09 04:34

Acct No: [REDACTED] Name: HCN LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: [REDACTED] Date: 02/19/2009 Time: 02:52 AM CSR ID: ADDCMTEATCH
COMMENT:

Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or ECF will be applied to their account.

DTV

Show Comments

12/16/09 04:35

Acct No: [REDACTED] Name: HCN LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: [REDACTED] Date: 02/13/2009 Time: 01:11 PM CSR ID: PRC191693
COMMENT:

ACCT/ DH #: 35737748
NAME: freddie cano
POSITION: tech
REASON: activate 1 receiver
RESOLUTION: programming verified

ANGELA *****191693

CSOC.LRich.DirTV.0011

CSOC.RICH.009525

DTV

Show Comments

12/16/09 04:35...

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
 *DSS Card: P00000000001 Date: 02/13/2009 Time: 09:17 AM CSR ID: PRC151536
 COMMENT:

```

+-----+
| LUCY DEALER                               |
| CHECKED ACCT STATUS                       |
|                                           |
| TIFFANY                                   |
|                                           |
+-----+

```

DTV

Show Comments

12/16/09 04:35

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
 *Comment Type: ACCT *Reason Code: 8100 Compl Paperwork - Complete
 *DSS Card: P00000000001 Date: 02/13/2009 Time: 07:52 AM CSR ID: PRC175225
 COMMENT:

```

+-----+
| RECEIVED COMPLETE PAPERWORK              | (OKAY TO ACTIVATE)
| CUST INFO/ORDER FORM: COMPLETE          |
| VIEWING AGREEMENT: COMPLETE             |
| SERVICES WAS ADDED TO THE PRIMARY CARD  |
| PAPERWORK ARCHIVED                      | D/S UPDATED          | H-CODER ADDED
| LATARSIA (CONTRACTS)                   |
+-----+

```

CSOC.LRich.DirTV.0012

CSOC.RICH.009526

DTV Change DSS Access Card 12/16/09 04:36...
 Acct: Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID:

Status: ACTV

Indicator:

Location:

*Rating Code: X

Restricted: N

Installer ID:

Card Type: S

Phone Connection: Y

Mirror: Y

Charge Mirror Fee: Y

*Receiver Indicator: OWN

Pers. Region Bits: D

Parent CSS: 1 DTV

CAM Period ID: 12

Pay-Per-View Information:

Allow OPPV: Y

Allow IPPV: Y

Purchase Period: M

Purchase Limit: 49.99

Callback Day: 10

Last Callback:

Callback Thresh: 49.99

IRD Information:

Serial No: C11BP9EA000006

*Manufacturer: DIRECTV

*Model Number: H21-200

RID: 029421653113

IRD ID:

Change Satellite IDs:

Software Ver:

Activation Date: 09/14/2009

CAMC Subscr ID:

Old DSS ACC ID:

Replace Date:

Disconnect Date:

Security Rating: 0

Callback Phone No:

Last Modified Date: 09/14/2009

Last Modified By: PRC583944

CSOC.LRich.DirTV.0014

CSOC.RICH.009528

DTV DSS Access Card 12/16/09 04:36
 Acct: [REDACTED] Name: RON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID: 001854297445

Status: DCRD

Indicator:

Location:

*Rating Code: X

Restricted: N

Installer ID:

Card Type: S

Phone Connection: Y

Mirror: Y

Charge Mirror Fee: N

*Receiver Indicator: OWN

Pers. Region Bits:

Parent CSS: 1 DTV

CAM Period ID: 13

Pay-Per-View Information:

Allow OPV: Y

Allow IPPV: Y

Purchase Period: M

Purchase Limit: 49.99

Callback Day: 10

Last Callback:

Callback Thresh: 49.99

IRD Information:

Serial No: C11BB9DJ301922

*Manufacturer: DIRECTV

*Model Number: H21-100

IRD: 029415737435

IRD ID:

Assign Satellite IDs:

Software Ver:

Activation Date: 05/20/2009

CAMC Subscr ID: 295429744

Old DSS ACC ID:

Replace Date:

Disconnect Date: 09/14/2009

Security Rating: 0

Callback Phone No:

Last Modified Date: 09/14/2009

Last Modified By: PRC583944

CSOC.LRich.DirTV.0015

CSOC.RICH.009529

DTV Change DSS Access Card 12/16/09 04:36 __
 Acct: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

| | |
|-----------------------------------|---------------------------|
| *DSS Access Card ID: 001901085447 | Pay-Per-View Information: |
| Status: ACTV | Allow OPPV: Y |
| Indicator: | Allow LPPV: Y |
| Location: 0 | Purchase Period: M |
| *Rating Code: X | Purchase Limit: 49.99 |
| Restricted: N | Callback Day: 10 |
| Installer ID: | Last Callback: |
| Card Type: S | Callback Thresh: 49.99 |
| Phone Connection: Y | TRD Information: |
| Mirror: Y | Serial No: C11BE9DJ301863 |
| Charge Mirror Fee: Y | *Manufacturer: DIRECTV |
| | *Model Number: H21-100 |
| *Receiver Indicator: OWN | RID: 029415711471 |
| Pers. Region Bits: D | TRD ID: |
| Parent CSS: 1 DTV | Change Satellite IDs: |
| CAM Period ID: 12 | Software Ver: |

| | |
|-----------------------------|--------------------|
| Activation Date: 05/20/2009 | Callback Phone No: |
| CAMC Subscr ID: 300108544 | |
| Old DSS ACC ID: | |
| Replace Date: | |
| Disconnect Date: | |
| Security Rating: 0 | |

Last Modified Date: 07/20/2009
 Last Modified By: AUTO_REIN

CSOC.LRich.DirTV.0016

CSOC.RICH.009530

DTV Change DSS Access Card 12/16/09 04:36...
 Acct: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

| | |
|-----------------------------------|---------------------------|
| *DSS Access Card ID: 001909640656 | Pay-Per-View Information: |
| Status: ACTV | Allow OPPV: Y |
| Indicator: | Allow IPPV: Y |
| Location: | Purchase Period: M |
| *Rating Code: X | Purchase Limit: 49.99 |
| Restricted: N | Callback Day: 10 |
| Installer ID: | Last Callback: |
| Card Type: S | Callback Thresh: 49.99 |
| Phone Connection: Y | IRD Information: |
| Mirror: Y | Serial No: C11BB9DJ301410 |
| Charge Mirror Fee: Y | *Manufacturer: DIRECTV |
| | *Model Number: H21-100 |
| *Receiver Indicator: OWN | RID: 029419174239 |
| Pers. Region Bits: D | IRD ID: |
| Parent CSS: 1 DTV | Change Satellite IDs: |
| CAM Period ID: 12 | Software Ver: |

Activation Date: 05/20/2009
 CAMC Subscr ID: [REDACTED]
 Old DSS ACC ID:
 Replace Date:
 Disconnect Date:
 Security Rating: 0

Callback Phone No:

Last Modified Date: 07/20/2009
 Last Modified By: AUTO_REIK

CSOC.LRich.DirTV.0017

CSOC.RICH.009531

DTV Change DSS Access Card 12/16/09 04:37...
 Acct: Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

| | |
|-----------------------------------|---------------------------|
| *DSS Access Card ID: 002186741522 | Pay-Per-View Information: |
| Status: ACTV | Allow OPPV: Y |
| Indicator: | Allow IPPV: Y |
| Location: PRIMARY | Purchase Period: M |
| *Rating Code: X | Purchase Limit: 49.99 |
| Restricted: N | Callback Day: 10 |
| Installer ID: | Last Callback: |
| Card Type: P | Callback Thresh: 49.99 |
| Phone Connection: Y | LRD Information: |
| Mirror: Y | Serial No: C11BD8RY202524 |
| Charge Mirror Fee: N | *Manufacturer: DIRECTV |
| | *Model Number: H21-100 |
| *Receiver Indicator: OWN | RID: 029411821910 |
| Pers. Region Bits: D | IRD ID: |
| Parent CSS: 1 DTV | Change Satellite IDs: |
| CAM Period ID: 05 | Software Ver: |

Activation Date: 02/13/2009
 CAMC Subscr ID:
 Old DSS ACC ID:
 Replace Date:
 Disconnect Date:
 Security Rating: 0

Callback Phone No:

Last Modified Date: 07/20/2009
 Last Modified By: AUTO_REIN

CSOC.LRich.DirTV.0018

CSOC.RICH.009532

DTV

Show Service History

12/16/09 04:37

Acct No: 

Name: HON LAURA RICHARDSON

Statue: ACTV

| Action | Date | Time | Service | DSS Card | Alt Acct No | CSR ID |
|---------|----------|-------|----------------|--------------|-------------|--------------|
| Create | 02/13/09 | 14:02 | COMMITCOM | 002186741522 | | PRC175225 |
| Create | 02/13/09 | 14:02 | OFFICE CHOICE | 002186741522 | | PRC175225 |
| Create | 02/13/09 | 14:02 | LCLCHCOM | 002186741522 | | PRC175225 |
| Disconn | 03/28/09 | 04:00 | LCLCHCOM | 002186741522 | | NONPY_CUTOFF |
| Create | 03/28/09 | 04:00 | MINSVC | 002186741522 | | NONPY_CUTOFF |
| Disconn | 03/28/09 | 04:00 | OFFICE CHOICE | 002186741522 | | NONPY_CUTOFF |
| Disconn | 03/28/09 | 04:00 | COMMITCOM | 002186741522 | | NONPY_CUTOFF |
| Disconn | 04/02/09 | 20:32 | MINSVC | 002186741522 | | AUTO_RFIN |
| Create | 04/22/09 | 13:12 | OFFICE CHOICE | 002186741522 | | PRC209910 |
| Create | 04/22/09 | 13:12 | LCLCHCOM | 002186741522 | | PRC209910 |
| Reinste | 04/22/09 | 13:12 | COMMITCOM | 002186741522 | | PRC209910 |
| Create | 04/22/09 | 13:19 | RESND RSN | 002186741522 | | PRC209910 |
| Disconn | 04/22/09 | 13:24 | RESND RSN | 002186741522 | | SPC_ZLDS |
| Create | 05/20/09 | 14:22 | Add'l Receiver | 001909640656 | | PRC84716 |
| Create | 05/20/09 | 14:22 | COMMITCOM | 001909640656 | | PRC84716 |
| Create | 05/20/09 | 14:22 | OFFICE CHOICE | 001909640656 | | PRC84716 |
| Create | 05/20/09 | 14:22 | LCLCHCOM | 001909640656 | | PRC84716 |
| Create | 05/20/09 | 14:23 | Add'l Receiver | 001854297445 | | PRC84716 |
| Create | 05/20/09 | 14:23 | COMMITCOM | 001854297445 | | PRC84716 |
| Create | 05/20/09 | 14:23 | OFFICE CHOICE | 001854297445 | | PRC84716 |
| Create | 05/20/09 | 14:23 | LCLCHCOM | 001854297445 | | PRC84716 |
| Create | 05/20/09 | 14:24 | Add'l Receiver | 001901085447 | | PRC84716 |
| Create | 05/20/09 | 14:24 | COMMITCOM | 001901085447 | | PRC84716 |
| Create | 05/20/09 | 14:24 | OFFICE CHOICE | 001901085447 | | PRC84716 |
| Create | 05/20/09 | 14:24 | LCLCHCOM | 001901085447 | | PRC84716 |
| Create | 05/20/09 | 14:25 | HDOFFCHO | 002186741522 | | PRC84716 |
| Create | 05/20/09 | 14:25 | HDOFFCHO | 001901085447 | | PRC84716 |
| Create | 05/20/09 | 14:25 | HDOFFCHO | 001854297445 | | PRC84716 |
| Create | 05/20/09 | 14:25 | HDOFFCHO | 001909640656 | | PRC84716 |
| Create | 05/20/09 | 14:28 | LOCALSHD | 001909640656 | | SPC_ZLDS |
| Create | 05/20/09 | 14:28 | LOCALSHD | 002186741522 | | SPC_ZLDS |
| Create | 05/20/09 | 14:28 | LOCALSHD | 001854297445 | | SPC_ZLDS |
| Create | 05/20/09 | 14:28 | LOCALSHD | 001901085447 | | SPC_ZLDS |
| Disconn | 07/05/09 | 03:46 | HDOFFCHO | 001909640656 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | HDOFFCHO | 001854297445 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | HDOFFCHO | 001901085447 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | HDOFFCHO | 002186741522 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LOCALSHD | 001854297445 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LOCALSHD | 001909640656 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LOCALSHD | 002186741522 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LOCALSHD | 001901085447 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LCLCHCOM | 001909640656 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LCLCHCOM | 002186741522 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LCLCHCOM | 001901085447 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | LCLCHCOM | 001854297445 | | NONPY_CUTOFF |
| Create | 07/05/09 | 03:46 | MINSVC | 001854297445 | | NONPY_CUTOFF |
| Create | 07/05/09 | 03:46 | MINSVC | 002186741522 | | NONPY_CUTOFF |
| Create | 07/05/09 | 03:46 | MINSVC | 001901085447 | | NONPY_CUTOFF |
| Create | 07/05/09 | 03:46 | MINSVC | 001909640656 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | OFFICE CHOICE | 001909640656 | | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | OFFICE CHOICE | 002186741522 | | NONPY_CUTOFF |

CSOC.LRich.DirTV.0019

CSOC.RICH.009533

| | | | | | |
|---------|----------|-------|----------------|--------------|--------------|
| Disconn | 07/05/09 | 03:46 | OFFICE CHOICE | 001901085447 | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | OFFICE CHOICE | 001854297445 | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | COMMITCOM | 001854297445 | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | COMMITCOM | 002186741522 | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | COMMITCOM | 001901085447 | NONPY_CUTOFF |
| Disconn | 07/05/09 | 03:46 | COMMITCOM | 001909640656 | NONPY_CUTOFF |
| Reinste | 07/07/09 | 10:45 | OFFICE CHOICE | 001854297445 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | OFFICE CHOICE | 001909640656 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | OFFICE CHOICE | 001901085447 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | OFFICE CHOICE | 002186741522 | PRC522901 |
| Reinstc | 07/07/09 | 10:45 | LCLCHCOM | 001854297445 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | LCLCHCOM | 001901085447 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | LCLCHCOM | 002186741522 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | LCLCHCOM | 001909640656 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | COMMITCOM | 001901085447 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | COMMITCOM | 001854297445 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | COMMITCOM | 002186741522 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | COMMITCOM | 001909640656 | PRC522901 |
| Reinstc | 07/07/09 | 10:45 | LOCALSHD | 002186741522 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | LOCALSHD | 001901085447 | PRC522901 |
| Reinstc | 07/07/09 | 10:45 | LOCALSHD | 001854297445 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | LOCALSHD | 001909640656 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | HDOFFCHO | 001854297445 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | HDOFFCHO | 001909640656 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | HDOFFCHO | 001901085447 | PRC522901 |
| Reinste | 07/07/09 | 10:45 | HDOFFCHO | 002186741522 | PRC522901 |
| Disconn | 07/20/09 | 20:32 | MINSVC | 002186741522 | AUTO_REIN |
| Disconn | 07/20/09 | 20:32 | MINSVC | 001909640656 | AUTO_REIN |
| Disconn | 07/20/09 | 20:32 | MINSVC | 001854297445 | AUTO_REIN |
| Disconn | 07/20/09 | 20:32 | MINSVC | 001901085447 | AUTO_REIN |
| Disconn | 09/14/09 | 16:05 | HDOFFCHO | 001854297445 | PRC583944 |
| Disconn | 09/14/09 | 16:05 | LOCALSHD | 001854297445 | PRC583944 |
| Disconn | 09/14/09 | 16:05 | LCLCHCOM | 001854297445 | PRC583944 |
| Disconn | 09/14/09 | 16:05 | OFFICE CHOICE | 001854297445 | PRC583944 |
| Disconn | 09/14/09 | 16:05 | COMMITCOM | 001854297445 | PRC583944 |
| Disconn | 09/14/09 | 16:05 | Add'l Receiver | 001854297445 | PRC583944 |
| Create | 09/14/09 | 16:06 | Add'l Receiver | 001723419295 | PRC583944 |
| Create | 09/14/09 | 16:06 | COMMITCOM | 001723419295 | PRC583944 |
| Create | 09/14/09 | 16:06 | OFFICE CHOICE | 001723419295 | PRC583944 |
| Create | 09/14/09 | 16:07 | LCLCHCOM | 001723419295 | PRC583944 |
| Create | 09/14/09 | 16:07 | LOCALSHD | 001723419295 | PRC583944 |
| Create | 09/14/09 | 16:07 | HDOFFCHO | 001723419295 | PRC583944 |

DTV

Acct No: [REDACTED]

Billing Ledger

Name: HCN LAURA RICHARDSON

12/16/09 04:37

Status: ACTV

| Date | Service | Code | From | To | Tax | Amount | Balance |
|----------|-----------------|------------|----------|----------|-----|--------|---------|
| 02/13/09 | COMMITCOM | B000005431 | 02/13/09 | 03/12/09 | | | 0.00 |
| 02/13/09 | OFFICE CHOICE | P000005574 | 02/13/09 | 03/12/09 | | 69.99 | 69.99 |
| 02/13/09 | LCLCHCOM | P000005017 | 02/13/09 | 03/12/09 | | 6.99 | 76.98 |
| 02/14/09 | First Bill | #953871695 | 02/13/09 | 03/05/09 | | | 76.98 |
| 03/11/09 | Commercial Cred | F000002570 | | | | -16.99 | 59.99 |
| 03/14/09 | Late Fee | L000000014 | 03/13/09 | | | 3.00 | 62.99 |
| 03/14/09 | LCLCHCOM | P000005017 | 03/13/09 | 04/12/09 | | 6.99 | 69.98 |
| 03/14/09 | OFFICE CHOICE | P000005574 | 03/13/09 | 04/12/09 | | 69.99 | 139.97 |
| 03/14/09 | Monthly Bill | #973203479 | 03/13/09 | 04/02/09 | | | 139.97 |
| 03/25/09 | CrtsyCrends0409 | | | | | -3.01 | 136.96 |
| 03/28/09 | LVL1 Disc Adj | P000005017 | 03/28/09 | 04/12/09 | | -3.73 | 133.23 |
| 03/28/09 | LVL1 Disc Adj | P000000574 | 03/28/09 | 04/12/09 | | -37.33 | 95.90 |
| 03/28/09 | MTNSVC | P000001853 | 03/28/09 | 04/12/09 | | 2.67 | 98.57 |
| 04/02/09 | Payment - Check | | | | | -76.98 | 21.59 |
| 04/14/09 | Late Fee | L000000014 | 04/13/09 | | | .80 | 22.39 |
| 04/14/09 | Monthly Bill | #992804100 | 04/13/09 | 05/03/09 | | | 22.39 |
| 04/21/09 | Payment - Check | | | | | -62.99 | -40.60 |
| 04/22/09 | OFFICE CHOICE | P000005574 | 04/22/09 | 05/12/09 | | 52.49 | 11.89 |
| 04/22/09 | LCLCHCOM | P000005017 | 04/22/09 | 05/12/09 | | 3.50 | 15.39 |
| 04/22/09 | RESND RSN | B000006521 | 04/22/09 | 05/21/09 | | | 15.39 |
| 05/11/09 | Commercial Cred | F000002570 | | | | -16.99 | -01.60 |
| 05/14/09 | LCLCHCOM | P000005017 | 05/13/09 | 06/12/09 | | 5.00 | 3.40 |
| 05/14/09 | OFFICE CHOICE | P000005574 | 05/13/09 | 06/12/09 | | 74.99 | 78.39 |
| 05/14/09 | Monthly Bill | #012341931 | 05/13/09 | 06/02/09 | | | 78.39 |
| 05/20/09 | Add'l Receiver | F910000000 | 05/20/09 | 06/12/09 | | 4.00 | 82.39 |
| 05/20/09 | Add'l Receiver | F910000000 | 05/20/09 | 06/12/09 | | 4.00 | 86.39 |
| 05/20/09 | Add'l Receiver | F910000000 | 05/20/09 | 06/12/09 | | 4.00 | 90.39 |
| 05/20/09 | HDOFFCHO | P000006910 | 05/20/09 | 06/12/09 | | 10.39 | 100.78 |
| 05/20/09 | LOCALSHD | P000006414 | 05/20/09 | 06/12/09 | | | 100.78 |
| 06/11/09 | Commercial Cred | F000002570 | | | | -16.99 | 83.79 |
| 06/14/09 | Late Fee | L000000014 | 06/13/09 | | | 3.07 | 86.86 |
| 06/14/09 | HDOFFCHO | P000006910 | 06/13/09 | 07/12/09 | | 12.99 | 99.85 |
| 06/14/09 | Add'l Receiver | F910000000 | 06/13/09 | 07/12/09 | | 5.00 | 104.85 |
| 06/14/09 | Add'l Receiver | F910000000 | 06/13/09 | 07/12/09 | | 5.00 | 109.85 |
| 06/14/09 | Add'l Receiver | F910000000 | 06/13/09 | 07/12/09 | | 5.00 | 114.85 |
| 06/14/09 | LCLCHCOM | P000005017 | 06/13/09 | 07/12/09 | | 5.00 | 119.85 |
| 06/14/09 | OFFICE CHOICE | P000005574 | 06/13/09 | 07/12/09 | | 74.99 | 194.84 |
| 06/14/09 | Monthly Bill | #031986557 | 06/13/09 | 07/03/09 | | | 194.84 |
| 07/05/09 | LVL1 Disc Adj | P000006910 | 07/05/09 | 07/12/09 | | -3.46 | 191.38 |
| 07/05/09 | LVL1 Disc Adj | P000005017 | 07/05/09 | 07/12/09 | | -1.33 | 190.05 |
| 07/05/09 | LVL1 Disc Adj | P000005574 | 07/05/09 | 07/12/09 | | -20.00 | 170.05 |
| 07/05/09 | MINSVC | P000001853 | 07/05/09 | 07/12/09 | | 1.33 | 171.38 |
| 07/07/09 | OFFICE CHOICE | P000005574 | 07/07/09 | 07/12/09 | | 15.00 | 186.38 |
| 07/07/09 | LCLCHCOM | P000005017 | 07/07/09 | 07/12/09 | | 1.00 | 187.38 |
| 07/07/09 | HDOFFCHO | P000006910 | 07/07/09 | 07/12/09 | | 2.60 | 189.98 |
| 07/11/09 | Commercial Cred | F000002570 | | | | -16.99 | 172.99 |
| 07/14/09 | Late Fee | L000000014 | 07/13/09 | | | 5.00 | 177.99 |
| 07/14/09 | HDOFFCHO | P000006910 | 07/13/09 | 08/12/09 | | 12.99 | 190.98 |
| 07/14/09 | Add'l Receiver | F910000000 | 07/13/09 | 08/12/09 | | 5.00 | 195.98 |
| 07/14/09 | Add'l Receiver | F910000000 | 07/13/09 | 08/12/09 | | 5.00 | 200.98 |
| 07/14/09 | Add'l Receiver | F910000000 | 07/13/09 | 08/12/09 | | 5.00 | 205.98 |
| 07/14/09 | MINSVC | P000001853 | 07/13/09 | 08/12/09 | | 5.00 | 210.98 |

| | | | | | | |
|----------|-----------------|------------|----------|----------|---------|--------|
| 07/14/09 | LCLCHCOM | P000005017 | 07/13/09 | 08/12/09 | 5.00 | 215.98 |
| 07/14/09 | OFFICE CHOICE | P00000574 | 07/13/09 | 08/12/09 | 74.99 | 290.97 |
| 07/14/09 | Monthly Bill | #051547512 | 07/13/09 | 08/02/09 | | 290.97 |
| 07/20/09 | Payment - Check | | | | -94.06 | 196.91 |
| 07/20/09 | Payment - Check | | | | -100.78 | 96.13 |
| 08/05/09 | Payment - Check | | | | -96.13 | 0.00 |
| 08/11/09 | Commercial Cred | F000002570 | | | 16.99 | -16.99 |
| 08/14/09 | HDOFFCHO | P000006910 | 08/13/09 | 09/12/09 | 12.99 | -04.00 |
| 08/14/09 | Add'l Receiver | F910000000 | 08/13/09 | 09/12/09 | 5.00 | 1.00 |
| 08/14/09 | Add'l Receiver | F910000000 | 08/13/09 | 09/12/09 | 5.00 | 6.00 |
| 08/14/09 | Add'l Receiver | F910000000 | 08/13/09 | 09/12/09 | 5.00 | 11.00 |
| 08/14/09 | LCLCHCOM | P000005017 | 08/13/09 | 09/12/09 | 5.00 | 16.00 |
| 08/14/09 | OFFICE CHOICE | P00000574 | 08/13/09 | 09/12/09 | 74.99 | 90.99 |
| 08/14/09 | Monthly Bill | #071841194 | 08/13/09 | 09/02/09 | | 90.99 |
| 09/04/09 | Payment - Check | | | | -90.99 | 0.00 |
| 09/11/09 | Commercial Cred | F000002570 | | | -16.99 | -16.99 |
| 09/14/09 | HDOFFCHO | P000006910 | 09/13/09 | 10/12/09 | 12.99 | -04.00 |
| 09/14/09 | Add'l Receiver | F910000000 | 09/13/09 | 10/12/09 | 5.00 | 1.00 |
| 09/14/09 | Add'l Receiver | F910000000 | 09/13/09 | 10/12/09 | 5.00 | 6.00 |
| 09/14/09 | Add'l Receiver | F910000000 | 09/13/09 | 10/12/09 | 5.00 | 11.00 |
| 09/14/09 | LCLCHCOM | P000005017 | 09/13/09 | 10/12/09 | 5.00 | 16.00 |
| 09/14/09 | OFFICE CHOICE | P00000574 | 09/13/09 | 10/12/09 | 74.99 | 90.99 |
| 09/14/09 | Monthly Bill | #092582461 | 09/13/09 | 10/03/09 | | 90.99 |
| 09/14/09 | Disconnect Adj | F910000000 | 09/14/09 | 10/12/09 | -4.83 | 86.16 |
| 09/14/09 | Add'l Receiver | F910000000 | 09/14/09 | 10/12/09 | 4.83 | 90.99 |
| 10/10/09 | Payment - Check | | | | -90.99 | 0.00 |
| 10/11/09 | Commercial Cred | F000002570 | | | -16.99 | -16.99 |
| 10/14/09 | Add'l Receiver | F910000000 | 10/13/09 | 11/12/09 | 5.00 | -11.99 |
| 10/14/09 | HDOFFCHO | P000006910 | 10/13/09 | 11/12/09 | 12.99 | 1.00 |
| 10/14/09 | Add'l Receiver | F910000000 | 10/13/09 | 11/12/09 | 5.00 | 6.00 |
| 10/14/09 | Add'l Receiver | F910000000 | 10/13/09 | 11/12/09 | 5.00 | 11.00 |
| 10/14/09 | LCLCHCOM | P000005017 | 10/13/09 | 11/12/09 | 5.00 | 16.00 |
| 10/14/09 | OFFICE CHOICE | P00000574 | 10/13/09 | 11/12/09 | 74.99 | 90.99 |
| 10/14/09 | Monthly Bill | #113217369 | 10/13/09 | 11/02/09 | | 90.99 |
| 11/11/09 | Commercial Cred | F000002570 | | | -16.99 | 74.00 |
| 11/14/09 | Late Fee | L000000014 | 11/13/09 | | 3.70 | 77.70 |
| 11/14/09 | Add'l Receiver | F910000000 | 11/13/09 | 12/12/09 | 5.00 | 82.70 |
| 11/14/09 | HDOFFCHO | P000006910 | 11/13/09 | 12/12/09 | 12.99 | 95.69 |
| 11/14/09 | Add'l Receiver | F910000000 | 11/13/09 | 12/12/09 | 5.00 | 100.69 |
| 11/14/09 | Add'l Receiver | F910000000 | 11/13/09 | 12/12/09 | 5.00 | 105.69 |
| 11/14/09 | LCLCHCOM | P000005017 | 11/13/09 | 12/12/09 | 5.00 | 110.69 |
| 11/14/09 | OFFICE CHOICE | P00000574 | 11/13/09 | 12/12/09 | 74.99 | 185.68 |
| 11/14/09 | Monthly Bill | #133811937 | 11/13/09 | 12/03/09 | | 185.68 |
| 11/15/09 | Payment - Check | | | | -90.99 | 94.69 |
| 12/11/09 | Commercial Cred | F000002570 | | | -16.99 | 77.70 |
| 12/14/09 | Late Fee | L000000014 | 12/13/09 | | 3.70 | 81.40 |
| 12/14/09 | Add'l Receiver | F910000000 | 12/13/09 | 01/12/10 | 5.00 | 86.40 |
| 12/14/09 | HDOFFCHO | P000006910 | 12/13/09 | 01/12/10 | 12.99 | 99.39 |
| 12/14/09 | Add'l Receiver | F910000000 | 12/13/09 | 01/12/10 | 5.00 | 104.39 |
| 12/14/09 | Add'l Receiver | F910000000 | 12/13/09 | 01/12/10 | 5.00 | 109.39 |
| 12/14/09 | LCLCHCOM | P000005017 | 12/13/09 | 01/12/10 | 5.00 | 114.39 |
| 12/14/09 | OFFICE CHOICE | P00000574 | 12/13/09 | 01/12/10 | 74.99 | 189.38 |
| 12/14/09 | Monthly Bill | #154416871 | 12/13/09 | 01/02/10 | | 189.38 |

6561

DTV Show Pay-Per-View 12/16/09 04:38
Acct No: 2111111111 Name: HON LAURA RICHARDSON Status: ACTV
Account Balance: 189.38
->

| Event Code | Description | Air Date/Time | PPV Amount |
|------------|-------------|---------------|------------|
|------------|-------------|---------------|------------|

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2008 HOLIDAY OFFER OFFICE CHOICE COMMITMENT FORM for NEW CUSTOMERS

ALL PROGRAMMING AND PRICING SUBJECT TO CHANGE AT ANY TIME.

Hon. Laura Richardson

Establishment Name / DBA * Phone # * Fax # * Email Address

100 W Broadway Ste. 600 Long Beach CA 90802

Service Address * City * State * ZIP Code *

Front Page Communications, Inc 1693871

Dealer Name * Dealer # *

* = Mandatory

Offers Available until 3/3/09

Required programming for the standard equipment* offer:

| Package | Regular monthly package price | Special monthly price for 12 months after promotional availability |
|--|-------------------------------|--|
| OFFICE CHOICE® with Local Channels | \$76.99 | \$59.99 |
| OFFICE CHOICE® No Local Channels | \$69.99 | \$59.99 |
| SELECCION COMERCIAL ULTRA™ with Local Channels | \$61.99 | \$45.99 |
| SELECCION COMERCIAL ULTRA™ No Local Channels | \$44.99 | \$39.99 |

* In markets where local channels are available, OFFICE CHOICE® with Local Channels programming or SELECCION COMERCIAL ULTRA™ with Local Channels will automatically be activated. Final price does not include applicable state sales tax. Applicable taxes and other fees, based on package price of OFFICE CHOICE® with Local Channels or SELECCION COMERCIAL ULTRA™ with Local Channels, if available, will be added monthly to your account. Discounted, promotional rates will be applied to months 2 through 13 of your annual subscription.

Required programming for the optional discounted programming offer: DIRECTV HD Access Programming Offer:

Yes, I would like to receive DIRECTV HD Access FREE for three months.

By checking this box, I agree to activate and maintain DIRECTV HD Access for a minimum of 12 consecutive months from the time of activation in order to receive said credits. I understand that in the fifth month, my DIRECTV HD Access will continue at the regular payable charge of \$10.99/mo. In the event I elect to cancel my subscription to DIRECTV HD Access prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of \$160, in addition to other early cancellation fees as may be set forth below.

Discounted, promotional rates for DIRECTV HD Access will be applied to months 2 through 4 of your annual subscription. To access DIRECTV HD programming, HD Access fee (\$10.99/mo.), a \$160 line clear, HD receiver, and HD television equipment required. Number of HD channels varies based on package selection.

I agree to activate the OFFICE CHOICE® package including Local Channels or the SELECCION COMERCIAL ULTRA™ package including Local Channels (where local channels are currently available) without interruption for twelve (12) consecutive months in order to receive said credits. Required services must be activated for eligibility. In the event I elect to cancel my subscription to the required programming packages prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of \$300, plus taxes. This cancellation fee is not pro-rata.

Signature: Rosa Hernandez

Date: 2/12/09

Print Name: Rosa Hernandez

** Standard equipment offer includes up to two (2) standard DIRECTV® Receivers, or one (1) DIRECTV® HD Receiver and one (1) standard DIRECTV® Receiver or two (2) HD Receiver (H20) Receivers. Activation of DIRECTV® HD or HD-DVR Receiver requires annual commitment to DIRECTV® HD Access (\$10.99/mo.). An early cancellation fee of \$150 will apply if cancelled prior to expiration of the one-year term.

Please return completed form via fax to: 1-800-933-4631 OR via overnight delivery to DIRECTV Business Service Center, ATTN: COMMERCIAL NFL & New Customer Offer, 1006 NW 19th Street, Miami, FL 33169

©4 2008 Private Office New Customer - Private Office Commitment Form

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Private Office Order Form

DIRECTV Account #:

(Required when ordering additional services after account activation.)

DIRECTV FOR BUSINESS

Customer Name: 34th Congressional District

Entity Address: _____

DBA: Hovi Lavinia Richardson

Contact Name: Rosa Hernandez

Service Address: 100 W. Broadway Ste. 400

City: Long Beach

State: CA

ZIP: 90802

Service Phone Number: _____

Service Fax Number: _____

Billing Address: _____

City: _____

State: _____

ZIP: _____

Billing Phone Number: _____

Billing Fax Number: _____

Please choose one
Legal Structure: Sole Proprietorship Partnership Corporation LLC Government Agency

State of Organization (e.g., CA, NY, etc.): CA Federal Tax ID Number: _____ Tax Exempt: Yes No

If you are a government agency, non-profit organization, or direct payment company, attach copy of tax exemption certificate.

Please choose your applicable type of establishment.
PRIVATE VIEWING: PRIVATE OFFICE OTHER: _____

Programming (please fill in)

| | Monthly Fee* | Annual / Season* |
|---|----------------------------|------------------|
| OFFICE CHOICE® Package Service automatically renews** | \$ <u>69.99</u> | \$ |
| OFFICE ENTERTAINMENT® Package Service automatically renews** | \$ | \$ |
| OFFICE INFORMATION® Package Service automatically renews** | \$ | \$ |
| <u>Local channels</u> | \$ <u>16.99</u> | \$ |
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| Additional receivers charged at \$4.99 monthly, per receiver for all activated programming. | \$4.99 X _____ receivers = | \$ |
| PURCHASE ORDERS NOT ACCEPTED. | TOTAL PAYMENT ENCLOSED* | \$ |

Payment Options

Check Enclosed VISA MasterCard Optima American Express Discover Card

Name as it appears on credit card: _____ Credit Card #: _____ Exp. Date: _____

Amount To Charge Against Credit Card (Total Payment): \$ _____ I authorize the use of this credit card for recurring payments? Yes No

Signature of Cardholder: Bill Monthly Date: _____

Commercial Dealer Information

I certify that the foregoing information is, to the best of my knowledge, complete and accurate, and that I have verified the accuracy of the information that is referenced in the contracts and attachments by personally visiting the above-referenced establishment.

Commercial Sales Agent Name: LOCA RODRIGUEZ Commercial Dealer Number: 1693871
Phone Number: _____ Fax Number: 320-516-7829 Email Address: FPCCOMMERCIAL@101.COM

Signature of Sales Agent: Larry Reed Date: 02/12/09

Customer Signature: Rosa Hernandez Date: 2/12/09

DIRECTV Commercial Viewing Agreement

Effective as of January 2006, until rescinded

CONTACTING DIRECTV: You may contact our DIRECTV Business Service Center by calling 1-888-200-4368 or by writing to: DIRECTV Business Service Center, P.O. Box 5392, Miami, FL 33150-5392.

DEFINITIONS:

As used in this Agreement:

"DIRECTV," "we," "us," or "our" means DIRECTV, Inc. or any of its authorized commercial sales agents;

"You," "your," or "Customer" means the entity identified below that is responsible for the payment of fees and charges to us;

"Access Card" means the conditional access card inserted into the DIRECTV system receiver unit used in the reception of DIRECTV programming services;

"DIRECTV System" means the equipment, including the Access Card, that is used to receive DIRECTV programming services;

"Marks" means any trademarks, symbols, logos, icons, and whether owned by DIRECTV or a third party(ies), that are used in connection with or are otherwise associated with the Service(s); as defined below; and

"Service(s)" means DIRECTV programming including subscriptions, sports, music and other programming and any other services that we may provide to you under this Agreement.

1) AGREEMENT TO TERMS AND CONDITIONS: You promise to pay all bills billed by us for the Services and related fees, taxes, and charges. We have the right to receive payment in advance of activation of your account for any of our services, related fees, taxes and charges. You authorize DIRECTV to make inquiries into your credit worthiness, including receipt and review of credit bureau information. And, based on the results of such credit inquiry, we may refuse to provide Service to you. We reserve the right to change these terms and conditions, including the Applicable Fees and Charges identified below. If any changes are made, we will send you a written notice describing the change and its effective date. If a change is not acceptable to you, you may cancel your service; provided, however, that if you do cancel service you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 14 days after the date of the written notice describing the change, your continued receipt of any service is considered to be your acceptance of that change.

2) BILLING STATEMENTS AND PAYMENTS: We will send you a statement for each billing cycle in which you have an outstanding balance (usually once every 30 days). Statements will show: a) payments, credits, purchases, and any other charges to your account; and b) the amount you owe to DIRECTV and the date the payment is due. Payment must be made via check or money order payable to DIRECTV in U.S. Dollars. We reserve the right, but not the obligation, to accept cash-like payments made in U.S. Dollars. Payment of the outstanding balance is due in full upon receipt of this bill. If we do not receive payment from you before your next statement is issued, we have the right to deactivate your service upon the expiration of any applicable grace period with respect to the amount due. We may, but are not required to, accept partial payments from you. If partial payments are made and accepted, they will be applied to statements starting with the oldest outstanding statement.

3) PAYMENT FOR SERVICES: You promise to pay for: a) all DIRECTV programming and other services ordered by you or anyone who uses your DIRECTV System(s), whether with or without your permission, through all periods until you cancel the subscription and other services; b) administrative fees and any other fees as provided for in this Agreement or by applicable law; and c) all state or other governmental fees, which are now or may in the future be assessed because you receive our services. If you paid for an annual subscription to any DIRECTV programming service and your account is past due for any amount owed to us, your annual subscription may, at our sole discretion, be converted to a monthly subscription. This conversion may be applied to your account if you do not pay the amount owed to us by the present date. This resulting credit, if any, shall be applied to any past due amounts, and any remaining credit is applied to your future monthly services.

4) QUESTIONS ABOUT YOUR BILL: If you think your statement is incorrect or if you need more information about an item on your statement, you can contact DIRECTV Customer Service in writing at the address or phone number indicated above. You must contact us within sixty (60) days of the date you receive the statement on which the error or problem appeared. Undisputed portions of the statement must be paid before the next statement is issued to avoid an administrative late fee and possible termination of service. Please contact us promptly if your service address or billing address changes.

5) CLOSING YOUR ACCOUNT: You may deactivate or modify services you receive, or cancel your account, by notifying DIRECTV Customer Service. If you cancel your account, you are still responsible for payment of all outstanding balances accrued through the date of cancellation or any early termination fees or penalties pursuant to this Agreement and the terms and conditions of any other promotional offer which you participated in.

6) FEES AND CHARGES: You understand and agree that we do not extend credit to customers and that any charges or late fees assessed are promptly collected. All payments, late notices and notices are not messes charges. You understand and agree that such fees are either as prescribed by law in the state in which your service address is located or are reasonably related to the actual expense we incur or are

required to expand as a result of late or unafforded payment. In the case of late payment or non-payment for any of the DIRECTV programming services you ordered or any of the charges stated below, you understand and agree that we may report such late payment or non-payment to the appropriate credit reporting agencies. Following activation of your account, charges for some programming services are non-refundable, regardless of the services.

Access Card Replacement Fee: You report to DIRECTV Customer Service that the Access Card for your DIRECTV System receiver unit is lost, damaged, defective, or stolen, and our evaluation of the Access Card (if available) does not reveal unauthorized tampering or modification, then we agree to replace the Access Card upon your request. You will be charged an Access Card Replacement Fee of \$25.00, which includes shipping. Your Access Card will only work in the DIRECTV System receiver unit that came with it. **Administrative Late Fee:** If we do not receive your payment before your next statement is issued, you may be charged an Administrative Late Fee of up to \$25.00. **Change of Service Fee:** If you request a change of DIRECTV Service from one programming package to another, you may be charged a Change of Service Fee of up to \$10.00. **Deposits:** If your service is inactivated because you did not submit payment on time or for any other reason, in addition to payment of past due amounts, we may require a deposit before reactivating your programming service. Deposits shall not earn or accrue interest. **Duplicate Statement Fee:** For each statement copy requested, you may be charged a Duplicate Statement Fee of up to \$5.00. **Reactivation Fee:** If your DIRECTV programming service is inactivated in accordance with your request or because of your failure to pay past due amounts and you want to reactivate the service, you agree to pay a Reactivation Fee of up to \$15.00, in addition to bringing your account up to date by payment in full of any outstanding balance, fees, and charges. **Restored Payment Fee:** If the bank or other financial institution on which your payment is drawn refuses to pay us for any reason and the check, money order, credit card payment, or other instrument is returned to us unpaid, you agree to pay a Restored Payment Fee of up to \$15.00. **Additional DIRECTV System Receiver Authorization Fee:** For private viewing customers, we may charge you a fee, as set forth on the rate card (if applicable), for such additional DIRECTV System receiver that you request to be authorized to receive the same programming we continue to connect to the same line-speed telephone as your initial DIRECTV System receiver ("Additional Receivers"). Each Additional Receiver must be located at the same address as the initial DIRECTV System receiver, which address is identified as the "Service Address" in the Application attached hereto. We reserve the right to limit the number of the Additional Receivers that you may use and to establish rules for such use. Any additional receiver not continuously connected to the identified land-based telephone line shall be deemed a primary receiver and you shall be charged accordingly. **DIRECTV PAY PER VIEW Order Assistance Fee:** For private viewing customers, the most convenient method of ordering DIRECTV PAY PER VIEW services is by using the on-screen program guide and DIRECTV remote control unit to select the movies and other events we offer. To use this method, your DIRECTV System receiver must be continuously connected to a land telephone line. If you order a DIRECTV PAY PER VIEW movie or event over the telephone by calling DIRECTV Customer Service, a DIRECTV PAY PER VIEW Order Assistance Fee of up to \$10.00 may be charged to your account for each DIRECTV PAY PER VIEW movie or event, or other service that you order with Customer Service's assistance, whether or not you also cancel the order.

7) CHANGES IN PROGRAMMING SERVICE AND PERFORMANCE RENEWAL: We reserve the right to change the programming packages, programming services, or other services we offer, and our prices or fees, at any time. We may also change, delete, add to, or otherwise change the services. For any change to the programming packages, prices, or fees that are within our control, we will notify you of the change and its effective date. If the change is not acceptable to you, you may cancel your programming service in whole or in part, provided, however, that if you do cancel service, you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 30 days, your continued receipt of any DIRECTV programming service after the effective date of the change will be deemed to be your acceptance of that change, and you will continue to be responsible for payment. DIRECTV programming services that you subscribe to on a periodic basis may be renewed automatically, provided we continue to carry the service, unless you contact DIRECTV Customer Service to cancel the service.

8) COLLECTION OF AMOUNTS OWED TO US: If we choose to use any collection agency or attorney to collect money that you owe us or to assert any other claim which we may have against you, you agree to pay the reasonable costs of collection or other action.

9) LIMITATION OF LIABILITY/EXCLUSION OF WARRANTIES: DIRECTV IS NOT RESPONSIBLE FOR INTERRUPTIONS OF SERVICE THAT ARE REASONABLY BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOD, POWER FAILURE, OR ANY OTHER CAUSE. OUR LIABILITY FOR ANY INTERRUPTION OF SERVICE SHALL NOT EXCEED THE PROGRAMMING FEES DIRECTLY ATTRIBUTABLE TO THE PERIOD OF TIME DURING WHICH SERVICE WAS INTERRUPTED. WE SHALL NOT BE LIABLE FOR COSTS OF PROCUREMENT OR SUSTAINMENT OF SERVICES, NOR FOR ANY LOSS OF PROFITS, LOSS OF BUSINESS, LOSS OF USE, INTERRUPTED BUSINESS, OR OTHER INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND ARISING OUT OF THIS AGREEMENT, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS, AND NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE

OF ANY LIMITED REMEDY. WE MAKE NO WARRANTY, EITHER EXPRESS OR IMPLIED, REGARDING THE DIRECTV EQUIPMENT OR ANY SERVICES PROVIDED TO YOU. ALL SUCH WARRANTIES ARE EXPRESSLY EXCLUDED. WE ALSO ARE NOT RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES RELATING TO THE DIRECTV EQUIPMENT. IN ADDITION, WE SHALL HAVE NO LIABILITY TO ANY PERSON OR ENTITY DUE TO OR BASED ON THE CONTENT OR YOUR EXHIBITION OF ANY OF THE PROGRAMMING OR OTHER SERVICES PROVIDED BY US INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR THE PAYMENT OF ANY REQUIRED MUSIC LICENSE FEES. YOU ACKNOWLEDGE THAT YOUR DIRECTV EQUIPMENT HAS BEEN ACQUIRED SEPARATE AND APART FROM THIS AGREEMENT. ANY RIGHTS AND REMEDIES YOU HAVE WITH RESPECT TO THE DIRECTV EQUIPMENT MUST BE PURSUED SEPARATELY WITH THE MANUFACTURER OF SUCH EQUIPMENT.

(10) LIABILITY FOR UNAUTHORIZED USE: If your DIRECTV equipment is stolen or otherwise removed from your premises without your authorization, you must notify DIRECTV Customer Service immediately, but in any event not more than 30 days after such removal, or else you may be liable for payment to us for unauthorized use of your DIRECTV System. You will not be liable for unauthorized use after we receive notification.

(11) RULES FOR USE; TERMINATION: You are hereby granted the right to receive, obtain and use the Services in accordance with the terms and conditions set forth in this Agreement, subject to the following rules for use which you agree to accept. Admission may not be charged for the showing of, or listening to, any Service(s) provided by us. The Services may not be retransmitted, transmitted, performed, recorded, duplicated, transferred and distributed in real-time or near real-time (i.e., record a "listening session") or download. Notwithstanding the foregoing, operation of an authorized DIRECTV system (as defined) and its intended application within the confines of the location shall not be deemed a violation of this Agreement. If you receive notice that any third party is retransmitting, recording, reselling, performing, recording, duplicating, or collecting any or all of the Services at your premises or location, or that any third party is recording, accessing, entering, copying any or all of the Services without authorization from us or at any location other than that which has been authorized by us, you shall notify us immediately and cooperate with us in our response for resolution out of proven representation in taking steps to prevent such unauthorized use. The Services provided to you under this Agreement may be used for any lawful purpose and you shall abide by any and all federal, state, and local rules and regulations applicable to the use and/or exhibition of the Services. You agree that all Services will be exhibited in public, in original form and as provided by us, without any modification, deletion (including the addition of a crawl line), or additional Service(s). The music services, including XM Satellite Radio, shall be used only as an accompaniment to routine activities, such as, but not limited to, work, shopping, entertainment, dining, and relaxation, and shall not be used as an accompaniment to dancing or to serve as an adjunct to any other public activity (e.g., dancing) and for which there is no admission fee charged. You shall not use any of the Music for any purpose whatsoever and you agree not to do so unless you receive express written consent from us. You must receive our express written and all agreements related to programming provided in connection with your use and/or DIRECTV's provision of such programming services to you. If any You shall comply with all applicable DIRECTV requirements with respect to checks and applications regarding the DIRECTV System relative to the land-based telephone line identified herein as being provided with each such receiver. Information regarding programming services that you have ordered is transmitted via the land-based telephone line(s) identified herein. In addition, we may immediately deactivate any or all services provided to you if the telephone line(s) identified therein are not performing in accordance with our requirements. DIRECTV, or its authorized agents, shall have the right to inspect your DIRECTV System at any time during your normal business hours. If we reasonably determine that you are in breach of any of these rules for use, or of your obligations under this Agreement, we may immediately deactivate any or all Services provided to you. If Services to you are deactivated, in addition to the information obligations described below, you are still responsible for payment of all outstanding balances accrued through the date of deactivation. DIRECTV System Account Cards use the property of DIRECTV, Inc. Any tampering or other unauthorized modification to the Account Card may result in, and subject you to, legal action.

(12) PROGRAMMING BLOCKING; IDENTIFICATION: Certain programming Services we transmit may be blocked out or otherwise unavailable to commercial customers in your local reception area due to legal, contractual, or other restrictions. If you transmit or attempt to circumvent any of these blockouts or programming restrictions, you may be subject to legal action. YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD DIRECTV, ITS OFFICERS, EMPLOYEES, AGENTS AND REPRESENTATIVES HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, LIABILITIES, EXPENSES (INCLUDING REASONABLE ATTORNEY'S FEES AND COSTS OF LITIGATION), LOSSES, JUDGMENTS, AND ASSASSMENTS OF ANY KIND AND WHATEVER DIRECTLY OR INDIRECTLY RESULTING FROM YOUR BREACH OF ANY OF YOUR OBLIGATIONS UNDER THIS AGREEMENT INCLUDING, BUT NOT LIMITED TO, THOSE IMPOSED BY THIS SECTION.

(13) SALE/TRANSFER OF EQUIPMENT OR PROGRAMMING SERVICES: You agree to notify us immediately, but in any event not more than 30 days, after you move, sell, give away, or otherwise transfer any DIRECTV equipment to anyone else. You are deemed to be the registered owner of the DIRECTV equipment and recipient of the DIRECTV programming services until we receive such notice, and you may be liable for any charges or fees incurred by the use of your DIRECTV equipment by anyone else up to the time that we receive your notice. You may not assign or transfer your programming services or any of your rights and obligations under this Agreement without our prior written consent. If you do, we may deactivate your service.

(14) APPLICABLE LAW, ENTIRE AGREEMENT: This Agreement shall be governed by applicable federal law, the rules and regulations of the Federal Communications Commission, and the laws of the State of Colorado and we are subject to enforcement, modification, or termination if required by such regulators or laws. In the event that any of the provisions or portions of this Agreement are held to be unenforceable or invalid, the validity and enforceability of the remaining provisions or portions will not be affected. This Agreement constitutes the entire understanding of the parties and supersedes any other prior negotiations, discussions, and agreements between you and DIRECTV.

(15) CERTIFICATION AND REPRESENTATIONS OF AUTHORITY: FULL DISCLOSURE: By the signature below, you indicate your unconditional acceptance of the terms and conditions contained in this Agreement. You certify that all of the below-referenced information is true and correct. You understand that your provision of any false or misleading information shall be deemed by us to constitute a breach of this Agreement. Each person signing this agreement represents and warrants that (a) he is authorized to execute and deliver this Agreement and that the signature of one also is required to bind that party. You have read the agreement to which you are entering or any other parenthetically of your checking for legal representation service prior to executing this Agreement. Further, you have read and understand the contents, terms, conditions, and effects of this entire Agreement.

(16) ARBITRATION: Any claim or dispute arising out of, or relating to, this Agreement which cannot be settled by the parties shall be referred according to binding arbitration conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association then in effect. The decision of the arbitrator shall be final and binding on the parties and any award of the arbitrator may be enforced in any court of competent jurisdiction. Notwithstanding the foregoing, the arbitrator shall not be authorized to award punitive damages nor shall he be bound by any such contract, claim or dispute. The cost of any arbitration hearing shall be paid by the party determined by the arbitrator to not be the prevailing party, or otherwise allocated in an equitable manner as determined by the arbitrator.

BASED ON YOUR ESTABLISHMENT, PLEASE CHECK THE APPROPRIATE BOX:

Public viewing customer: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments where the usage and viewing is generally accessible to the public and the establishment's clients and/or in common areas (such as waiting rooms or lobbies) AND (1) the establishment's primary source of revenue is derived from the sale of food/beverage for immediate consumption, OR (2) the establishment is a hospital or other health care facility, OR (3) the establishment is a business, restaurant, club, or other entertainment establishment, such as a bar, restaurant, club, movie theater, casino, club, etc. (except and notwithstanding to the extent that the establishment charges, as a part of its primary business operation, admission, cover charge or minimum charge. You represent and warrant that your primary business is either the hospitality and/or restaurant/retailer in accordance with the foregoing.

Hospitality viewing customer: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments where the usage and viewing is generally accessible to the public and the establishment's clientele and/or in common areas used to provide recreation or leisure AND (1) the establishment's primary source of revenue is not derived from the sale of food/beverage for immediate consumption, AND (2) the establishment is not a hospital or other health care facility, OR (3) the establishment is a business, restaurant, club, or other entertainment establishment, such as a bar, restaurant, club, movie theater, casino, club, etc. (except and notwithstanding to the extent that the establishment charges, as a part of its primary business operation, admission, cover charge or minimum charge. You represent and warrant that your primary business is neither the hospitality and/or restaurant/retailer in accordance with the foregoing.

Private viewing customer: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments where the usage and viewing is not generally accessible to the public and the establishment's clientele and/or in common areas used to provide recreation or leisure AND (1) the establishment's primary source of revenue is not derived from the sale of food/beverage for immediate consumption, AND (2) the establishment is not a hospital or other health care facility, OR (3) the establishment is a business, restaurant, club, or other entertainment establishment, such as a bar, restaurant, club, movie theater, casino, club, etc. (except and notwithstanding to the extent that the establishment charges, as a part of its primary business operation, admission, cover charge or minimum charge. You represent and warrant that your primary business is neither the hospitality and/or restaurant/retailer in accordance with the foregoing.

AGREED TO AND ACCEPTED BY CUSTOMER:

 AUTHORIZED USER UNDER SIGNATURE DATE 2/11/09
 NAME OF AUTHORIZED USER/ESTABLISHMENT Paula Hernandez - Detail Director
 NAME OF COMMERCIAL ESTABLISHMENT 327th Commission District
 Inca Restaurant



Commercial Receiver Information Form

DIRECTV Account #:

 (Required when ordering additional services after account activation.)

Customer Name

DBA

Service Phone Number

Contact Name

Email Address

Are all of the DIRECTV System receivers continuously connected to the same land-based telephone line? Yes No

RECEIVER INFORMATION (NOTE: THE MAXIMUM NUMBER OF RECEIVERS AUTHORIZED ON A DIRECTV ACCOUNT IS 20.)

Receiver #1

| | | | |
|---|--|---|------------------------------------|
| <input type="text"/> Access Card Number | <input type="text"/> Location of Receiver | <input type="text"/> Receiver Serial | <input type="text"/> RID Number |
| <input type="text"/> Receiver Manufacturer | <input type="text"/> Receiver Model | <input type="text"/> Associated Telephone Number <i>(Receiver must be continuously connected to a land-based phone line.)</i> | |

Receiver #2

| | | | |
|---|--|---|------------------------------------|
| <input type="text"/> Access Card Number | <input type="text"/> Location of Receiver | <input type="text"/> Receiver Serial | <input type="text"/> RID Number |
| <input type="text"/> Receiver Manufacturer | <input type="text"/> Receiver Model | <input type="text"/> Associated Telephone Number <i>(Receiver must be continuously connected to a land-based phone line.)</i> | |

Receiver #3

| | | | |
|---|--|---|------------------------------------|
| <input type="text"/> Access Card Number | <input type="text"/> Location of Receiver | <input type="text"/> Receiver Serial | <input type="text"/> RID Number |
| <input type="text"/> Receiver Manufacturer | <input type="text"/> Receiver Model | <input type="text"/> Associated Telephone Number <i>(Receiver must be continuously connected to a land-based phone line.)</i> | |

Receiver #4

| | | | |
|---|--|---|------------------------------------|
| <input type="text"/> Access Card Number | <input type="text"/> Location of Receiver | <input type="text"/> Receiver Serial | <input type="text"/> RID Number |
| <input type="text"/> Receiver Manufacturer | <input type="text"/> Receiver Model | <input type="text"/> Associated Telephone Number <i>(Receiver must be continuously connected to a land-based phone line.)</i> | |

For additional receivers, please make a photocopy of this page and submit with contract paperwork.

*Program pricing does not include taxes and is subject to tax. Account is responsible for all taxes charged on account services. DIRECTV will issue a bill for appropriate taxes after service has been authorized. If tax-exempt, submit tax exemption certificate and once approved, all accrued taxes will be refunded back to account. **Some services automatically renew based on original subscription term, provided DIRECTV notifies this service unless customer calls to cancel prior to the start of the term; however, ESPN/ESPN2/ESPNNews is non-renewable and nonportable once renewal fee is paid. Blackout restrictions apply to sports programming. To receive sports programming, all DIRECTV Receivers must be continuously connected to the same land-based phone line. DIRECTV System dish with dual-feed LNB required to feed multiple DIRECTV Receivers with a single dish. Commercial locations require an appropriate license agreement. Commercial signal theft is subject to civil and criminal penalties. Programming, pricing, terms and conditions subject to change. Hardware and programming sold separately. Equipment specifications may vary in Alaska and Hawaii. Games shown on local TV stations or regional sports networks will not be included in. All other trademarks and service marks are the property of their respective owners. DIRECTV, the Cyclone Design logo, COMMERCIAL CHOICE and SELECCION COMERCIAL and SELECCION COMERCIAL ULTRA are trademarks of DIRECTV, Inc. ©2007 DIRECTV, Inc.

6567

 Hon Laura Richardson

Communication Events

| Type | ANI Number | Transfer Connect # | Actual Start |
|----------------|--|--------------------|-----------------|
| Inbound - Call | (310) 702-  | 63813 | 5/12/2009 12.05 |

CSOC.LRich.DirTV.0029

CSOC.RICH.009543

Call Log
Hon Laura Richardson

| SR # | Truck Roll | Opened | Area | Sub Area | Resolution Code | Comments | Status | Created By |
|------|------------|-----------------|-------------|-------------|-----------------|-------------------------|--------|------------|
| | N | 5/12/2009 12:06 | Add Comment | Add Comment | | REFER TO (888) 388-4249 | Closed | 418671 |

CSOC.LRich.DirTV.0030

CSOC.RICH.009544

Document ID: 07.1020.16029

Attachment Name: EAS

Locator: esajpst*D%28CWACTIVECASES\HUSTON\DEMPSFY_2\PAUL_BATTAGLIA_U209440
U209440.PST\00000000746e58ee138e2049aBe5543fe170ade04d62000:
:01005ebbb7d649e3f10b1eRe2164998b6a880dcc2794ca5e01fd5945#521e6aa51

Reason: :This file is empty (i.e., its length is zero bytes)

JPMC-001174
CONFIDENTIAL

Page 164 of 198

CSOC.RICH.009565

Billing Date: 01/22/05 Page 1 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 80.38 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 80.38 |
| New Charges | |
| Verizon (page 3) | \$ 77.47 |
| Verizon Long Distance (page 5) | 2.58 |
| Total New Charges Due Feb 15 | \$ 80.05 |
| To avoid a 1.5% late payment charge, payment must be received before February 22, 2005. | |
| Total Due: (Past Due + New) | \$ 160.43 |



Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace!

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.



Season's Readings!

Thank you for supporting the 2004 Season's Readings campaign and our efforts to place quality books in the hands of children in need. Verizon and Barnes & Noble were pleased to support this innovative campaign to improve literacy throughout the nation. And we could not have done it without you.

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required.

Account: 211*1(BRDA)
00375294 000064760
01453 3965
5624282778 20040916

New Charges Due: 02/15/05

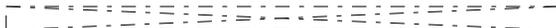
Total Due: \$ 160.43

Amount Paid:

\$

AC0122:8211.47754 | AV 0.278 02/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2728

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-0001



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CSOC.RICH.009937

Billing Date: 01/22/05 Page 2 of 6

Telephone Number: 562 426

Account Number: |

How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/eforefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 한국어 | | 1 800 483-8698 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6845. If your complaint concerns Interstate or International calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20564, or at ccfinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-935-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event you check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon.)

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address

City, State, Zip

CSOC.LRich.Verizon.00000157

CSOC.RICH.009938

Billing Date: 01/22/05 Page 4 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Mn. | |
|--------------|------|--------|--------------------|---------------|--------|-----|---------------|
| 1 | Mon | Dec 27 | 11:28 am Redondo | CA 310 374 | Day | 1 | .00 |
| 2 | Mon | Dec 27 | 11:39 am Inglewood | CA 310 568 | Day | 4 | .00 |
| 3 | Thu | Jan 6 | 9:34 pm LosAngeles | CA 323 563 | Eve | 11 | .00 |
| Total | | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|-------------------------------------|---|-----------------|
| 4 | Federal excise tax at 3.00% | .51 |
| 5 | Long Beach city tax | .86 |
| 6 | Funding to support the Public Utilities Commission | .02 |
| 7 | 911 State Tax | .11 |
| 8 | Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 9 | California Relay Service and Communications Devices Fund | .06 |
| 10 | CA High Cost Fund - B | .51 |
| 11 | California Teleconnect Fund surcharge | .03 |
| 12 | CHCF-B Rate Adjustment | CR 1.70 |
| 13 | CA Universal Lifeline Telephone Service | .23 |
| 14 | CA High Cost Fund - A | .04 |
| Total | | \$.95 |
| Verizon non-basic charges ** | | \$ 22.15 |

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 77.47

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes High Cost Fund B

Beginning 01/01/2005, your CA High Cost Fund B charge will increase from 2.2 percent to 2.43 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See CA High Cost Fund - B.

Changes in Federal Charges

Effective January 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers, and to provide a discount to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the LUSI[®] surcharge on Incidentals.

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Billing Date: 01/22/05 Page 5 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us : See page 2

CHANGE IN CHARGES

Credits increase starting with this bill

Starting January 1, the credit applied to your long-distance calls went from 3.32 percent to 3.41 percent. The credit on your monthly service rate, zone unit calls and installation service (if any) went from 1.14 percent to 1.23 percent. These credit adjustments are related to Verizon's 2005 price cap filing as approved by the California Public Utilities Commission.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|------------|---------|
| Domestic | Amount | |
| Direct Dialed | <u>.20</u> | |
| Total usage | \$.20 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 2.20 |
| Taxes and Surcharges | | .38 |
| Total Verizon Long Distance Charges | | \$ 2.58 |

Your calling plan(s): Verizon 5 Cent Package Plansm

Verizon 5 Cent Package Plansm

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-----|------|-------|--------------------|---------------|-------|--------|
| 1 | Sun | Jan 2 | 9:46 pm San Monica | CA 310 487 | 4 | .20 |
| | | | | | Total | \$.20 |

Summary of Verizon 5 Cent Package Plansm

| | |
|---------------|----------------|
| 2 Plan charge | 2.00 |
| 3 Plan calls | .20 |
| Total | \$ 2.20 |

Verizon 5 Cent Package Plansm start date: 09/16/04

Total Long Distance calls \$ 2.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|---|---------------|
| 4 Federal excise tax at 3.00% | .07 |
| 5 Long Beach city tax | .12 |
| 6 Federal Universal Service Fee - Verizon LJD | .19 |
| Total | \$.38 |

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Billing Date: 01/22/05 Page 6 of 6
Telephone Number : 562 426
Account Number: []
How to Reach Us : See page 2

Verizon Long Distance

| | |
|---|-----------------------|
| <i>Verizon Long Distance basic charges</i> | <i>\$ 2.58</i> |
| <i>Total Verizon Long Distance Charges</i> | <i>\$ 2.58</i> |

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.

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CSOC.RICH.009942

Billing Date: 02/22/05 Page 2 of 6
 Telephone Number: 562 426 []
 Account Number: []
 How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 日本語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 535 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-935-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: []

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

_____ Date

Sign here to enroll in Direct 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.

Street Address _____
 City, State, Zip _____

Billing Date: 02/22/05 Page 3 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

PAYMENTS

| | | |
|---|---|---------------------|
| 1 | Payment Received Feb 10. Thank You. | CR 80.05 |
| 2 | Payment Received Feb 10. Thank You. | CR 80.38 |
| | Payment(s) applied to previous charges. | |
| | Total | CR \$ 160.43 |

MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 3 @Package residence line | 1 | 17.25 | 17.25 |
| 4 Residence line | 1 | 17.25 | 17.25 |
| 5 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 6 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | | |
|---|---|-----------------|
| 7 | Late payment charge on \$80.38 at 1.50% | 1.21 |
| 8 | Feb 10 Reconnection charge | 44.24 |
| | Total | \$ 45.45 |

BASIC SERVICE TAXES AND SURCHARGES

| | | |
|----|---|----------------|
| 9 | Federal excise tax at 3.00% | 1.56 |
| 10 | Long Beach city tax | 2.61 |
| 11 | Funding to support the Public Utilities Commission | .04 |
| 12 | 911 State Tax | .23 |
| 13 | Temporary surcharge as allowed by Public Utilities Commission | CR .42 |
| 14 | California Relay Service and Communications Devices Fund | .11 |
| 15 | CA High Cost Fund - B | .86 |
| 16 | California Teleconnect Fund surcharge | .06 |
| 17 | CA Universal Lifeline Telephone Service | .39 |
| 18 | CA High Cost Fund - A | .06 |
| 19 | Svc Provider Number Portability Fee | .42 |
| 20 | Federal Universal Service Fee | .72 |
| 21 | Federal Universal Service Fee | .78 |
| | Total | \$ 7.42 |

Verizon basic charges **\$ 100.87**

LOCAL TOLL CALLS**OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

For 562 426

| | | |
|----|-----------------------------------|---------------|
| 22 | 1 local area call(s) at no charge | |
| | Total | \$.00 |

| | | |
|--|---------------------------------|---------------|
| | Total local toll charges | \$.00 |
|--|---------------------------------|---------------|

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (Feb 22 to Mar 22)

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 23 @Local Package Lite | 1 | 34.95 | 34.95 |
| 24 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 25 Inside Wire Maintenance | 2 | 1.75 | 3.50 |
| 26 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 27 @Unlimited ZUM | 1 | | .00 |
| 28 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 29 @Three-way Calling | 1 | | .00 |
| 30 @Speed Dialing | 1 | | .00 |
| 31 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 21.20 |

04 CA211*HBRDA1

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Billing Date: 02/22/05 Page 4 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|--------------|------------|----------|--------------|---------------|--------|------|---------------|
| 1 | Mon Feb 21 | 11:02 am | Whittier CA | 562 777 3456 | Night | 3 | .00 |
| Total | | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|-------------------------------------|---|-----------------|
| 2 | Federal excise tax at 3.00% | .51 |
| 3 | Long Beach city tax | .86 |
| 4 | Funding to support the Public Utilities Commission | .02 |
| 5 | 911 State Tax | .11 |
| 6 | Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 7 | California Relay Service and Communications Devices Fund | .06 |
| 8 | CA High Cost Fund - B | .51 |
| 9 | California Teleconnect Fund surcharge | .03 |
| 10 | CHCF-B Rate Adjustment | CR 1.20 |
| 11 | CA Universal Lifeline Telephone Service | .23 |
| 12 | CA High Cost Fund - A | .04 |
| Total | | \$.95 |
| Verizon non-basic charges ** | | \$ 22.15 |

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 123.02

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CA211*HERDA1

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CSOC.RICH.009946

Billing Date: 02/22/05 Page 5 of 6

Telephone Number: 562 426

Account Number

How to Reach Us: See page 2

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| Domestic | Amount | |
|-------------------------------------|--------|---------|
| Direct Dialed | .10 | |
| Total usage | \$.10 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 2.10 |
| Taxes and Surcharges | | .37 |
| Total Verizon Long Distance Charges | | \$ 2.47 |

Your calling plan(s): Verizon 5 Cent Package PlanSM

Verizon 5 Cent Package PlanSM

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-----|------|--------|---------------------|---------------|-------|---------|
| 1 | Fri | Feb 11 | 7:23 am LosAngeles | CA 213 897 | 1 | .05 |
| 2 | Mon | Feb 21 | 10:03 am LosAngeles | CA 323 293 | 1 | .05 |
| | | | | | Total | \$ 1.10 |

Summary of Verizon 5 Cent Package PlanSM

| | | |
|---|--------------|----------------|
| 3 | Plan charge | 2.00 |
| 4 | Plan calls | .10 |
| | Total | \$ 2.10 |

Verizon 5 Cent Package PlanSM start date: 09/16/04

Total Long Distance calls \$ 2.10

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | | |
|---|--|---------------|
| 5 | Federal excise tax at 3.00% | .07 |
| 6 | Long Beach city tax | .11 |
| 7 | Federal Universal Service Fee - Verizon LD | .19 |
| | Total | \$.37 |

Verizon Long Distance basic charges \$ 2.47

Total Verizon Long Distance Charges \$ 2.47

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA2111*IBRDA1

CSOC.LRich.Verizon.00000166

CSOC.RICH.009947

Billing Date: 02/22/05 Page 6 of 6
Telephone Number: 562.426[redacted]
Account Number: [redacted]
How to Reach Us: See page 2

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Billing Date: 03/22/05 Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | |
| Previous Charges | \$ 125.49 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 125.49 |
| New Charges | |
| Verizon (page 3) | \$ 77.98 |
| Verizon Long Distance (page 5) | 3.32 |
| Total New Charges Due Apr 15 | \$ 81.30 |
| To avoid a 1.5% late payment charge, payment must be received before April 22, 2005. | |
| Total Due: (Past Due + New) | \$ 206.79 |



Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace!
For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 04/15/05
Total Due: \$ 206.79

Amount Paid: \$

A03022-7-2105 48214 1 AV 0 278 04/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-0001



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Billing Date: 03/22/05 Page 2 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a 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 applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be billed if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at cfcc@fcc.gov, or call 1-888-225-5322, or TTY 1-866-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized caller charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned checks

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 03/22/05 Page 3 of 6
 Telephone Number: 562 426
 Account Number
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Mar 22 to Apr 22) | | | | |
|--|-----|-----------|--|-----------------|
| Description | Qty | Unit Rate | | |
| 1 @Package residence line | 1 | 17.25 | | 17.25 |
| 2 Residence line | 1 | 17.25 | | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | | 7.00 |
| Total | | | | \$ 48.00 |

| BASIC SERVICE TAXES AND SURCHARGES | | | | |
|---|--|--|----|-----------------|
| 5 Federal excise tax at 3.00% | | | | 1.50 |
| 6 Long Beach city tax | | | | 2.52 |
| 7 Furling to support the Public Utilities Commission | | | | .04 |
| 8 911 State Tax | | | | .23 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .42 |
| 10 California Relay Service and Communications Devices Fund | | | | .10 |
| 11 CA High Cost Fund - B | | | | .83 |
| 12 California Teleconnect Fund surcharge | | | | .05 |
| 13 CA Universal Lifeline Telephone Service | | | | .37 |
| 14 CA High Cost Fund - A | | | | .06 |
| 15 Federal Universal Service Fee | | | | .70 |
| 16 Federal Universal Service Fee | | | | .75 |
| Total | | | | \$ 6.73 |
| Verizon basic charges | | | | \$ 54.73 |

LOCAL TOLL CALLS

Sensible Minute® Plan Calls

For 562 426

| Direct Dialed Calls | | | | | | | |
|---------------------|------|--------|--------------|------------|---------------|----------|-----|
| Day | Date | Time | Place called | CA | Number called | Min. | |
| 17 | Wed | Feb 23 | 8:24 am | LosAngeles | CA | 213 897 | 1 |
| | | | | | | Subtotal | .07 |

| Summary of Sensible Minute® Plan | | |
|----------------------------------|------------|---------------|
| 18 | Plan calls | .07 |
| Total | | \$.07 |

Sensible Minute® Plan start date: 09/16/04

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

| | | |
|--------------|--|---------------|
| 19 | 2 local area call(s) at no charge | .95 |
| 20 | 1 national area call(s) at \$.95 per call | .95 |
| Total | | \$.95 |

For 562 426

Detail of Calls from Summary

| Local Area Call(s) | | | | | | | |
|--------------------|------|--------|--------------|----------|---------------|---------|-----|
| Day | Date | Time | Place called | CA | Number called | Charge | |
| 21 | Wed | Feb 23 | 7:40 am | Dir Asst | CA | 562 411 | .35 |
| 22 | Fri | Feb 25 | 8:49 am | Dir Asst | CA | 562 411 | .35 |

| National Area Call(s) | | | | | | | |
|-----------------------|------|--------|--------------|----------|---------------|---------|-----|
| Day | Date | Time | Place called | CA | Number called | Charge | |
| 23 | Wed | Feb 23 | 7:31 am | Dir Asst | CA | 562 411 | .95 |

The above detail is informational only and not part of the total.

Total local toll charges \$ 1.02

Thank you for using Verizon.

09 CA211*HBRDA1

Billing Date: 03/22/05 Page 4 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

LOCAL TOLL TAXES AND SURCHARGES

| | | | |
|---|---|----|---------------|
| 1 | Federal excise tax at 3.00% | | .03 |
| 2 | Long Beach city tax | | .05 |
| 3 | 911 State Tax | | .01 |
| 4 | Temporary surcharge as allowed by Public Utilities Commission | CR | .01 |
| 5 | CA High Cost Fund - B | | .02 |
| 6 | CHCF-B Rate Adjustment | CR | .03 |
| 7 | CA Universal Lifeline Telephone Service | | .01 |
| | Total | | \$.08 |

*Verizon local toll charges ***
****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)

| Description | Qty | Unit Rate | |
|---|--------------|-----------|-----------------|
| 8 @Local Package Lite | 1 | 34.95 | 34.95 |
| 9 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 10 Inside Wire Maintenance | 2 | 1.75 | 3.50 |
| 11 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 12 @Unlimited ZUM | 1 | | .00 |
| 13 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 14 @Three-way Calling | 1 | | .00 |
| 15 @Speed Dialing | 1 | | .00 |
| 16 @Caller ID with Anonymous Call Block | 1 | | .00 |
| | Total | | \$ 21.20 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|-----|------|--------------|--------------|----------------------|--------|------|---------------|
| 17 | Fri | Feb 25 | 8:51 am | Inglewood CA 310 641 | Day | 1 | .00 |
| 18 | Fri | Feb 25 | 9:06 am | Inglewood CA 310 641 | Day | 2 | .00 |
| | | Total | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|----|---|---------------|
| 19 | Federal excise tax at 3.00% | .51 |
| 20 | Long Beach city tax | .86 |
| 21 | Funding to support the Public Utilities Commission | .02 |
| 22 | 911 State Tax | .11 |
| 23 | Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 24 | California Relay Service and Communications Devices Fund | .06 |
| 25 | CA High Cost Fund - B | .51 |
| 26 | California Teleconnect Fund surcharge | .03 |
| 27 | CHCF-B Rate Adjustment | CR 1.20 |
| 28 | CA Universal Lifeline Telephone Service | .23 |
| 29 | CA High Cost Fund - A | .04 |
| | Total | \$.95 |

*Verizon non-basic charges ***
****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

09 CA211*HBRDA1

Billing Date: 03/22/05 Page 5 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

Total Verizon charges**\$ 77.98****Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizon.LD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|-----------|---------|
| Domestic | Amount | |
| Direct Dialed | <u>85</u> | |
| Total usage | \$.85 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 2.85 |
| Taxes and Surcharges | | .47 |
| Total Verizon Long Distance Charges | | \$ 3.32 |

Your calling plan(s): Verizon 5 Cent Package Plan™

Verizon 5 Cent Package Plan™

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-------|------|--------|--------------|-----------------------|------|--------|
| 1 | Wed | Feb 23 | 7:32 am | Sundjunga CA 818 363 | 3 | .15 |
| 2 | Wed | Feb 23 | 8:27 am | Sacramento CA 916 832 | 1 | .05 |
| 3 | Wed | Feb 23 | 8:37 am | LosAngeles CA 213 807 | 10 | .50 |
| 4 | Wed | Feb 23 | 8:47 am | Sacramento CA 916 832 | 2 | .10 |
| 5 | Wed | Mar 16 | 7:19 pm | San Monica CA 310 487 | 1 | .05 |
| Total | | | | | | \$.85 |

Summary of Verizon 5 Cent Package Plan™

| | |
|---------------|----------------|
| 6 Plan charge | 2.00 |
| 7 Plan calls | .85 |
| Total | \$ 2.85 |

Verizon 5 Cent Package Plan™ start date: 09/16/04

| | |
|---------------------------|---------|
| Total Long Distance calls | \$ 2.85 |
|---------------------------|---------|

Thank you for using Verizon Long Distance.

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CSOC.RICH.009953

Billing Date: 04/22/05 Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | |
| Previous Charges | \$ 206.79 |
| Payment Received Apr 05, Thank You. | - 125.49 |
| Past Due Charges (please pay now) | \$ 81.30 |
| New Charges | |
| Verizon (page 3) | \$ 123.56 |
| Verizon Long Distance (page 5) | 40.61 |
| Other Providers (page 6) | 9.50 |
| Total New Charges Due May 16 | \$ 173.67 |
| To avoid a 1.5% late payment charge, payment must be received before May 23, 2005. | |
| Total Due: (Past Due + New) | \$ 254.97 |



Unlimited Calling As Low As \$49.95

Verizon Freedom Unlimited lets you make unlimited, direct-dialed local and long distance calls to anywhere in the U.S. for as low as \$49.95 a month with any qualifying Verizon service (plus standard taxes and surcharges). Call 1-888-772-0565 (Mon.-Fri., 6am-6pm PST) for details.



Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace For \$99/Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-505-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Yes! I want to be a Literacy Champion.
Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required.

Account: [Redacted]
New Charges Due: 05/16/05

Total Due: \$ 254.97

Amount Paid: \$ [] [] [] [] [] []

AC0422120749618 1 AV 0.22H 05/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2725
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

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CSOC.RICH.009955

Billing Date: 04/22/05 Page 2 of 6

Telephone Number: 562 424

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 日本語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date related to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charges
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Non-payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94132, or at www.cpuc.ca.gov or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and interstate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
City, State, Zip _____

Billing Date: 04/22/05 Page 3 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Apr 22 to May 22) | | | | |
|--|-----|-----------|--|-----------------|
| Description | Qty | Unit Rate | | |
| 1 @Package residence line | 1 | 17.25 | | 17.25 |
| 2 Residence line | 1 | 17.25 | | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | | 7.00 |
| Total | | | | \$ 48.00 |

| MISCELLANEOUS CHARGES AND CREDITS | | | | |
|--|--|--|--|-----------------|
| 5 Late payment charge on \$125.49 at 1.50% | | | | 1.88 |
| 6 Apr 5 Reconnection charge | | | | 44.24 |
| Total | | | | \$ 46.12 |

| BASIC SERVICE TAXES AND SURCHARGES | | | | |
|--|--|--|----|----------------|
| 7 Federal excise tax at 3.00% | | | | 1.56 |
| 8 Long Beach city tax | | | | 2.63 |
| 9 Funding to support the Public Utilities Commission | | | | .04 |
| 10 911 State Tax | | | | .23 |
| 11 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .42 |
| 12 California Relay Service and Communications Devices Fund | | | | .11 |
| 13 CA High Cost Fund - B | | | | .87 |
| 14 California Teleconnect Fund surcharge | | | | .06 |
| 15 CA Universal Lifeline Telephone Service | | | | .56 |
| 16 CA High Cost Fund - A | | | | .05 |
| 17 Federal Universal Service Fee | | | | .73 |
| 18 Federal Universal Service Fee | | | | .78 |
| Total | | | | \$ 7.20 |

Verizon basic charges \$ 101.32

| MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22) | | | | |
|--|-----|-----------|----|-----------------|
| Description | Qty | Unit Rate | | |
| 19 @Local Package Lite | 1 | 34.95 | | 34.95 |
| 20 @Verizon Package Credit | 1 | CR 17.25 | CR | 17.25 |
| 21 Inside Wire Maintenance | 2 | 1.75 | | 3.50 |
| 22 @Home Voice Mail Standard - Pkg | 1 | | | .00 |
| 23 @Unlimited ZUM | 1 | | | .00 |
| 24 @Call Waiting/Cancel Call Waiting | 1 | | | .00 |
| 25 @Three way Calling | 1 | | | .00 |
| 26 @Speed Dialing | 1 | | | .00 |
| 27 @Caller ID with Anonymous Call Block | 1 | | | .00 |
| Total | | | | \$ 21.20 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

| NON-BASIC SERVICE TAXES AND SURCHARGES | | | | |
|--|--|--|----|----------------|
| 28 Federal excise tax at 3.00% | | | | .51 |
| 29 Long Beach city tax | | | | .86 |
| 30 Funding to support the Public Utilities Commission | | | | .02 |
| 31 911 State Tax | | | | .11 |
| 32 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .22 |
| 33 California Relay Service and Communications Devices Fund | | | | .06 |
| 34 CA High Cost Fund - B | | | | .51 |
| 35 California Teleconnect Fund surcharge | | | | .03 |
| 36 CHCF-B Rate Adjustment | | | CR | 1.20 |
| 37 CA Universal Lifeline Telephone Service | | | | .33 |
| 38 CA High Cost Fund - A | | | | .03 |
| Total | | | | \$ 1.04 |

Verizon non-basic charges ** \$ 22.24

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

CA211*HBRDA1

Billing Date: 04/22/05 Page 4 of 6
 Telephone Number: 562 424
 Account Number:
 How to Reach Us: See page 2

Total Verizon charges**\$ 123.56****Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES**California Changes High Cost Fund A Rate**

Beginning 04/01/2005, your CA High Cost Fund A charge will decrease from 0.17 percent to 0.15 percent per month. The fee is collected by Verizon and sent to the CA Public Utilities Commission where it is used to provide affordable telecommunications services within the state. See CA High Cost Fund - A.

CA Public Utility Commission changes Universal Lifeline Telephone Service charge

Beginning 04/01/2005, your CA Universal Lifeline Telephone Service charge will increase from 1.10 percent to 1.55 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide telecommunications services to limited income customers. See CA Universal Lifeline Telephone Service.

Changes in Federal Charges

Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information About Inside Wire Maintenance Plan

If you currently subscribe to Verizon's Inside Wire Maintenance Plan (IWMP), the rate for this service will increase from \$1.75 to \$2.99 a month, beginning no earlier than 30 days from the date of this notice. The Inside Wire Maintenance Plan is limited to simple residence lines. ISDN lines are excluded from coverage. If you decide to keep the Inside Wire Maintenance Plan, Verizon will continue to guarantee repair of any telephone jacks or standard wire inside your home. The monthly charge also includes diagnostic work that may be necessary to determine the origin of the problem.

You should be aware that IWMP is an optional service and you may discontinue it at any time. You may use outside vendors to perform inside wire repair maintenance or may make repairs yourself, and under state law, landlords, and not tenants, are responsible for providing one working telephone jack and the repair to and maintenance of inside telephone wire. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

08 CA2111BRDA1

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CSOC.RICH.009958

Billing Date: 04/22/05 Page 5 of 8
 Telephone Number: 562 426 []
 Account Number: []
 How to Reach Us: See page 2

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| Domestic | Amount | |
|-------------------------------------|--------------|----------|
| Direct Dialed | .25 | |
| International | | |
| Direct Dialed | <u>32.04</u> | |
| Total usage | \$ 32.29 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 34.29 |
| Taxes and Surcharges | | 6.32 |
| Total Verizon Long Distance Charges | | \$ 40.61 |

Your calling plan(s): Verizon 5 Cent Package PlanSM

Verizon 5 Cent Package PlanSM

For 562 426 []

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-------|------|--------|------------------------|---------------|------|--------|
| 1 | Sat | Mar 26 | 10:13 am San Monica CA | 310 487 [] | 2 | .10 |
| 2 | Sun | Mar 27 | 1:37 pm San Monica CA | 310 487 [] | 1 | .05 |
| 3 | Wed | Apr 13 | 6:54 am San Monica CA | 310 487 [] | 2 | .10 |
| Total | | | | | | \$.25 |

Summary of Verizon 5 Cent Package PlanSM

| | |
|---------------|----------------|
| 4 Plan charge | 2.00 |
| 5 Plan calls | .25 |
| Total | \$ 2.25 |

Verizon 5 Cent Package PlanSM start date: 09/16/04

For 562 426 []

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Period | Min. | |
|-------|------|--------|---------------|---------------|--------|------|-----------------|
| 6 | Wed | Mar 23 | 8:08 pm Korea | 821084952047 | Disc | 9 | 32.04 |
| Total | | | | | | | \$ 32.04 |

Total Long Distance calls \$ 34.29

Thank you for using Verizon Long Distance.

[] 08 CA211*HBRDA1 []

CSOC.LRich.Verizon.00000178

CSOC.RICH.009959

Billing Date: 04/22/05 Page 6 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

Verizon Long Distance**TAXES AND FEES ON SERVICES**

| | |
|--|----------------|
| 1 Federal excise tax at 3.00% | 1.13 |
| 2 Long Beach city tax | 1.88 |
| 3 CA High Cost Fund - B | .01 |
| 4 Federal Universal Service Fee - Verizon LD | 3.30 |
| Total | \$ 6.32 |

Verizon Long Distance basic charges \$ 40.61**Total Verizon Long Distance Charges \$ 40.61**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

California changes Universal Lifeline Telephone Service rate

Effective April 1, 2005, your California Universal Lifeline Telephone charge will increase from 1.10 percent to 1.55 percent per month. This fee is collected by Verizon Long Distance on your intrastate telecommunications services and is sent to the California Public Utilities Commission where it is used to provide telecommunications services to limited income customers.

Billing for AT&T



AT&T billing
questions
1 800 222-0300

The following charges appear on your Verizon bill as a service to AT&T. Direct your billing questions to the phone number on the right.

For 562 426

Direct Dialed Calls

| Date | Time | Place called | Number called | Period | Min. | |
|--------------|---------|--------------|---------------|--------|------|----------------|
| 5 Mar 23 | 8:05 pm | UK | 00 | Std | 3 | 8.80 |
| Total | | | | | | \$ 8.80 |

TAXES AND FEES ON SERVICES

| | |
|-------------------------------|---------------|
| 6 Federal excise tax at 3.00% | .26 |
| 7 Long Beach city tax | .44 |
| Total | \$.70 |

AT&T basic service charges \$ 9.50**Total for AT&T \$ 9.50**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

For more information on AT&T,

please access their World Wide Web Site address at: www.att.com

To order an AT&T calling card, True Reach Savings[®] or other long distance services, call 1-800-222-0300.

CSOC.LRich.Verizon.00000179

CSOC.RICH.009960

Billing Date: 05/22/05 Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | |
| Previous Charges | \$ 254.97 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 254.97 |
| New Charges | |
| Verizon (page 3) | \$ 78.59 |
| Verizon Long Distance (page 4) | 3.33 |
| Total New Charges Due Jun 15 | \$ 81.92 |
| To avoid a 1.5% late payment charge, payment must be received before June 22, 2005. | |
| Total Due: (Past Due + New) | \$ 336.89 |



Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace For \$99/Year
For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-805-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

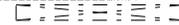
Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

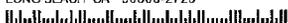


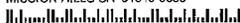
Yes! I want to be a Literacy Champion.
Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required.

Account: 
New Charges Due: 06/15/05 

Total Due: \$ 336.89

Amount Paid: \$

AC05226117106887 1 AV 020K 06/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726


VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688


CSOC.LRich.Verizon.00000180

CSOC.RICH.009961

Billing Date: 05/22/05 Page 2 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us : See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order service | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-549-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-635-5322.

Note: The CPUC handles complaints of both Interstate and Intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may rebook your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address

City, State, Zip

CSOC.LRich.Verizon.00000181

CSOC.RICH.009962

Billing Date: 05/22/05 Page 3 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (May 22 to Jun 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | | | |
|---|--|--|----------------|
| 5 Late payment charge on \$81.30 at 1.50% | | | 1.22 |
| Total | | | \$ 1.22 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|----|-----------------|
| 6 Federal excise tax at 3.00% | | | 1.54 |
| 7 Long Beach city tax | | | 2.60 |
| 8 Funding to support the Public Utilities Commission | | | .04 |
| 9 911 State Tax | | | .23 |
| 10 Temporary surcharge as allowed by Public Utilities Commission | | CR | .42 |
| 11 California Relay Service and Communications Devices Fund | | | .11 |
| 12 CA High Cost Fund - B | | | .86 |
| 13 California Teleconnect Fund surcharge | | | .06 |
| 14 CA Universal Lifeline Telephone Service | | | .55 |
| 15 CA High Cost Fund - A | | | .05 |
| 16 Federal Universal Service Fee | | | .73 |
| 17 Federal Universal Service Fee | | | .78 |
| Total | | | \$ 7.13 |
| <i>Verizon basic charges</i> | | | <i>\$ 56.35</i> |

LOCAL TOLL CALLS**OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

For 562 426

| | | | |
|--------------------------------------|--|--|---------------|
| 18 1 local area call(s) at no charge | | | |
| Total | | | \$.00 |
| Total local toll charges | | | \$.00 |

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 19 @Local Package Lite | 1 | 34.95 | 34.95 |
| 20 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 21 Inside Wire Maintenance | 2 | 1.75 | 3.50 |
| 22 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 23 @Unlimited ZUM | 1 | | .00 |
| 24 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 25 @Three-way Calling | 1 | | .00 |
| 26 @Speed Dialing | 1 | | .00 |
| 27 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 21.20 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

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CSOC.RICH.009963

Billing Date: 05/22/05 Page 4 of 6
 Telephone Number: 562.426
 Account Number
 How to Reach Us : See page 2

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|--------------|------|--------|--------------------|---------------|--------|------|---------------|
| 1 | Tue | May 17 | 8:48 am Redondo | CA 310 376 | Day | 2 | .00 |
| 2 | Tue | May 17 | 8:50 am LosAngeles | CA 323 754 | Day | 7 | .00 |
| 3 | Sat | May 21 | 11:26 am Whittier | CA 562 556 | Night | 2 | .00 |
| Total | | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--------------|---|----------------|
| 4 | Federal excise tax at 3.00% | .51 |
| 5 | Long Beach city tax | .86 |
| 6 | Funding to support the Public Utilities Commission | .02 |
| 7 | 911 State Tax | .11 |
| 8 | Temporary surcharge as allowed by Public Utilities Commission | CR 22 |
| 9 | California Relay Service and Communications Devices Fund | .06 |
| 10 | CA High Cost Fund - B | .51 |
| 11 | California Teleconnect Fund surcharge | .03 |
| 12 | CHCF-B Rate Adjustment | CR 1.20 |
| 13 | CA Universal Lifeline Telephone Service | .33 |
| 14 | CA High Cost Fund - A | .03 |
| Total | | \$ 1.04 |

Verizon non-basic charges ** \$ 22.24

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 78.59

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

CA211*HBRDA:

CSOC.LRich.Verizon.00000183

CSOC.RICH.009964

Billing Date: 05/22/05 Page 5 of 6
 Telephone Number: 562.426
 Account Number:
 How to Reach Us: See page 2

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.LD.com |

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|--------|---------|
| Domestic | Amount | |
| Direct Dialed | .85 | |
| Total usage | \$.85 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 2.85 |
| Taxes and Surcharges | | .48 |
| Total Verizon Long Distance Charges | | \$ 3.33 |

Your calling plan(s): Verizon 5 Cent Package Plansm

Verizon 5 Cent Package Plansm

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-------|--------|----------|--------------|---------------|------|--------|
| 1 Tue | Apr 26 | 6:17 pm | CanogaPark | CA 818 340 | 2 | .10 |
| 2 Tue | Apr 26 | 6:19 pm | CanogaPark | CA 818 340 | 7 | .35 |
| 3 Tue | Apr 26 | 6:26 pm | San Monica | CA 310 453 | 2 | .10 |
| 4 Tue | May 17 | 8:32 am | W Angeles | CA 310 477 | 2 | .10 |
| 5 Tue | May 17 | 10:09 am | Santa Ana | CA 714 269 | 1 | .05 |
| 6 Tue | May 17 | 10:12 am | Addison | TX 972 404 | 1 | .05 |
| 7 Tue | May 17 | 10:13 am | Addison | TX 972 404 | 2 | .10 |
| | | | | Total | | \$.85 |

Summary of Verizon 5 Cent Package Plansm

| | |
|---------------|----------------|
| 8 Plan charge | 2.00 |
| 9 Plan calls | .85 |
| Total | \$ 2.85 |

Verizon 5 Cent Package Plansm start date: 09/16/04

Total Long Distance calls \$ 2.85

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|---|---------------|
| 10 Federal excise tax at 3.00% | .09 |
| 11 Long Beach city tax | .15 |
| 12 CA High Cost Fund - B | .02 |
| 13 CA Universal Lifeline Telephone Service | .01 |
| 14 Federal Universal Service Fee - Verizon LD | .21 |
| Total | \$.48 |

Verizon Long Distance basic charges \$ 3.33

05 CA211*HBRDA1

CSOC.LRich.Verizon.00000184

CSOC.RICH.009965

Billing Date: 05/22/05 Page 6 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

Verizon Long Distance

Total Verizon Long Distance Charges \$ 3.33

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Your Rates, Terms or Services have changed

Effective 07/16/05, Long Distance Message Telecommunications Service (LDMTS) in-state/interstate rates will increase from 30 cents to 35 cents/min. in mileage band 1 (0-3500 miles) and from 34 cents/min. to 35 cents/min. for calls in mileage band 2 (3501-5500 miles), peak and off-peak. International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or OCP information, call our business office.

CA211*HBRDA1

CSOC.LRich.Verizon.00000185

CSOC.RICH.009966

Billing Date: 06/22/05 Page 1 of 6
Telephone Number: 562 428
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 336.89 |
| Payment Received Jun 10. Thank You. | - 336.89 |
| Balance | \$.00 |
| New Charges | |
| Verizon (page 3) | \$ 130.38 |
| Verizon Long Distance (page 4) | 3.77 |
| Total New Charges Due Jul 16 | \$ 134.15 |
| To avoid a 1.5% late payment charge, payment must be received before July 23, 2005. | |
| Total Due: (Past Due + New) | \$ 134.15 |



Convenience! Your Verizon Account Online, Anytime Day or Night!

In no time at all-view your bill, pay your bill, order services, request repair-all on your schedule and at your convenience! It's fast & easy. At verizon.com click "Sign In" under "My Account." First-time users click "Register" under "My Account."



Learn at Your Own Pace for \$99/Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.



Change Lives - Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: \$

AC03227201 48678 1 AV 0 276 07/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]



CSOC.LRich.Verizon.00000186

CSOC.RICH.009967

Billing Date: 06/22/05 Page 2 of 6
 Telephone Number: 562 424
 Account Number: [redacted]
 How to Reach Us: See below

How to Reach Us

| | | |
|---------------------------------|---|-----------------------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | |

About Your Bill

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 516 Van Ness Ave., San Francisco, CA 94132, or at www.cpuc.ca.gov or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 415 15th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov or call 1-888-225-5322, or TTY 1-888-635-5322.

Note: The CPUC handles complaints of both Interstate and IntraState unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 06/22/05 Page 3 of 6

Telephone Number: 562.426

Account Number:

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | | | |
|--|--|--|-----------------|
| 5 Late payment charge on \$254.97 at 1.50% | | | 3.82 |
| 6 Jun 10 Reconnection charge | | | 44.24 |
| Total | | | \$ 48.06 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|----|----------------|
| 7 Federal excise tax at 3.00% | | | 1.62 |
| 8 Long Beach city tax | | | 2.73 |
| 9 Funding to support the Public Utilities Commission | | | .04 |
| 10 911 State Tax | | | .23 |
| 11 Temporary surcharge as allowed by Public Utilities Commission | | CR | 42 |
| 12 California Relay Service and Communications Devices Fund | | | .11 |
| 13 CA High Cost Fund - B | | | .92 |
| 14 California Teleconnect Fund surcharge | | | .06 |
| 15 CA Universal Lifeline Telephone Service | | | .59 |
| 16 CA High Cost Fund - A | | | .06 |
| 17 Federal Universal Service Fee | | | .73 |
| 18 Federal Universal Service Fee | | | .78 |
| Total | | | \$ 7.45 |

Verizon basic charges **\$ 103.51****LOCAL TOLL CALLS****OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

For 562 426

| | | | |
|--------------------------------------|--|--|---------------|
| 19 1 local area call(s) at no charge | | | |
| Total | | | \$.00 |

Total local toll charges **\$.00**

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 20 @Local Package Lite | 1 | 34.95 | 34.95 |
| 21 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 22 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 23 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 24 @Unlimited ZUM | 1 | | .00 |
| 25 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 26 @Three-way Calling | 1 | | .00 |
| 27 @Speed Dialing | 1 | | .00 |
| 28 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

RATE ADJUSTMENTS

| Description | Qty | Amount | Days | |
|-------------------------------------|-----|----------|------|----------------|
| 29 Rate Increase (May 27 to Jun 21) | 2 | \$.0412 | 25 | 2.06 |
| Inside Wire Maintenance | | | | |
| Total | | | | \$ 2.06 |

CA211*HBRDA1

CSOC.LRich.Verizon.00000188

CSOC.RICH.009969

Billing Date: 06/22/05 Page 4 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us : See page 2

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|----|---|---------|
| 1 | Federal excise tax at 3.00% | .51 |
| 2 | Long Beach city tax | .86 |
| 3 | Funding to support the Public Utilities Commission | .03 |
| 4 | 911 State Tax | .11 |
| 5 | Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 6 | California Relay Service and Communications Devices Fund | .08 |
| 7 | CA High Cost Fund - B | .62 |
| 8 | California Teleconnect Fund surcharge | .04 |
| 9 | CHC-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 (IWM?), the rate for this service increased last month from \$1.75 to \$2.99 per month. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

| | |
|---|----------------|
| Questions about your long distance bill | 1 877 483-5305 |
| Trouble with your long distance service | 1 800 483-8494 |
| Changes to your long distance service | 1 888 483-7547 |
| Other long distance questions | 1 888 483-7547 |
| Visit our Website at | verizonLD.com |

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | |
|---------------|---------|
| Domestic | Amount |
| Direct Dialed | 1.25 |
| Total usage | \$ 1.25 |
| Plan Charges | 2.00 |

CA211*HBRDA1

CSOC.LRich.Verizon.00000189

CSOC.RICH.009970

Billing Date: 06/22/05 Page 5 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

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 PlanSM

Verizon 5 Cent Package PlanSM

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Min. | |
|-----|------------|---------|--------------|----|---------------|--------------|----------------|
| 1 | Wed May 25 | 5:11 pm | CanogaPark | CA | 818 227 | 2 | .10 |
| 2 | Wed May 25 | 5:54 pm | San Monica | CA | 310 387 | 14 | .70 |
| 3 | Sun Jun 19 | 9:45 pm | San Monica | CA | 310 487 | 9 | .45 |
| | | | | | | Total | \$ 1.25 |

Summary of Verizon 5 Cent Package PlanSM

4 Plan charge 2.00
 5 Plan calls 1.25
Total \$ 3.25

Verizon 5 Cent Package PlanSM start date: 09/16/04

Total Long Distance calls \$ 3.25

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

6 Federal excise tax at 3.00% .10
 7 Long Beach city tax .17
 8 911 State Tax .01
 9 CA High Cost Fund - B .03
 10 CA Universal Lifeline Telephone Service .02
 11 Federal Universal Service Fee - Verizon LD .19
Total \$.52

Verizon Long Distance basic charges \$ 3.77

Total Verizon Long Distance Charges \$ 3.77

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HBRDA1

Billing Date: 06/22/05 Page 6 of 6
Telephone Number: 562.426. [redacted]
Account Number: [redacted]
How to Reach Us: See page 2

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CSOC.RICH.009972

Billing Date: 07/22/05 Page 1 of 10
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 134.15 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 134.15 |
| New Charges | |
| Verizon (page 3) | \$ 80.63 |
| Verizon Long Distance (page 5) | 6.61 |
| Total New Charges Due Aug 15 | \$ 87.24 |
| To avoid a 1.5% late payment charge, payment must be received before August 22, 2005. | |
| Total Due: (Past Due + New) | \$ 221.39 |

IMPORTANT LIFELINE INFORMATION,
SEE LAST THREE PAGES!
PARA INFORMACION IMPORTANTE SOBRE EL SERVICIO
TELEFONICO UNIVERSAL, VEA LAS ULTIMAS DOS PAGINAS!



Verizon Five Cents Plan
With the Verizon Five Cents Plan, you can get state-to-state long distance calling for five cents per minute, anytime. It's only \$4.95 a month. You'll even get your local and long distance services together on one bill. Call 1-800-807-7985 for details.



Convenience! Access Your Verizon Account Online--Day Or Night!
Enjoy the benefits of managing your Verizon account online: view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.



Learn At Your Own Pace For \$99/Year
For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account:
New Charges Due: 08/15/05
Total Due: \$ 221.39

Yes! I want to be a Literacy Champion.
Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required.

Amount Paid : \$

AC0922-10.278-8202.2 AV 0.903 06/01/05
LAURA RIC IARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000192

CSOC.RICH.009973

Billing Date: 07/22/05 Page 2 of 10

Telephone Number: 562 426

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8888 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Notice that billing for 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov or call 1-800-649-7570 or TDD 1-800-229-6948. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at cfrcinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 07/22/05 Page 3 of 10

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|---|--|----|----------------|
| 5 Federal excise tax at 3.00% | | | 1.50 |
| 6 Long Beach city tax | | | 2.53 |
| 7 Funding to support the Public Utilities Commission | | | .04 |
| 8 911 State Tax | | | .23 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | CR | .42 |
| 10 California Relay Service and Communications Devices Fund | | | .10 |
| 11 CA High Cost Fund - B | | | .83 |
| 12 California Teleconnect Fund surcharge | | | .05 |
| 13 CA Universal Lifeline Telephone Service | | | .53 |
| 14 CA High Cost Fund - A | | | .05 |
| 15 Federal Universal Service Fee | | | .67 |
| 16 Federal Universal Service Fee | | | .72 |
| Total | | | \$ 6.83 |

Verizon basic charges \$ 54.83**LOCAL TOLL CALLS****OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

| | | | |
|--|--|--|---------------|
| For 562 426 | | | |
| 17 1 local area call(s) at no charge | | | .95 |
| 18 1 national area call(s) at \$.95 per call | | | .95 |
| Total | | | \$.95 |

For 562 426

Detail of Calls from Summary**Local Area Call(s)**

| Day | Date | Time | Place called | CA | Number called | Charge |
|--------|-------|---------|--------------|----|---------------------|--------|
| 19 Fri | Jul 8 | 7:47 pm | Dir Asst | CA | 562 411- [REDACTED] | .35 |

National Area Call(s)

| Day | Date | Time | Place called | CA | Number called | Charge |
|--------|-------|---------|--------------|----|---------------------|--------|
| 20 Sun | Jul 3 | 5:20 pm | Dir Asst | CA | 562 411- [REDACTED] | .95 |

The above detail is informational only and not part of the total.

Total local toll charges \$.95

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | | |
|--|--|----|---------------|
| 21 Federal excise tax at 3.00% | | | .03 |
| 22 Long Beach city tax | | | .05 |
| 23 911 State Tax | | | .01 |
| 24 Temporary surcharge as allowed by Public Utilities Commission | | CR | .01 |
| 25 CA High Cost Fund - B | | | .02 |
| 26 CHCF-B Rate Adjustment | | CR | .03 |
| 27 CA Universal Lifeline Telephone Service | | | .01 |
| Total | | | \$.08 |

Verizon local toll charges ** \$ 1.03****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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CSOC.RICH.009975

Billing Date: 07/22/05 Page 4 of 10

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--|----|----------------|
| 10 Federal excise tax at 3.00% | | .51 |
| 11 Long Beach city tax | | .86 |
| 12 Funding to support the Public Utilities Commission | | .03 |
| 13 911 State Tax | | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR | .22 |
| 15 California Relay Service and Communications Devices Fund | | .07 |
| 16 CA High Cost Fund - B | | .57 |
| 17 California Teleconnect Fund surcharge | | .04 |
| 18 CICC-B Rate Adjustment | CR | 1.28 |
| 19 CA Universal Lifeline Telephone Service | | .36 |
| 20 CA High Cost Fund - A | | .04 |
| Total | | \$ 1.09 |

Verizon non-basic charges ** \$ 2.77****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.****Total Verizon charges \$ 80.63****Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES**Changes in Federal Charges Beginning July, 2005**

Effective July 1, 2005, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2005. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

CA211*HBRDA1

CSOC.LRich.Verizon.00000195

CSOC.RICH.009976

Billing Date: 07/22/05 Page 5 of 10
 Telephone Number: 562 426-
 Account Number:
 How to Reach Us: See page 2

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|-------------|---------|
| Domestic | Amount | |
| Direct Dialed | 2.70 | |
| Other | <u>1.00</u> | |
| Total usage | \$ 3.70 | |
| Plan Charges | 2.00 | |
| Total Long Distance calls | | \$ 5.70 |
| Taxes and Surcharges | | .91 |
| Total Verizon Long Distance Charges | | \$ 6.61 |

Your calling plan(s): Verizon 5 Cent Package Plansm

DIRECTORY ASSISTANCE SUMMARY

| | | |
|---|--|-----------------|
| Summary of Operator Assistance Calls | | |
| 1 | 1 call(s) for Connect Request [®] | \$1.00 per call |
| | Total | \$ 1.00 |

| | | | | | |
|-------------------------------------|-----------|---------|--------------------|---------------|--------|
| Detail of Calls from Summary | | | | | |
| Day | Date | Time | Place called | Number called | Charge |
| 2 | Sun Jul 3 | 5:21 pm | Natl DA Connection | 212 719 2 2 | 1.00 |

The above detail is informational only and not part of the total.

02 CA211*HBRDA1

Billing Date: 07/22/05 Page 6 of 10

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

Verizon Long DistanceVerizon 5 Cent Package PlanSM

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|--|--------|----------|--------------|---------------|-------|---------|
| 1 Wed | Jun 22 | 8:08 pm | San Monica | CA 310 487 | 1 | .05 |
| 2 Wed | Jun 22 | 9:43 pm | Granadahls | CA 818 472 | 2 | .10 |
| 3 Thu | Jun 23 | 9:24 pm | Granadahls | CA 818 472 | 20 | 1.00 |
| 4 Sun | Jul 3 | 3:52 pm | San Monica | CA 310 487 | 2 | .10 |
| 5 Sun | Jul 3 | 5:21 pm | New York | NY 212 719 | 2 | .10 |
| Above call completed via Connect Request | | | | | | |
| 6 Sun | Jul 3 | 5:23 pm | New York | NY 212 719 | 1 | .05 |
| 7 Sun | Jul 3 | 5:24 pm | New York | NY 212 752 | 4 | .20 |
| 8 Thu | Jul 7 | 12:17 pm | San Monica | CA 310 487 | 2 | .10 |
| 9 Fri | Jul 15 | 5:45 pm | LosAngeles | CA 213 590 | 3 | .15 |
| 10 Fri | Jul 15 | 6:01 pm | BeverlyHls | CA 310 289 | 7 | .35 |
| 11 Fri | Jul 15 | 6:13 pm | BeverlyHls | CA 310 289 | 2 | .10 |
| 12 Fri | Jul 15 | 6:15 pm | El Segundo | CA 310 607 | 5 | .25 |
| 13 Fri | Jul 15 | 6:35 pm | LosAngeles | CA 213 590 | 2 | .10 |
| 14 Sat | Jul 16 | 10:01 am | San Monica | CA 310 487 | 1 | .05 |
| | | | | | Total | \$ 2.70 |

Summary of Verizon 5 Cent Package PlanSM

| | |
|----------------|----------------|
| 15 Plan charge | 2.00 |
| 16 Plan calls | 2.70 |
| Total | \$ 4.70 |

Verizon 5 Cent Package PlanSM start date: 09/16/04

Total Long Distance calls \$ 5.70

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|---|---------------|
| 17 Federal excise tax at 3.00% | .18 |
| 18 Long Beach city tax | .31 |
| 19 911 State Tax | .02 |
| 20 California Relay Service and Communications Devices Fund | .01 |
| 21 CA High Cost Fund - B | .06 |
| 22 CA Universal Lifeline Telephone Service | .04 |
| 23 Federal Universal Service Fee - Verizon LD | .29 |
| Total | \$.91 |

Verizon Long Distance basic charges \$ 6.61

Total Verizon Long Distance Charges \$ 6.61

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HRDA1

CSOC.LRich.Verizon.00000197

CSOC.RICH.009978

Billing Date: 07/22/05 Page 7 of 10
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

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 (FCC) charge for interstate calling. You also get a discount on installation charges.

WHO QUALIFIES?

To qualify, you must meet these requirements:

1. You can have more than one telephone number in your household, but only one may have Lifeline service. (There's no limit to the number of phones.)
 Exception: If you're a Special Needs customer with a TTY, you may be eligible for two Lifeline numbers. For more information, please call us at 1-800-794-4741.
2. Your total household income* before tax is no more than:

| HOUSEHOLD SIZE | ANNUAL GROSS INCOME |
|-------------------|---------------------|
| 1 - 2 | \$ 20,600 |
| 3 | \$ 24,300 |
| Each add'l person | \$ 4,900 |
3. You're not listed as a dependent on another person's tax return.
4. You're using Lifeline service only in your primary residence, not a second home or business.
5. Each year income levels are adjusted. You must certify annually that you meet these eligibility rules.

* See enclosed Lifeline brochure for income guidelines

TO CHANGE TO LIFELINE: immediately, call us at 1-800-483-4000 or you can mail in the form on the next page. If you have questions about Lifeline service, call our special toll-free Lifeline information number at 1-800-794-4741.

Billing Date: 07/22/05 Page 8 of 10
 Telephone Number: 562 426
 Account Number: []
 How to Reach Us: See page 2

**PODRA REDUCIR EL IMPORTE DE SU CUENTA SI REUNE
 LOS REQUISITOS PARA EL SERVICIO TELEFONICO UNIVERSAL**

QUE ES EL SERVICIO TELEFONICO UNIVERSAL?

EL SERVICIO TELEFONICO UNIVERSAL ("LIFELINE") OFRECE SERVICIO TELEFONICO BASICO A
 TARIFFAS REDUCIDAS A PERSONAS QUE CUMPLAN CON DETERMINADOS REQUISITOS.
 EN LA MAYOR PARTE DE LAS AREAS, SE CUENTA CON DOS TIPOS DE SERVICIO UNIVERSAL:

CON EL **SERVICIO DE CUOTA FIJA**, PODRA HACER UN NUMERO ILIMITADO DE LLAMADAS LOCALES
 POR SOLO \$5.34 AL MES. ESTA TARIFA LE CONVIENE SI HACE MUCHAS LLAMADAS LOCALES CADA MES.

CON EL **SERVICIO MEDIDO**, PODRA HACER UN MAXIMO DE 60 LLAMADAS LOCALES, SIN LIMITE DE
 TIEMPO, A UN COSTO DE \$2.85 AL MES. CADA LLAMADA ADICIONAL LE COSTARA 8 CENTAVOS. ESTA
 TARIFA LE CONVIENE SI HACE POCAS LLAMADAS LOCALES CADA MES.

OTRAS VENTAJAS... SE LE BONIFICARA EL IMPORTE DEL CARGO MENSUAL DE ACCESO A LA RED
 DE LLAMADAS INTERESTATALES (FCC). TAMBIEN OBTENDRA UN DESCUENTO SOBRE LOS CARGOS DE
 INSTALACION.

QUIEN TIENE DERECHO AL SERVICIO UNIVERSAL?

PARA RECIBIR ESTE SERVICIO, DEBE DE CUMPLIR CON ESTOS REQUISITOS:

1. PODRA TENER MAS DE UN (1) NUMERO TELEFONICO EN SU HOGAR, PERO SOLO UNO PUEDE TENER
 EL SERVICIO UNIVERSAL. NO HAY LIMITE AL NUMERO DE TELEFONOS. EXCEPCION: SI USTED ES
 UNA PERSONA CON NECESIDADES ESPECIALES Y TIENE QUE USAR UN APARATO TTY
 PODRIA TENER DERECHO A DOS NUMEROS CON SERVICIO UNIVERSAL.
 SI DESEA INFORMACION ADICIONAL, LLAMENOS AL 1-800-794-4741.

2. EL TOTAL DE INGRESOS*, ANTES DE PAGAR DE IMPUESTOS, DE TODAS LAS PERSONAS QUE VIVEN
 EN SU HOGAR NO PODRA EXCEDER DE:

| PERSONAS EN EL HOGAR | INGRESO ANUAL TOTAL |
|------------------------|---------------------|
| 1 - 2 | \$ 20,600 |
| 3 | \$ 24,300 |
| CADA PERSONA ADICIONAL | \$ 4,900 |

3. NO APARECE COMO DEPENDIENTE ECONOMICO EN LA DECLARACION DE IMPUESTOS DE OTRA
 PERSONA.

4. EL SERVICIO TELEFONICO UNIVERSAL DEBE SER EXCLUSIVAMENTE PARA SU RESIDENCIA PRINCIPAL,
 NO PARA UNA SEGUNDA RESIDENCIA O NEGOCIO.

5. ESTOS NIVELES DE INGRESO SE MODIFICAN CADA DOCE MESES, POR LO QUE TENDRA
 USTED QUE VOLVER A SOLICITAR EL SERVICIO ANUALMENTE.

*VEA LAS PAUTAS DE INGRESO EN EL FOLLETO DEL SERVICIO TELEFONICO UNIVERSAL QUE SE ADJUNTA.

SI DESEA CAMBIAR SU SERVICIO UNIVERSAL, DE INMEDIATO COMUNIQUESE CON
 NOSOTROS AL 1-800-743-2483 O PUEDE ENVIAR POR CORREO EL FORMATO QUE SE ENCUENTRA EN
 LA SIGUIENTE HOJA. SI TIENE ALGUNA PREGUNTA SOBRE EL SERVICIO UNIVERSAL, LLAME,
 SIN CARGO, AL NUMERO ESPECIAL DE INFORMACION SOBRE EL SERVICIO
 TELEFONICO UNIVERSAL AL 1 800-794-4741.

Billing Date: 07/22/05 Page 9 of 10

Telephone Number: 662

Account Number:

How to Reach Us: See page 2

**LIFELINE SERVICE
APPLICATION**

If you meet the eligibility requirements and want to sign up for Lifeline service, please:

- Check the appropriate box on the form below and indicate whether you want Flat Rate or Message Rate service. (CHOOSE ONLY ONE.)

- Sign and date the attached form.

- Put the form in the enclosed envelope with your bill payment, add the proper postage and send it to us. Your Lifeline service will begin when we receive your request. (To establish Lifeline, there is a one-time charge of \$10 spread over three months.)

**SOLICITUD PARA EL SERVICIO
TELEFONICO UNIVERSAL**

SI USTED SATISFACE LOS REQUISITOS CORRESPONDIENTES Y DESHA RECIBIR EL SERVICIO UNIVERSAL, POR FAVOR:

- MARQUE CON PALOMITA EL CUADRO CORRESPONDIENTE EN EL FORMATO AL CALCE PARA INDICAR SI PREFERE SERVICIO DE CUOTA FIJA O SERVICIO MEDIDO. (ESCOJA SOLO UNA OPCION.)

- FIRME Y ESCRIBA LA FECHA EN EL FORMATO.

- COLOQUE EL FORMATO EN EL SOBRE ANEXO, JUNTO CON EL PAGO DE SU CUENTA. COLOQUE LA ESTAMPILLA CORRESPONDIENTE EN EL SOBRE Y ENVÍENOSLO. SU SERVICIO TELEFONICO UNIVERSAL ENTRARA EN VIGOR CUANDO RECIBAMOS SU SOLICITUD. (PARA ESTABLECER EL SERVICIO TELEFONICO UNIVERSAL, SE LE COBRARA UN CARGO UNICO DE \$10, EN TRES MENSUALIDADES.)

Please detach form below and return in the enclosed envelope.

DESPRENDA ESTE FORMATO Y DEVUELVALO EN EL SOBRE ADJUNTO.

I want to be a new Lifeline customer. I certify that I have reviewed and meet the qualifications and accept the terms and conditions for that service. I understand that my eligibility is subject to verification and if it is found that my income exceeds the limitation, I will be taken off Lifeline service and billed for previous discounts I should not have received. I understand I must certify my eligibility annually. I also understand there will be a one-time charge to establish Lifeline, and I choose: (Check only one)

Flat Rate/CUOTA FIJA
 Message Rate/SERVICIO MEDIDO

DESEO SUSCRIBIRME AL SERVICIO TELEFONICO UNIVERSAL. HAGO CONSTAR QUE CUMPLO CON TODOS LOS REQUISITOS Y ACEPTO LOS TERMINOS Y LAS CONDICIONES DE ESTE SERVICIO. ENTIENDO QUE MI ELEGIBILIDAD ESTA SUJETA A VERIFICACION Y QUE SI SE DESCUBRE QUE MI INGRESO EXCEDE EL LIMITE, SE CANCELARA MI SERVICIO Y ME PODRIAN FACTURAR TODOS LOS DESCUENTOS QUE HAYA RECIBIDO. ENTIENDO QUE ANUALMENTE TENDRE QUE REVALIDAR MI DERECHO A RECIBIR ESTE SERVICIO. TAMBIEN ENTIENDO QUE SE ME COBRARA UN CARGO UNICO PARA INSTALAR ESTE SERVICIO Y ELLO: (MARQUE SOLO UNA):

Signature (Only Use Black Ink)
FIRMA (UTILICE NAJA MAS TINTA NEGRA)

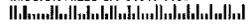
Date
FECHA

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CSOC.RICH.009981

Billing Date: 07/22/05 Page 10 of 10
Telephone Number: 562 426
Account Number
How to Reach Us: See page 2

If there is no enclosed envelope, please place your form in an envelope with a stamp and mail to Verizon at the address below:

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91349-9688


CSOC.LRich.Verizon.00000201

CSOC.RICH.009982

Billing Date: 08/16/05 Page 1 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|-------------------|
| Previous Charges | \$ 221.39 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 221.39 |
| New Charges | |
| Verizon (page 3) | - \$ 65.09 |
| Verizon Long Distance (page 4) | - 1.96 |
| Total New Charges Due Sep 09 | - \$ 67.05 |
| Total Due: (Past Due + New) | \$ 154.34 |

Please pay upon receipt

- Closing statement -

To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

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



Let Us Know What You Think And You Could Win A Panasonic 2.4Ghz Phone

Complete a short survey and you'll be entered for a chance to win a state-of-the-art phone.

For more information, visit verizon.com/billsurvey or see this month's Extra newsletter in your bill.



Get Superfast Verizon Online DSL For As Low As \$29.95 Per Month

Experience high-speed internet with Verizon Online DSL for not much more than dial-up. See verizon.com/arderdsl or call 1-877-668-5375 for details.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.



Convenient Access Your Verizon Account Online-Day or Night!

Enjoy the benefits of managing your Verizon account online-view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.

▼ Detach & return payment slip with your check, payable to Verizon.

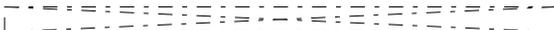


Account:
New Charges Due: Pay upon receipt
Total Due: \$ 154.34

Amount Paid : \$

AC0816:6.176.42937.1 AV 0.278 P 08/25/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2728

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



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CSOC.RICH.009983

Billing Date: 08/16/05 Page 2 of 6

Telephone Number: 662-426

Account Number: []

How to Reach Us: See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 한국어 | | 1 800 483-8698 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94132, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-866-835-9322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
City, State, Zip _____

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Billing Date: 08/16/05 Page 3 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See page 2

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------------|-----|-----------|-----------------|-----------------|
| 1 Interstate Subscriber Line Charge | 1 | 08134989 | Jul 27-Aug 21 | CR 5.42 |
| 2 @Package residence line | 1 | 08134989 | Jul 27-Aug 21 | CR 14.38 |
| Total Services Removed | | | | CR 19.80 |

For 562 426

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|--|-----|-----------|-----------------|--------------------|
| 3 Residence line | 1 | 08134989 | Jul 27-Aug 21 | CR 14.38 |
| 4 Interstate non-primary access | 1 | 08134989 | Jul 27-Aug 21 | CR 5.83 |
| Total Services Removed | | | | CR 20.21 |
| Total Adding and Changing Service | | | | CR \$ 40.01 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | | |
|---|--|--|--|-------------------|
| 5 Federal excise tax at 3.00% | | | | CR 1.22 |
| 6 Long Beach city tax | | | | CR 2.05 |
| 7 Funding to support the Public Utilities Commission | | | | CR .03 |
| 8 911 State Tax | | | | CR .19 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | | | .35 |
| 10 California Relay Service and Communications Devices Fund | | | | CR .09 |
| 11 CA High Cost Fund - B | | | | CR .69 |
| 12 California Teleconnect Fund surcharge | | | | CR .05 |
| 13 CA Universal Lifeline Telephone Service | | | | CR .44 |
| 14 CA High Cost Fund - A | | | | CR .04 |
| Total | | | | CR \$ 4.45 |

Verizon basic charges

CR \$ 44.46

VERIZON NON-BASIC SERVICE**ADDING AND CHANGING SERVICE**

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------|-----|-----------|-----------------|-----------------|
| 15 @Local Package Lite | 1 | 08134989 | Jul 27-Aug 21 | CR 29.13 |
| 16 Inside Wire Maintenance | 1 | 08134989 | Jul 27-Aug 21 | CR 2.49 |
| 17 @Verizon Package Credit | 1 | 08134989 | Jul 27-Aug 21 | 14.38 |
| Total Services Removed | | | | CR 17.24 |

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Billing Date: 08/16/05 Page 4 of 6

Telephone Number : 562 426

Account Number

How to Reach Us : See page 2

ADDING AND CHANGING SERVICE (continued)

For 562 426

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|--|-----|-----------|-----------------|--------------------|
| 1 Inside Wire Maintenance | 1 | 08134989 | Jul 27-Aug 21 | CR 2.49 |
| Total Services Removed | | | | CR 2.49 |
| Total Adding and Changing Service | | | | CR \$ 19.73 |

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | | | |
|---|--|--|--|--------------------|
| 2 Federal excise tax at 3.00% | | | | CR .42 |
| 3 Long Beach city tax | | | | CR .72 |
| 4 Funding to support the Public Utilities Commission | | | | CR .02 |
| 5 911 State Tax | | | | CR .09 |
| 6 Temporary surcharge as allowed by Public Utilities Commission | | | | .18 |
| 7 California Relay Service and Communications Devices Fund | | | | CR .06 |
| 8 CA High Cost Fund - B | | | | CR .48 |
| 9 California Teleconnect Fund surcharge | | | | CR .03 |
| 10 CHCF - B Rate Adjustment | | | | 1.07 |
| 11 CA Universal Lifeline Telephone Service | | | | CR .30 |
| 12 CA High Cost Fund - A | | | | CR .03 |
| Total | | | | CR \$.90 |
| Verizon non-basic charges | | | | CR \$ 20.63 |
| Total Verizon charges | | | | CR \$ 65.09 |

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

| | |
|---|----------------|
| Questions about your long distance bill | 1 877 483-5305 |
| Trouble with your long distance service | 1 800 483-8494 |
| Changes to your long distance service | 1 888 483-7547 |
| Other long distance questions | 1 888 483-7547 |
| Visit our Website at | 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 562 426

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Aug 16, 2005).

Services Removed

| Product Description | Qty | Order Number | Effective Date | |
|--|-----|--------------|----------------|-------------------|
| 13 Verizon 5 Cent Package Plan | 1 | 08134989 | Jul 27 | CR 1.67 |
| Total Services Removed | | | | CR 1.67 |
| Total Adding and Changing Service | | | | CR \$ 1.67 |

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Billing Date: 08/16/05 Page 6 of 6
Telephone Number: 562.426
Account Number
How to Reach Us: See page 2

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Billing Date: 09/16/05 Page 1 of 4
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|-------------------------------------|---------------|
| Previous Charges | \$ 154.34 |
| Payment Received Aug 17. Thank You. | - 221.39 |
| Balance Forward | - \$ 67.05 |
| New Charges | |
| Total New Charges Due | \$.00 |
| Refund check to follow | \$ 67.05 |
| Total Due: (Past Due + New) | \$.00 |

- FINAL BILL -
Thank you for letting us serve you.



**Learn At Your Own Pace
For \$99 A Year**

For only \$99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinecourses to learn more.



Change Lives-Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages



Account: []

[]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[]

CSOC.LRich.Verizon.00000208

CSOC.RICH.009989

Billing Date: 09/16/05 Page 2 of 4

Telephone Number : 562 4261

Account Number

How to Reach Us : See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6008 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 535 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-648-7570 or TDD 1-800-229-8848. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccrhc@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and interstate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

6624

Billing Date: 09/16/05 Page 3 of 4
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

Total Verizon charges

\$.00

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Billing Date: 09/16/05 Page 4 of 4
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

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Billing Date: 09/22/05 Page 1 of 8
Telephone Number: 562 421-
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges \$.00
No payment received. .00
Balance \$.00

New Charges

Verizon (page 3) \$ 121.09
Total New Charges Due Oct 16 \$ 121.09
To avoid a 1.5% late payment charge, payment must be received before October 23, 2005.
Total Due: (Past Due + New) \$ 121.09

***Important Message About This Bill**

Please be aware that your first bill includes a partial month of billing plus next month's full billing amount. Your next bill will reflect charges for a 30-day period.

Thank You for Choosing Verizon!

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 7-800-453-6856.



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID : Password : and customize your ID as you register.



Learn At Your Own Pace For \$99 A Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Mail payments to:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?

Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 10/16/05
Total Due: \$ 121.09

Amount Paid: \$ [] [] [] [] [] []

AC0922524542503 2 AV 0.933 + 10/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

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CSOC.RICH.009993

Billing Date: 09/22/05 Page 3 of 8

Telephone Number: 562 426

Account Number: [REDACTED]

How to Reach Us: See page 2

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

MONTHLY SERVICE - BASIC (Sep 22 to Oct 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

ADDING AND CHANGING SERVICE

For 562 426 [REDACTED]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------------|-----|-----------|-----------------|-------------|
| 5 Interstate Subscriber Line Charge | 1 | 18980956 | Sep 12-Sep 21 | 2.17 |
| 6 @Package residence line | 1 | 18980956 | Sep 12-Sep 21 | 5.75 |
| Total Services Added | | | | 7.92 |

For 562 426 [REDACTED]

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|---------------------------------|-----|-----------|-----------------|-------------|
| 7 Residence line | 1 | 18980956 | Sep 12-Sep 21 | 5.75 |
| 8 Interstate non-primary access | 1 | 18980956 | Sep 12-Sep 21 | 2.33 |
| Total Services Added | | | | 8.08 |

Total Adding and Changing Service \$ 16.00**CONVENIENT PAYMENT PLANS****Extended Payment Schedule**

| | |
|---|-----------------|
| 9 Payment 1 of 3 included with this bill. | 15.34 |
| Remaining balance is \$30.66. | |
| Total | \$ 15.34 |

BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|-----------------|
| 10 Federal excise tax at 3.00% | 1.99 |
| 11 Long Beach city tax | 3.35 |
| 12 Funding to support the Public Utilities Commission | .05 |
| 13 911 State Tax | .30 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR .57 |
| 15 California Relay Service and Communications Devices Fund | .14 |
| 16 CA High Cost Fund - B | 1.10 |
| 17 California Teleconnect Fund surcharge | .07 |
| 18 CA Universal Lifeline Telephone Service | .70 |
| 19 CA High Cost Fund - A | .07 |
| 20 Federal Universal Service Fee | .67 |
| 21 Federal Universal Service Fee | .72 |
| Total | \$ 8.59 |
| Verizon basic charges | \$ 87.93 |

CA211*HBRDA1 [REDACTED]

CSOC.LRich.Verizon.00000214

CSOC.RICH.009995

Billing Date: 09/22/05 Page 4 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Sep 22 to Oct 22)

| Description | Qty | Unit Rate | | |
|--|-----|-----------|----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 | |
| 3 Inside Wire Maintenance | 2 | 2.99 | | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | | .00 |
| 5 @Unlimited ZUM | 1 | | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | | .00 |
| 7 @Three-way Calling | 1 | | | .00 |
| 8 @Speed Dialing | 1 | | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | | .00 |
| Total | | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|-----------------------------|-----|-----------|-----------------|-------------|
| 10 @Local Package Lite | 1 | I8980956 | Sep 12-Sep 21 | 11.65 |
| 11 Inside Wire Maintenance | 1 | I8980956 | Sep 12-Sep 21 | 1.00 |
| 12 @Verizon Package Credit | 1 | I8980956 | Sep 12-Sep 21 | CR 5.75 |
| Total Services Added | | | | 6.90 |

For 562 426

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|-----------------------------|-----|-----------|-----------------|-------------|
| 13 Inside Wire Maintenance | 1 | I8980956 | Sep 12-Sep 21 | 1.00 |
| Total Services Added | | | | 1.00 |

For 562 426

Service Order Charges and Credits

| Product Description | Order No. | Effective Dates | |
|--|-----------|-----------------|----------------|
| 14 Initial order | I8980956 | Sep 12 | 23.00 |
| 15 Line connection | I8980956 | Sep 12 | 23.00 |
| Total Adding and Changing Service | | | \$ 7.90 |

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--|----|----------------|
| 16 Federal excise tax at 3.00% | | .68 |
| 17 Long Beach city tax | | 1.15 |
| 18 Funding to support the Public Utilities Commission | | .08 |
| 19 911 State Tax | | .15 |
| 20 Temporary surcharge as allowed by Public Utilities Commission | CR | .86 |
| 21 California Relay Service and Communications Devices Fund | | .23 |
| 22 CA High Cost Fund - B | | 1.86 |
| 23 California Teleconnect Fund surcharge | | .12 |
| 24 CHCF-B Rate Adjustment | CR | 3.14 |
| 25 CA Universal Lifeline Telephone Service | | 1.19 |
| 26 CA High Cost Fund - A | | .12 |
| Total | | \$ 1.58 |

Verizon non-basic charges ** **\$ 33.16**

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

01 CA211*HRDA1

Billing Date: 09/22/05 Page 5 of 8
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

Total Verizon charges \$ 121.09

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

562 426

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.

Cost of change: \$.00

562 426

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.

Cost of change: \$.00

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580."

FOR YOUR INFORMATION

FCC ruling - Pay Per Call

The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY PER CALL charges, however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.

01 CA211*HBRDA1

Billing Date: 09/22/05 Page 6 of 8
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for these services.

We may use this information, without further authorization by you, to offer you (i) services of the type you already purchase from us and (ii) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at www.verizon.com. Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 866-483-9700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.

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CSOC.LRich.Verizon.00000217

CSOC.RICH.009998

Billing Date: 09/22/05 Page 7 of 8
Telephone Number: 562 426 [redacted]
Account Number: [redacted]
How to Reach Us: See page 2

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

Timeless start date: 09/12/05

Total Verizon Long Distance Charges *\$.00*

[redacted] b1 CA211*HBRJA1 [redacted]

CSOC.LRich.Verizon.00000218

CSOC.RICH.009999

Billing Date: 09/22/05 Page 8 of 8
Telephone Number: 562.426.1111
Account Number: [redacted]
How to Reach Us: See page 2

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Billing Date: 10/16/05 Page 1 of 4
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|-------------------------------------|-------------|
| Previous Charges | \$.00 |
| Payment Received Oct 14, Thank You. | - 121.09 |
| Balance Forward | - \$ 121.09 |
| New Charges | |
| Total New Charges Due | \$.00 |
| Refund check to follow | \$ 121.09 |
| Total Due: (Past Due + New) | \$.00 |



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.

- FINAL BILL -
Thank you for letting us serve you.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages



Account: []

[]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

CSOC.LRich.Verizon.00000220

CSOC.RICH.010001

Billing Date: 10/16/05 Page 2 of 4

Telephone Number: 562 426

Account Number: [REDACTED]

How to Reach Us : See below

How to Reach Us

| | | | |
|---------------------------------|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6006 | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11326, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

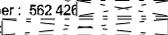
If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 300 Van Ness Ave., San Francisco, CA 94132, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at ccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-635-5322.

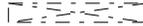
Note: The CPUC handles complaints of both interstate and intrastate unauthorised carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Billing Date: 10/16/05 Page 4 of 4
Telephone Number: 562.426.
Account Number: 
How to Reach Us: See page 2

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CSOC.RICH.010004

Billing Date: 10/22/05 Page 1 of 4
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 121.09 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 121.09 |
| New Charges | |
| Verizon (page 3) | \$ 94.93 |
| Total New Charges Due Nov 15 | \$ 94.93 |
| To avoid a 1.5% late payment charge, payment must be received before November 22, 2005. | |
| Total Due: (Past Due + New) | \$ 216.02 |



Take Charge of Your Health Today
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.



Conveniently Manage Your Verizon Account Online Anytime Day & Night
Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with User ID:
Password:
and customize your ID as you register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 11/15/05

Total Due: \$ 216.02

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346 9688

CSOC.LRich.Verizon.00000224

CSOC.RICH.010005

Billing Date: 10/22/05 Page 2 of 4

Telephone Number: 562 426

Account Number: [REDACTED]

How to Reach Us: See below

How to Reach Us

| | | | |
|--|---|----------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers w/ disabilities-V/TTY | verizon.com/disabilities | 1 800 974-6008 | 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 11326, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

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Previous bill
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Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-228-8816. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 440 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-635-3322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon.)

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address

City, State, Zip

CSOC.LRich.Verizon.00000225

CSOC.RICH.010006

Billing Date: 10/22/05 Page 3 of 4
 Telephone Number: 562 4261
 Account Number:
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Oct 22 to Nov 22) | | | |
|--|-----|-----------|-----------------|
| Description | Qty | Unit Rate | |
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

CONVENIENT PAYMENT PLANS

| | |
|---|-----------------|
| Extended Payment Schedule | |
| 5 Payment 2 of 3 included with this bill. | 15.33 |
| Remaining balance is \$15.33. | |
| Total | \$ 15.33 |

BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 6 Federal excise tax at 3.00% | 1.50 |
| 7 Long Beach city tax | 2.53 |
| 8 Funding to support the Public Utilities Commission | .04 |
| 9 911 State Tax | .23 |
| 10 Temporary surcharge as allowed by Public Utilities Commission | CR .42 |
| 11 California Relay Service and Communications Devices Fund | .10 |
| 12 CA High Cost Fund - B | .83 |
| 13 California Teleconnect Fund surcharge | .05 |
| 14 CA Universal Lifeline Telephone Service | .53 |
| 15 CA High Cost Fund - A | .05 |
| 16 Federal Universal Service Fee | .67 |
| 17 Federal Universal Service Fee | .72 |
| Total | \$ 6.83 |

Verizon basic charges **\$ 70.16**

MONTHLY SERVICE - NON-BASIC (Oct 22 to Nov 22)

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 18 @Local Package Lite | 1 | 34.95 | 34.95 |
| 19 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 20 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 21 @Home Voice Mail Standard Pkg | 1 | | .00 |
| 22 @Unlimited ZUM | 1 | | .00 |
| 23 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 24 @Three-way Calling | 1 | | .00 |
| 25 @Speed Dialing | 1 | | .00 |
| 26 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 4261

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 27 Federal excise tax at 3.00% | .51 |
| 28 Long Beach city tax | .86 |
| 29 Funding to support the Public Utilities Commission | .03 |
| 30 911 State Tax | .11 |
| 31 Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 32 California Relay Service and Communications Devices Fund | .07 |
| 33 CA High Cost Fund - B | .57 |
| 34 California Teleconnect Fund surcharge | .04 |
| 35 CHCF-B Rate Adjustment | CR 1.28 |
| 36 CA Universal Lifeline Telephone Service | .36 |
| 37 CA High Cost Fund - A | .04 |
| Total | \$ 1.09 |

Verizon non-basic charges **** \$ 24.77**

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

05 CA211*HBRDA1

CSOC.LRich.Verizon.00000226

CSOC.RICH.010007

Billing Date: 10/22/05 Page 4 of 4
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

Total Verizon charges

\$ 94.93

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES

Changes in Federal Charges Beginning October, 2005

Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information

Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or *VZ.com*) will determine the new non-recurring rate.

FOR YOUR INFORMATION

Important billing information

Verizon has changed the way it processes check payments. Your payment may look like an electronic fund transfer from your account and you will not receive a cancelled check from your bank. Verizon will keep an image of your check in case there is a dispute. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

CSOC.LRich.Verizon.00000227

CSOC.RICH.010008

Billing Date: 11/22/05 Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 216.02 |
| Payment Received Oct 24. Thank You. | - 121.09 |
| Past Due Charges (please pay now) | \$ 94.93 |
| New Charges | |
| Verizon (page 3) | \$ 99.69 |
| Verizon Long Distance (page 5) | 4.88 |
| Total New Charges Due Dec 16 | \$ 104.57 |
| To avoid a 1.5% late payment charge, payment must be received before December 23, 2005. | |
| Total Due: (Past Due + New) | \$ 199.50 |



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. visit verizon.com/movingcenter or call your local business office.



Change Lives-Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It's easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 12/16/05
Total Due: \$ 199.50

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000228

CSOC.RICH.010009

Billing Date: 11/22/05 Page 2 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|---|----------------------|--------------------|
| Billing questions | verizon.com/onlinhelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2493 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill**Bills are due and payable upon presentation**

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges 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 in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 305 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7970 or TDD 1-800-229-6848. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-3322.

Note: The CPUC handles complaints of both interstate and interstate unauthorized caller charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

CSOC.LRich.Verizon.00000229

CSOC.RICH.010010

Billing Date: 11/22/05 Page 3 of 6

Telephone Number: 562 426

Account Number

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Nov 22 to Dec 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

CONVENIENT PAYMENT PLANS

| | | | |
|---|--|--|-----------------|
| Extended Payment Schedule | | | |
| 5 Payment 3 of 3 included with this bill. | | | 15.33 |
| Remaining balance is \$0.00. | | | |
| Total | | | \$ 15.33 |

MISCELLANEOUS CHARGES AND CREDITS

| | | | |
|--|--|--|----------------|
| 6 Late payment charge on \$121.09 at 1.50% | | | 1.82 |
| Total | | | \$ 1.82 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|----|----------------|
| 7 Federal excise tax at 3.00% | | | 1.56 |
| 8 Long Beach city tax | | | 2.62 |
| 9 Funding to support the Public Utilities Commission | | | .04 |
| 10 911 State Tax | | | .23 |
| 11 Temporary surcharge as allowed by Public Utilities Commission | | CR | .42 |
| 12 California Relay Service and Communications Devices Fund | | | .11 |
| 13 CA High Cost Fund - B | | | .87 |
| 14 California Teleconnect Fund surcharge | | | .06 |
| 15 CA Universal Lifeline Telephone Service | | | .56 |
| 16 CA High Cost Fund - A | | | .05 |
| 17 Federal Universal Service Fee | | | .67 |
| 18 Federal Universal Service Fee | | | .72 |
| Total | | | \$ 7.07 |

Verizon basic charges \$ 72.22**LOCAL TOLL CALLS****Verizon Five Cents PlanSM**

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | Charge |
|----------|------|--------|--------------------|-----------------|------|--------|
| 19 | Wed | Nov 2 | 9:13 pm Granadahl | CA 818 472-1501 | 2 | .10 |
| 20 | Wed | Nov 2 | 9:22 pm Granadahl | CA 818 472 1501 | 1 | .05 |
| 21 | Thu | Nov 17 | 8:19 am Pasadena | CA 626 676-3014 | 4 | .20 |
| 22 | Thu | Nov 17 | 9:48 am San Monica | CA 310 383-0451 | 3 | .15 |
| Subtotal | | | | | | \$.50 |

Summary of Verizon Five Cents PlanSM

| | | | |
|---------------|--|--|---------------|
| 23 Plan calls | | | .50 |
| Total | | | \$.50 |

OPERATOR ASSISTANCE**Summary of Directory Assistance Calls**

For 562 426

| | | | |
|--|--|--|----------------|
| 24 5 local area call(s) at no charge | | | |
| 25 3 local area call(s) at \$.35 per call | | | 1.05 |
| 26 1 national area call(s) at \$.95 per call | | | .95 |
| Total | | | \$ 2.00 |

For 562 426

Detail of Calls from Summary**Local Area Call(s)**

| Day | Date | Time | Place called | Number called | Charge |
|-----|------|--------|-------------------|-----------------|--------|
| 27 | Fri | Nov 11 | 2:49 pm Dir Asst | CA 562 411-0000 | .35 |
| 28 | Tue | Nov 15 | 12:08 am Dir Asst | CA 562 411-0000 | .35 |
| 29 | Tue | Nov 15 | 12:12 am Dir Asst | CA 562 411-0000 | .35 |

CA211*HBRDA1

Billing Date: 11/22/05 Page 4 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

For 562 426

Detail of Calls from Summary (continued)

| Local Area Call(s) | | | | | |
|--------------------|------|--------|-------------------|---------------|--------|
| Day | Date | Time | Place called | Number called | Charge |
| 1 | Tue | Nov 15 | 12:13 am Dir Asst | CA 562 411 | .35 |
| 2 | Wed | Nov 16 | 3:53 pm Dir Asst | CA 562 411 | .35 |
| 3 | Wed | Nov 16 | 5:02 pm Dir Asst | CA 562 411 | .35 |
| 4 | Thu | Nov 17 | 9:31 am Dir Asst | CA 562 411 | .35 |
| 5 | Thu | Nov 17 | 1:19 pm Dir Asst | CA 562 411 | .35 |

| National Area Call(s) | | | | | |
|-----------------------|------|--------|------------------|---------------|--------|
| Day | Date | Time | Place called | Number called | Charge |
| 6 | Wed | Nov 16 | 3:55 pm Dir Asst | CA 562 411 | .95 |

The above detail is informational only and not part of the total.

Total local toll charges \$ 2.50

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | |
|----|---|---------------|
| 7 | Federal excise tax at 3.00% | .07 |
| 8 | Long Beach city tax | .12 |
| 9 | 911 State Tax | .02 |
| 10 | Temporary surcharge as allowed by Public Utilities Commission | CR .02 |
| 11 | Temporary surcharge as allowed by Public Utilities Commission | CR .02 |
| 12 | California Relay Service and Communications Devices Fund | .01 |
| 13 | CA High Cost Fund - B | .06 |
| 14 | CHCF-B Rate Adjustment | CR .08 |
| 15 | CA Universal Lifeline Telephone Service | .04 |
| | Total | \$.20 |

Verizon local toll charges ** \$ 2.70

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Nov 22 to Dec 22)

| Description | Qty | Unit Rate | |
|---|--------------|-----------|-----------------|
| 16 @Local Package Lite | 1 | 34.95 | 34.95 |
| 17 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 18 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 19 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 20 @Unlimited ZUM | 1 | | .00 |
| 21 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 22 @Three-way Calling | 1 | | .00 |
| 23 @Speed Dialing | 1 | | .00 |
| 24 @Caller ID with Anonymous Call Block | 1 | | .00 |
| | Total | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|-----|--------------|--------|------------------|---------------|--------|------|---------------|
| 25 | Tue | Nov 15 | 12:11 am Redondo | CA 310 377 | Night | 1 | .00 |
| | Total | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|----|---|--------|
| 26 | Federal excise tax at 3.00% | .51 |
| 27 | Long Beach city tax | .86 |
| 28 | Funding to support the Public Utilities Commission | .03 |
| 29 | 911 State Tax | .11 |
| 30 | Temporary surcharge as allowed by Public Utilities Commission | CR .22 |
| 31 | California Relay Service and Communications Devices Fund | .07 |
| 32 | CA High Cost Fund - B | .57 |

Billing Date: 11/22/05 Page 5 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us : See page 2

| | |
|---|----------------|
| NON-BASIC SERVICE TAXES AND SURCHARGES (continued) | |
| 1 California Teleconnect Fund surcharge | .04 |
| 2 CHCF-B Rate Adjustment | CR 1.28 |
| 3 CA Universal Lifeline Telephone Service | .36 |
| 4 CA High Cost Fund - A | .04 |
| Total | \$ 1.09 |

*Verizon non-basic charges ** \$ 24.77*

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 99.69

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

| | |
|---|----------------|
| Questions about your long distance bill | 1 877 483-5305 |
| Trouble with your long distance service | 1 800 483-8494 |
| Changes to your long distance service | 1 888 483-7547 |
| Other long distance questions | 1 888 483-7547 |
| Visit our Website at | verizonLD.com |

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|---------------------------|---------|---------|
| Domestic | Amount | |
| Direct Dialed | 4.30 | |
| Total usage | \$ 4.30 | |
| Total Long Distance calls | | \$ 4.30 |
| Taxes and Surcharges | | .58 |

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Billing Date: 11/22/05 Page 6 of 6

Telephone Number: 562 426

Account Number:

How to Reach Us : See page 2

Verizon Long Distance**SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)**

Total Verizon Long Distance Charges \$ 4.88

Your calling plan(s): Timeless

Timeless

For 562 426- [REDACTED]

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Minutes | | |
|----------|------------|---------|--------------|----|--------------------|---------|------|------|
| 1 | Wed Nov 16 | 4:57 pm | Sacramento | CA | 916 832 [REDACTED] | 3 | .30 | |
| 2 | Sun Nov 20 | 8:24 pm | Elk Grove | CA | 916 714 [REDACTED] | 40 | 4.00 | |
| Subtotal | | | | | | | 43 | 4.30 |

Summary of Timeless

| | | |
|---|--------------|----------------|
| 3 | Plan calls | 4.30 |
| | Total | \$ 4.30 |

Timeless start date: 09/12/05

Total Long Distance calls \$ 4.30

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | | |
|----|--|---------------|
| 4 | Federal excise tax at 3.00% | .13 |
| 5 | Long Beach city tax | .22 |
| 6 | 911 State Tax | .03 |
| 7 | California Relay Service and Communications Devices Fund | .01 |
| 8 | CA High Cost Fund - B | .10 |
| 9 | California Teleconnect Fund surcharge | .01 |
| 10 | CA Universal Lifeline Telephone Service | .07 |
| 11 | CA High Cost Fund - A | .01 |
| | Total | \$.58 |

Verizon Long Distance basic charges \$ 4.88**Total Verizon Long Distance Charges \$ 4.88**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HBRDA1

CSOC.LRich.Verizon.00000233

CSOC.RICH.010014

Billing Date: 12/22/05 Page 2 of 6
 Telephone Number: 662 426
 Account Number: _____
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|---|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 한국어 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2282 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing question number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6046. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 415 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-8322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: _____

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: _____

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 12/22/05 Page 3 of 6
 Telephone Number: 662 426
 Account Number:
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Dec 22 to Jan 22) | | | | |
|--|-----|-----------|--|-----------------|
| Description | Qty | Unit Rate | | |
| 1 @Package residence lite | 1 | 17.25 | | 17.25 |
| 2 Residence line | 1 | 17.25 | | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | | 7.00 |
| Total | | | | \$ 48.00 |

| MISCELLANEOUS CHARGES AND CREDITS | | | | |
|---|--|--|--|-----------------|
| 5 Late payment charge on \$94.93 at 1.50% | | | | 1.42 |
| 6 Dec 6 Reconnection charge | | | | 44.24 |
| Total | | | | \$ 45.66 |

| BASIC SERVICE TAXES AND SURCHARGES | | | | |
|--|--|--|----|----------------|
| 7 Federal excise tax at 3.00% | | | | 1.55 |
| 8 Long Beach city tax | | | | 2.60 |
| 9 Funding to support the Public Utilities Commission | | | | .04 |
| 10 911 State Tax | | | | .23 |
| 11 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .42 |
| 12 California Relay Service and Communications Devices Fund | | | | .11 |
| 13 CA High Cost Fund - B | | | | .86 |
| 14 California Teleconnect Fund surcharge | | | | .06 |
| 15 CA Universal Lifeline Telephone Service | | | | .55 |
| 16 CA High Cost Fund - A | | | | .05 |
| 17 Federal Universal Service Fee | | | | .67 |
| 18 Federal Universal Service Fee | | | | .72 |
| Total | | | | \$ 7.02 |

Verizon basic charges **\$ 100.68**

LOCAL TOLL CALLS

Verizon Five Cents Plansm

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|----------|------|--------|---------------------|---------------|------|--------|
| 19 | Thu | Nov 24 | 11:31 am San Monica | CA 310 487 | 1 | .05 |
| Subtotal | | | | | | \$.05 |

Summary of Verizon Five Cents Plansm

| | | | | | |
|--------------------------|--|--|--|--|---------------|
| 20 Plan calls | | | | | .05 |
| Total | | | | | \$.05 |
| Total local toll charges | | | | | \$.05 |

Thank you for using Verizon.

Verizon local toll charges **** \$.05**

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Dec 22 to Jan 22)

| Description | Qty | Unit Rate | | |
|--------------------------------------|-----|-----------|--|----------|
| 21 @Local Package Lite | 1 | 34.95 | | 34.95 |
| 22 @Verizon Package Credit | 1 | CR 17.25 | | CR 17.25 |
| 23 Inside Wire Maintenance | 2 | 2.99 | | 5.98 |
| 24 @Home Voice Mail Standard - Pkg | 1 | | | .00 |
| 25 @Unlimited ZUM | 1 | | | .00 |
| 26 @Call Waiting/Cancel Call Waiting | 1 | | | .00 |

CA211*HBRDA1

Billing Date: 12/22/05 Page 4 of 6
 Telephone Number: 562.426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Dec 22 to Jan 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Three-way Calling | 1 | | .00 |
| 2 @Speed Dialing | 1 | | .00 |
| 3 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426-2778

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|---|--|----|----------------|
| 4 Federal excise tax at 3.00% | | | .51 |
| 5 Long Beach city tax | | | .86 |
| 6 Funding to support the Public Utilities Commission | | | .03 |
| 7 911 State Tax | | | .11 |
| 8 Temporary surcharge as allowed by Public Utilities Commission | | CR | .22 |
| 9 California Relay Service and Communications Devices Fund | | | .07 |
| 10 CA High Cost Fund - B | | | .57 |
| 11 California Teleconnect Fund surcharge | | | .04 |
| 12 CHCF-B Rate Adjustment | | CR | 1.28 |
| 13 CA Universal Lifeline Telephone Service | | | .36 |
| 14 CA High Cost Fund - A | | | .04 |
| Total | | | \$ 1.09 |

Verizon non basic charges ** \$ 24.77

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 125.50

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information

Effective January 1, 2006, new rates will apply when you change your long distance company. The new rates will be based on how you request the change. For requests completed through a Verizon business office, the charge will be \$5.50. For requests submitted directly by your long distance company or completed through the internet, the charge will be \$1.25. Additionally, the charge to change your long distance company will be discounted by 50 percent when you change both local toll and long distance companies at the same time.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

CSOC.LRich.Verizon.00000237

CSOC.RICH.010018

Billing Date: 12/22/05 Page 5 of 6
Telephone Number: 562.426.
Account Number
How to Reach Us: See page 2

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/billview or www22.verizon.com/myaccount
Verizon is not the publisher.

CA211*HBRDA1

CSOC.LRich.Verizon.00000238

CSOC.RICH.010019

6653

Billing Date: 12/22/05 Page 6 of 6
Telephone Number: 562.426[]
Account Number[]
How to Reach Us : See page 2

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CSOC.RICH.010020

Billing Date: 01/22/06 Page 1 of 8
Telephone Number: 562 428
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|-----------------|
| Previous Charges | \$ 125.50 |
| Payment Received Jan 07. Thank You. | - 125.50 |
| Balance | \$.00 |
| New Charges | |
| Verizon (page 3) | \$ 85.65 |
| Verizon Long Distance (page 6) | 3.61 |
| Total New Charges Due Feb 15 | \$ 89.26 |
| To avoid a 1.5% late payment charge, payment must be received before February 22, 2006. | |
| Total Due: (Past Due + Now) | \$ 89.26 |



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Verizon Sponsors GRAMMY Awards

Verizon is proud to be the Official Broadband Partner of the 48th Annual GRAMMY® Awards. Tune in to watch the live telecast of the GRAMMYs, Wednesday, February 8 at 8:00 p.m. ET/PT on CBS.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account: []
New Charges Due: 02/15/06 []

Total Due: \$ 89.26

Amount Paid: \$ [] [] [] [] []

Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

[]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[]

CSOC.LRich.Verizon.00000240

CSOC.RICH.010021

Billing Date: **01/22/06** Page **2** of **8**
 Telephone Number: **562 426**
 Account Number: _____
 How to Reach Us : See below

How to Reach Us

| | | | |
|-----------------------------|---|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 한국어 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

About Your Bill

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94132, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 01/22/06 Page 3 of 8
 Telephone Number: 562 426
 Account Number: _____
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

BASIC SERVICE TAXES AND SURCHARGES

| | |
|---|----------------|
| 5 Federal excise tax at 3.00% | 1.51 |
| 6 Long Beach city tax | 2.53 |
| 7 Funding to support the Public Utilities Commission | .04 |
| 8 911 State Tax | .23 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | CR .03 |
| 10 California Relay Service and Communications Devices Fund | .09 |
| 11 CA High Cost Fund - B | .69 |
| 12 California Teleconnect Fund surcharge | .04 |
| 13 CA Universal Lifeline Telephonic Service | .44 |
| 14 CA High Cost Fund - A | .07 |
| 15 Federal Universal Service Fee | .67 |
| 16 Federal Universal Service Fee | .72 |
| Total | \$ 7.00 |

Verizon basic charges \$ 55.00

LOCAL TOLL CALLS

Verizon Five Cents PlanSM

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|--------|--------|----------|--------------|---------------|------|-----|
| 17 Fri | Dec 23 | 8:52 am | LosAngeles | CA 213 316 | 2 | .10 |
| 18 Fri | Dec 23 | 8:54 am | LosAngeles | CA 213 479 | 2 | .10 |
| 19 Fri | Dec 23 | 9:20 am | Brnknbrkd | CA 818 445 | 1 | .05 |
| 20 Fri | Dec 23 | 9:37 am | San Monica | CA 310 422 | 13 | .65 |
| 21 Fri | Dec 23 | 9:31 am | Montebello | CA 323 721 | 3 | .15 |
| 22 Fri | Dec 23 | 9:56 am | LosAngeles | CA 213 369 | 1 | .05 |
| 23 Fri | Dec 23 | 9:56 am | LosAngeles | CA 213 369 | 1 | .05 |
| 24 Fri | Dec 23 | 10:03 am | LosAngeles | CA 213 216 | 2 | .10 |
| 25 Fri | Dec 23 | 10:12 am | Arcadia | CA 626 821 | 1 | .05 |
| 26 Fri | Dec 23 | 10:13 am | Arcadia | CA 626 353 | 7 | .35 |
| 27 Fri | Dec 23 | 10:22 am | LosAngeles | CA 213 386 | 2 | .10 |
| 28 Fri | Dec 23 | 10:24 am | LosAngeles | CA 213 386 | 2 | .10 |
| 29 Fri | Dec 23 | 10:46 am | LosAngeles | CA 213 744 | 1 | .05 |
| 30 Fri | Dec 23 | 10:50 am | Alhambra | CA 626 320 | 1 | .05 |
| 31 Fri | Dec 23 | 10:51 am | Pasadena | CA 626 318 | 1 | .05 |
| 32 Fri | Dec 23 | 11:20 am | LosAngeles | CA 213 473 | 2 | .10 |
| 33 Fri | Dec 23 | 11:22 am | Pasadena | CA 626 793 | 1 | .05 |
| 34 Fri | Dec 23 | 11:24 am | San Monica | CA 310 420 | 1 | .05 |
| 35 Fri | Dec 23 | 11:24 am | LosAngeles | CA 213 488 | 2 | .10 |
| 36 Fri | Dec 23 | 11:26 am | LosAngeles | CA 213 488 | 1 | .05 |
| 37 Fri | Dec 23 | 11:36 am | W Angeles | CA 310 806 | 11 | .55 |
| 38 Fri | Dec 23 | 11:54 am | LosAngeles | CA 213 792 | 1 | .05 |
| 39 Fri | Dec 23 | 12:00 pm | LosAngeles | CA 213 621 | 1 | .05 |
| 40 Fri | Dec 23 | 12:02 pm | LosAngeles | CA 213 368 | 1 | .05 |
| 41 Fri | Dec 23 | 12:04 pm | LosAngeles | CA 213 891 | 1 | .05 |
| 42 Fri | Dec 23 | 12:08 pm | San Monica | CA 310 420 | 1 | .05 |
| 43 Fri | Dec 23 | 12:14 pm | Anaheim | CA 714 300 | 4 | .20 |
| 44 Fri | Dec 23 | 12:20 pm | Losngsd11 | CA 323 731 | 1 | .05 |
| 45 Fri | Dec 23 | 12:22 pm | San Monica | CA 310 266 | 1 | .05 |
| 46 Fri | Dec 23 | 12:27 pm | Santa Ana | CA 714 245 | 1 | .05 |
| 47 Fri | Dec 23 | 12:30 pm | LosAngeles | CA 213 384 | 2 | .10 |
| 48 Fri | Dec 23 | 12:32 pm | Brnknbrkd | CA 818 563 | 3 | .15 |
| 49 Mon | Dec 26 | 11:15 am | San Monica | CA 310 484 | 2 | .10 |

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Billing Date: 01/22/06 Page 4 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

Verizon Five Cents PlanSM (continued)

For 562 426

Direct Dialed Calls (continued)

| Day | Date | Time | Place called | Number called | Min. | |
|-----|------|--------|---------------------|---------------|----------|---------|
| 1 | Thu | Dec 29 | 6:15 pm W Angeles | CA 310 806 | 2 | .10 |
| 2 | Fri | Dec 30 | 9:06 am CanogaPark | CA 818 340 | 8 | .40 |
| 3 | Fri | Dec 30 | 9:13 am CanogaPark | CA 818 340 | 2 | .10 |
| 4 | Fri | Dec 30 | 9:15 am BeverlyHls | CA 310 247 | 12 | .60 |
| 5 | Mon | Jan 2 | 4:33 pm Losnglsd04 | CA 323 227 | 5 | .25 |
| 6 | Wed | Jan 4 | 11:46 pm LosAngeles | CA 213 590 | 1 | .05 |
| 7 | Thu | Jan 5 | 8:14 am CanogaPark | CA 818 223 | 2 | .10 |
| | | | | | Subtotal | \$ 5.45 |

Summary of Verizon Five Cents PlanSM

| | | |
|---|--------------|----------------|
| 8 | Plan calls | 5.45 |
| | Total | \$ 5.45 |

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

| | | |
|---|-----------------------------------|---------------|
| 9 | 2 local area call(s) at no charge | |
| | Total | \$.00 |
| | Total local toll charges | \$ 5.45 |

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | |
|----|---|---------------|
| 10 | Federal excise tax at 3.00% | .16 |
| 11 | Long Beach city tax | .27 |
| 12 | Funding to support the Public Utilities Commission | .01 |
| 13 | 911 State Tax | .03 |
| 14 | Temporary surcharge as allowed by Public Utilities Commission | CR .12 |
| 15 | California Relay Service and Communications Devices Fund | .01 |
| 16 | CA High Cost Fund - B | .11 |
| 17 | California Teleconnect Fund surcharge | .01 |
| 18 | CHCF-B Rate Adjustment | CR .17 |
| 19 | CA Universal Lifeline Telephone Service | .07 |
| 20 | CA High Cost Fund - A | .01 |
| | Total | \$.39 |

Verizon local toll charges ** \$ 5.84

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

| Description | Qty | Unit Rate | |
|--|--------------|-----------|-----------------|
| 21 @ Local Package Lite | 1 | 34.95 | 34.95 |
| 22 @ Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 23 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 24 @ Home Voice Mail Standard - Pkg | 1 | | .00 |
| 25 @ Unlimited ZUM | 1 | | .00 |
| 26 @ Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 27 @ Three-way Calling | 1 | | .00 |
| 28 @ Speed Dialing | 1 | | .00 |
| 29 @ Caller ID with Anonymous Call Block | 1 | | .00 |
| | Total | | \$ 23.68 |

GA211HBRDA1

Billing Date: 01/22/06 Page 5 of 8
 Telephone Number : 562 426
 Account Number:
 How to Reach Us : See page 2

VERIZON NON BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|--------------|------------|----------|--------------|---------------|--------|------|---------------|
| 1 | Fri Dec 23 | 12:07 pm | Whittier | CA 562 698 | Day | 2 | .00 |
| Total | | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|-------------------------------------|---|-----------------|
| 2 | Federal excise tax at 3.00% | .51 |
| 3 | Long Beach city tax | .86 |
| 4 | Funding to support the Public Utilities Commission | .03 |
| 5 | 911 State Tax | .11 |
| 6 | Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 7 | California Relay Service and Communications Devices Fund | .06 |
| 8 | CA High Cost Fund - B | .47 |
| 9 | California Teleconnect Fund surcharge | .03 |
| 10 | CHCF-B Rate Adjustment | CR 1.29 |
| 11 | CA Universal Lifeline Telephone Service | .31 |
| 12 | CA High Cost Fund - A | .05 |
| Total | | \$ 1.13 |
| <i>Verizon non-basic charges **</i> | | <i>\$ 24.81</i> |

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 85.65

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes program rates

Beginning 01/01/2006, your CA High Cost Fund A charge will increase from 0.15 percent to 0.21 percent, CA High Cost Fund B charge will decrease from 2.43 percent to 2.00 percent, CA dual party relay service charge will decrease from 0.30 percent to 0.27 percent, CA Universal Lifeline Telephone service charge will decrease from 1.55 percent to 1.29 percent, and the CA Teleconnect fund charge will decrease from 0.16 percent to 0.13 percent per month. These fees are collected by Verizon and sent to the California Public Utility Commission where they are used to provide affordable telecommunications services throughout the state.

Credits decrease starting with this bill

Starting January 1, the credit applied to your long-distance calls went from 3.41 percent to 2.26 percent. The credit on your monthly service rate, zone unit calls and installation service (if any) went from 1.23 percent to 0.08 percent. These credit adjustments are related to Verizon's 2006 price cap filing as approved by the California Public Utilities Commission.

CA211*HBRDA1

Billing Date: 01/22/06 Page 6 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

Save money, save time, feel better

Sign up for paper free billing or recurring direct debit payment and get a FREE 3 month trial to NBC's, The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Get details at www.verizon.com/billview or www22.verizon.com/myaccount

Verizon is not the publisher.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|-------------|---------|
| Domestic | Amount | |
| Direct Dialed | <u>3.20</u> | |
| Total usage | \$ 3.20 | |
| Total Long Distance calls | | \$ 3.20 |
| Taxes and Surcharges | | .41 |
| Total Verizon Long Distance Charges | | \$ 3.61 |

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Minutes | |
|--------|--------|----------|--------------|---------------|---------|-----|
| 1 Fri | Dec 23 | 8:47 am | Sacramento | CA 916 440 | 1 | .10 |
| 2 Fri | Dec 23 | 8:49 am | Sacramento | CA 916 718 | 1 | .10 |
| 3 Fri | Dec 23 | 10:52 am | Tulare | CA 569 686 | 4 | .40 |
| 4 Fri | Dec 23 | 10:58 am | Sacramento | CA 916 443 | 1 | .10 |
| 5 Fri | Dec 23 | 11:00 am | Sacramento | CA 916 930 | 1 | .10 |
| 6 Fri | Dec 23 | 11:07 am | Sacramento | CA 916 448 | 1 | .10 |
| 7 Fri | Dec 23 | 11:15 am | Sacramento | CA 916 503 | 1 | .10 |
| 8 Fri | Dec 23 | 11:16 am | Sacramento | CA 916 447 | 1 | .10 |
| 9 Fri | Dec 23 | 11:17 am | Sacramento | CA 916 442 | 1 | .10 |
| 10 Fri | Dec 23 | 11:18 am | Sacramento | CA 916 503 | 1 | .10 |
| 11 Fri | Dec 23 | 11:29 am | Sacramento | CA 916 448 | 2 | .20 |
| 12 Fri | Dec 23 | 11:30 am | Sacramento | CA 916 448 | 2 | .20 |
| 13 Fri | Dec 23 | 11:53 am | Sacramento | CA 916 447 | 1 | .10 |

00 CA211*HBRDA1

Billing Date: 01/22/06 Page 7 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

Verizon Long Distance

Timeless (continued)

For 562 426

Direct Dialed Calls (continued)

| Day | Date | Time | Place called | Number called | Minutes |
|----------|--------|----------|--------------|---------------|---------|
| 1 Fri | Dec 23 | 11:56 am | Sacramento | CA 916 286 | 2 .20 |
| 2 Fri | Dec 23 | 11:57 am | Sacramento | CA 916 212 | 1 .10 |
| 3 Fri | Dec 23 | 11:58 am | Sacramento | CA 916 212 | 2 .20 |
| 4 Fri | Dec 23 | 12:05 pm | Sacramento | CA 916 442 | 1 .10 |
| 5 Fri | Dec 23 | 12:17 pm | Pleasanton | CA 925 467 | 2 .20 |
| 6 Fri | Dec 23 | 12:23 pm | Sacramento | CA 916 441 | 2 .20 |
| 7 Fri | Dec 23 | 12:25 pm | Sacramento | CA 916 441 | 2 .20 |
| 8 Fri | Dec 23 | 12:29 pm | Sfncentrid | CA 415 763 | 1 .10 |
| 9 Mon | Jan 2 | 4:31 pm | Oakland | CA 510 206 | 1 .10 |
| Subtotal | | | | | 3.20 |

Summary of Timeless

10 Plan calls 3.20
Total \$ 3.20

Timeless start date: 09/12/05

Total Long Distance calls \$ 3.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|---|---------------|
| 11 Federal excise tax at 3.00% | .10 |
| 12 Long Beach city tax | .17 |
| 13 911 State Tax | .02 |
| 14 California Relay Service and Communications Devices Fund | .01 |
| 15 CA High Cost Fund - B | .06 |
| 16 CA Universal Lifeline Telephone Service | .04 |
| 17 CA High Cost Fund - A | .01 |
| Total | \$.41 |

Verizon Long Distance basic charges \$ 3.61

Total Verizon Long Distance Charges \$ 3.61

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

California changes High Cost Fund A rate

Beginning January 1, 2006, your California High Cost Fund A rate will increase from 0.15 percent to 0.21 percent per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

CA211*HBRDA1

Billing Date: 01/22/06 Page 8 of 8
Telephone Number: 562.4261
Account Number: [redacted]
How to Reach Us: See page 2

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Billing Date: 02/22/06 Page 1 of 6
Telephone Number: 562.426.
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|-----------|
| Previous Charges | \$ 89.26 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 89.26 |
| New Charges | |
| Verizon (page 3) | \$ 80.40 |
| Total New Charges Due Mar 18 | \$ 80.40 |
| To avoid a 1.5% late payment charge, payment must be received before March 25, 2006. | |
| Total Due: (Past Due + Now) | \$ 169.66 |



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with User ID: Password: and customize your ID as you register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 03/18/06
Total Due: \$ 169.66

Amount Paid: \$ [] [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

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CSOC.RICH.010029

Billing Date: 02/22/06 Page 2 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|---|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2453 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |
| Correspondence address | P.O. Box 11328, St. Petersburg, FL 33733-1328 | | |

For Your Information

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
 Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-619-7570 or TDD 1-800-229-8946. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at iccnlo@fcc.gov, or call 1-888-225-5322 or TTY 1-800-635-5322.

Note: The CPUC handles complaints of both Interstate and Intrastate unauthorized carrier charges ("slamming"). This California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments
 If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date 3: Return this slip with your check for this month's payment.**

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

Street Address: _____
 City, State, Zip: _____

Billing Date: 02/22/06 Page 3 of 6
 Telephone Number: 562.426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|---|--|----|----------------|
| 5 Federal excise tax at 3.00% | | | 1.51 |
| 6 Long Beach city tax | | | 2.53 |
| 7 Funding to support the Public Utilities Commission | | | .04 |
| 8 911 State Tax | | | .23 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | CR | .03 |
| 10 California Relay Service and Communications Devices Fund | | | .09 |
| 11 CA High Cost Fund - B | | | .69 |
| 12 California Teleconnect Fund surcharge | | | .04 |
| 13 CA Universal Lifeline Telephone Service | | | .44 |
| 14 CA High Cost Fund - A | | | .07 |
| 15 Federal Universal Service Fee | | | .67 |
| 16 Federal Universal Service Fee | | | .72 |
| Total | | | \$ 7.00 |

Verizon basic charges \$ 55.00

LOCAL TOLL CALLS

Verizon Five Cents PlanSM

For 562.426

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Min. | | |
|-----|------|--------|--------------|------------|---------------|---------|----------|--------|
| 17 | Tue | Feb 14 | 9:42 am | San Monica | CA | 310 264 | 11 | |
| | | | | | | | Subtotal | \$.55 |

Summary of Verizon Five Cents PlanSM

| | | | | | | | |
|---------------|--|--|--|--|--|--|---------------|
| 18 Plan calls | | | | | | | \$.55 |
| Total | | | | | | | \$.55 |

Total local toll charges \$.55

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | | | |
|--|--|----|--|---------------|
| 19 Federal excise tax at 3.00% | | | | .02 |
| 20 Long Beach city tax | | | | .03 |
| 21 Temporary surcharge as allowed by Public Utilities Commission | | CR | | .01 |
| 22 CA High Cost Fund - B | | | | .01 |
| 23 CHCF-B Rate Adjustment | | CR | | .02 |
| 24 CA Universal Lifeline Telephone Service | | | | .01 |
| Total | | | | \$.04 |

Verizon local toll charges ** \$.59

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

CA211*HBRDA1

Billing Date: 02/22/06 Page 4 of 6
 Telephone Number: 562 426
 Account Number: []
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Feb 22 to Mar 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 10 Federal excise tax at 3.00% | .51 |
| 11 Long Beach city tax | .86 |
| 12 Funding to support the Public Utilities Commission | .03 |
| 13 911 State Tax | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 15 California Relay Service and Communications Devices Fund | .06 |
| 16 CA High Cost Fund - B | .47 |
| 17 California Teleconnect Fund surcharge | .03 |
| 18 CICT-B Rate Adjustment | CR 1.29 |
| 19 CA Universal Lifeline Telephone Service | .31 |
| 20 CA High Cost Fund - A | .05 |
| Total | \$ 1.13 |

Verizon non-basic charges **

\$ 24.81

**Non payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 80.40

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

CA2114HRDA1

CSOC.LRich.Verizon.00000251

CSOC.RICH.010032

Billing Date: 02/22/06 Page 5 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

10 CA211*HBRDA1

6667

Billing Date: 02/22/06 Page 6 of 8
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

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CSOC.LRich.Verizon.00000253

CSOC.RICH.010034

Billing Date: 03/22/06 Page 1 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$ 169.66 |
| No payment received | .00 |
| Past Due Charges (please pay now) | \$ 169.66 |
| New Charges | |
| Verizon (page 3) | \$ 81.55 |
| Total New Charges Due Apr 15 | \$ 81.55 |
| To avoid a 1.5% late payment charge, payment must be received before April 22, 2006. | |
| Total Due: (Past Due + New) | \$ 251.21 |



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 04/15/06 []
Total Due: \$ 251.21

Amount Paid: \$ [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000254

CSOC.RICH.010035

Billing Date: 03/22/06 Page 2 of 6
 Telephone Number: 562 426-
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 874-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-849-7570 or TDD 1-800-229-8846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-335-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence address only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

Billing Date: 03/22/06 Page 3 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | |
|---|----------------|
| 5 Late payment charge on \$89.26 at 1.50% | 1.34 |
| Total | \$ 1.34 |

BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|-----------------|
| 6 Federal excise tax at 3.00% | 1.55 |
| 7 Long Beach city tax | 2.60 |
| 8 Funding to support the Public Utilities Commission | .04 |
| 9 911 State Tax | .23 |
| 10 Temporary surcharge as allowed by Public Utilities Commission | CR .03 |
| 11 California Relay Service and Communications Devices Fund | .10 |
| 12 CA High Cost Fund - B | .72 |
| 13 California Teleconnect Fund surcharge | .05 |
| 14 CA Universal Lifeline Telephone Service | .46 |
| 15 CA High Cost Fund - A | .08 |
| 16 Federal Universal Service Fee | .57 |
| 17 Federal Universal Service Fee | .72 |
| Total | \$ 7.19 |
| <i>Verizon basic charges</i> | <i>\$ 56.53</i> |

LOCAL TOLL CALLS**Verizon Five Cents Plansm**

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-----|------|----------------|--------------|---------------|-----------------|---------------|
| 18 | Sun | 7:44 am | San Monica | CA 310 487 | 1 | .05 |
| 19 | Sat | Mar 4 12:42 pm | San Monica | CA 310 487 | 1 | .05 |
| 20 | Thu | Mar 16 8:13 pm | Van Nuys | CA 818 388 | 2 | .10 |
| | | | | | Subtotal | \$.20 |

Summary of Verizon Five Cents Plansm

| | |
|---------------|---------------|
| 21 Plan calls | .20 |
| Total | \$.20 |

OPERATOR ASSISTANCE**Summary of Directory Assistance Calls**

For 562 426

22 1 local area call(s) at no charge

| | |
|---------------------------------|---------------|
| Total | \$.00 |
| Total local toll charges | \$.20 |

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | |
|--------------------------------|---------------|
| 23 Federal excise tax at 3.00% | .01 |
| 24 Long Beach city tax | .01 |
| 25 CHCF-B Rate Adjustment | CR .01 |
| Total | \$.01 |

Verizon local toll charges ** \$.21

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

02 CA211*HBRDA1

Billing Date: 03/22/06 Page 4 of 6
 Telephone Number : 562 426
 Account Number
 How to Reach Us : See page 2

MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--|----|----------------|
| 10 Federal excise tax at 3.00% | | .51 |
| 11 Long Beach city tax | | .86 |
| 12 Funding to support the Public Utilities Commission | | .03 |
| 13 911 State Tax | | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR | .01 |
| 15 California Relay Service and Communications Devices Fund | | .06 |
| 16 CA High Cost Fund - B | | .47 |
| 17 California Teleconnect Fund surcharge | | .03 |
| 18 CHCF-B Rate Adjustment | CR | 1.29 |
| 19 CA Universal Lifeline Telephone Service | | .31 |
| 20 CA High Cost Fund - A | | .05 |
| Total | | \$ 1.13 |

Verizon non-basic charges ** \$ 2.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 81.55

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

02 CA211*HRDA1

Billing Date: 03/22/06 Page 5 of 6
Telephone Number: 562.4261
Account Number:
How to Reach Us: See page 2

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

A Word about Verizon's Directory Assistance and Voice Recognition

Verizon's directory assistance service (411) uses voice recognition to assist customers in obtaining directory listings. Voice Recognition (VR), captures the spoken words and provides the information requested (or passes the call to a live operator to complete, depending on the request). VR improves over time, tuning spoken words and accents for each local area.

Customers of Verizon's directory assistance can obtain addresses, area codes and information about telephone numbers (reverse search) simply by stating the need at the beginning of the call. In order to provide quick service and accurate numbers when using the VR feature, remember to keep background noise to a minimum; provide information as it is requested (extra information such as spelling a word hinders the system search), and speak with a regular speed and tone to your voice.

CA211*HBRDA1

CSOC.LRich.Verizon.00000258

CSOC.RICH.010039

Billing Date: 03/22/06 Page 6 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

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Billing Date: 04/22/06 Page 2 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-866-535-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 04/22/06 Page 3 of 6
 Telephone Number: 562 426 [redacted]
 Account Number: [redacted]
 How to Reach Us: See page 2

PAYMENTS

| | |
|---|---------------------------|
| 1 Payment Received Apr 08. Thank You. | CR 61.95 |
| 2 Payment Received Apr 08. Thank You. | CR 189.26 |
| Payment(s) applied to previous charges. | Total CR \$ 251.21 |

MONTHLY SERVICE - BASIC (Apr 22 to May 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 3 @Package residence line | 1 | 17.25 | 17.25 |
| 4 Residence line | 1 | 17.25 | 17.25 |
| 5 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 6 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | |
|--|----------------|
| 7 Late payment charge on \$169.66 at 1.50% | 2.54 |
| Total | \$ 2.54 |

BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 8 Federal excise tax at 3.00% | 1.59 |
| 9 Long Beach city tax | 2.67 |
| 10 Funding to support the Public Utilities Commission | .04 |
| 11 911 State Tax | .23 |
| 12 Temporary surcharge as allowed by Public Utilities Commission | CR .03 |
| 13 California Relay Service and Communications Devices Fund | .10 |
| 14 CA High Cost Fund - B | .74 |
| 15 California Teleconnect Fund surcharge | .05 |
| 16 CA Universal Lifeline Telephone Service | .48 |
| 17 CA High Cost Fund - A | .08 |
| 18 Federal Universal Service Fee | .71 |
| 19 Federal Universal Service Fee | .77 |
| Total | \$ 7.43 |

Verizon basic charges \$ 57.97

LOCAL TOLL CALLS

Verizon Five Cents PlanSM

For 562 426 [redacted]

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Min. | |
|-----|------|--------|--------------|------------|-----------------------|------|--------|
| 20 | Fri | Apr 21 | 10:04 pm | Montebello | CA 323 727 [redacted] | 4 | .20 |
| | | | | | Subtotal | | \$.20 |

Summary of Verizon Five Cents PlanSM

| | |
|---------------------------------|---------------|
| 21 Plan calls | .20 |
| Total | \$.20 |
| Total local toll charges | \$.20 |

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | |
|--------------------------------|---------------|
| 22 Federal excise tax at 3.00% | .01 |
| 23 Long Beach city tax | .01 |
| 24 CHCF-B Rate Adjustment | CR .01 |
| Total | \$.01 |

Verizon local toll charges ** \$.21

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

[redacted] CA211*HBRDA1 [redacted]

Billing Date: 04/22/06 Page 4 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--|----|----------------|
| 10 Federal excise tax at 3.00% | | .51 |
| 11 Long Beach city tax | | .86 |
| 12 Funding to support the Public Utilities Commission | | .03 |
| 13 911 State Tax | | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR | .01 |
| 15 California Relay Service and Communications Devices Fund | | .06 |
| 16 CA High Cost Fund - B | | .47 |
| 17 California Teleconnect Fund surcharge | | .03 |
| 18 CHCF-B Rate Adjustment | CR | 1.29 |
| 19 CA Universal Lifeline Telephone Service | | .31 |
| 20 CA High Cost Fund - A | | .05 |
| Total | | \$ 1.13 |

Verizon non-basic charges ** \$ 24.81

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 82.99

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Changes in Federal Charges

Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your



CSOC.LRich.Verizon.00000263

CSOC.RICH.010044

Billing Date: 04/22/06 Page 5 of 6
Telephone Number: 562.426
Account Number
How to Reach Us: See page 2

FOR YOUR INFORMATION

check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

01 CA211*HBRDA1

CSOC.LRich.Verizon.00000264

CSOC.RICH.010045

Billing Date: 04/22/06 Page 6 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

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Billing Date: 05/22/06 Page 1 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 82.99 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 82.99 |
| New Charges | |
| Verizon (page 3) | \$ 80.77 |
| Verizon Long Distance (page 5) | .57 |
| Total New Charges Due Jun 15 | \$ 81.34 |
| To avoid a 1.0% late payment charge, payment must be received before June 22, 2006. | |
| Total Due: (Past Due + New) | \$ 164.33 |



Convenience! Manage Your Verizon Account Online, Anytime

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 06/15/06

Total Due: \$ 164.33

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000266

CSOC.RICH.010047

Billing Date: 05/22/06 Page 2 of 6
 Telephone Number: 562 4261
 Account Number: _____
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2453 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/bill/ew | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnected charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges releases you of the obligation to pay all charges prior to the due date of this bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-225-8946. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

Billing Date: 05/22/06 Page 3 of 6
 Telephone Number: 562 426 [redacted]
 Account Number: [redacted]
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (May 22 to Jun 22) | | | | |
|--|-----|-----------|--|-----------------|
| Description | Qty | Unit Rate | | |
| 1 @Package residence line | 1 | 17.25 | | 17.25 |
| 2 Residence line | 1 | 17.25 | | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | | 7.00 |
| Total | | | | \$ 48.00 |

| BASIC SERVICE TAXES AND SURCHARGES | | | | |
|---|--|--|----|----------------|
| 5 Federal excise tax at 3.00% | | | | 1.51 |
| 6 Long Beach city tax | | | | 2.54 |
| 7 Funding to support the Public Utilities Commission | | | | .04 |
| 8 911 State Tax | | | | .23 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .03 |
| 10 California Relay Service and Communications Devices Fund | | | | .09 |
| 11 CA High Cost Fund - B | | | | .69 |
| 12 California Teleconnect Fund surcharge | | | | .04 |
| 13 CA Universal Lifeline Telephone Service | | | | .44 |
| 14 CA High Cost Fund - A | | | | .07 |
| 15 Federal Universal Service Fee | | | | .71 |
| 16 Federal Universal Service Fee | | | | .77 |
| Total | | | | \$ 7.10 |

Verizon basic charges **\$ 55.10**

LOCAL TOLL CALLS

Verizon Five Cents Plansm

For 562 426 [redacted]

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Min. | |
|--------|--------|---------|--------------|----|--------------------|------|--------|
| 17 Fri | May 12 | 2:12 pm | LosAngeles | CA | 213 381 [redacted] | 1 | .05 |
| 18 Fri | May 12 | 2:15 pm | Van Nuys | CA | 818 728 [redacted] | 1 | .05 |
| 19 Fri | May 12 | 2:21 pm | Van Nuys | CA | 818 728 [redacted] | 1 | .05 |
| 20 Fri | May 12 | 2:30 pm | Van Nuys | CA | 818 398 [redacted] | 7 | .35 |
| 21 Fri | May 12 | 2:36 pm | BeverlyHills | CA | 310 779 [redacted] | 1 | .05 |
| 22 Fri | May 12 | 2:57 pm | Van Nuys | CA | 818 728 [redacted] | 2 | .10 |
| 23 Fri | May 12 | 2:59 pm | GranadaHills | CA | 818 472 [redacted] | 2 | .10 |
| 24 Mon | May 15 | 9:09 am | CanogaPark | CA | 818 223 [redacted] | 1 | .05 |
| | | | | | Subtotal | | \$.80 |

Summary of Verizon Five Cents Plansm

| | | | | |
|---------------|--|--|--|---------------|
| 26 Plan calls | | | | .80 |
| Total | | | | \$.80 |

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426 [redacted]

26 3 local area call(s) at no charge

| | | | | |
|--------------|--|--|--|---------------|
| Total | | | | \$.00 |
|--------------|--|--|--|---------------|

Total local toll charges **\$.80**

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | | | |
|--|--|--|----|---------------|
| 27 Federal excise tax at 3.00% | | | | .02 |
| 28 Long Beach city tax | | | | .04 |
| 29 911 State Tax | | | | .01 |
| 30 Temporary surcharge as allowed by Public Utilities Commission | | | CR | .02 |
| 31 CA High Cost Fund - B | | | | .02 |
| 32 CHCF B Rate Adjustment | | | CR | .02 |
| 33 CA Universal Lifeline Telephone Service | | | | .01 |
| Total | | | | \$.06 |

[redacted] 04 CA211*HRDA1 [redacted]

Billing Date: 05/22/06 Page 4 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

Verizon local toll charges ** \$.86
 **Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inskle Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 10 Federal excise tax at 3.00% | .51 |
| 11 Long Beach city tax | .86 |
| 12 Funding to support the Public Utilities Commission | .03 |
| 13 911 State Tax | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 15 California Relay Service and Communications Devices Fund | .06 |
| 16 CA High Cost Fund - B | .47 |
| 17 California Teleconnect Fund surcharge | .03 |
| 18 CHCF-B Rate Adjustment | CR 1.29 |
| 19 CA Universal Lifeline Telephone Service | .31 |
| 20 CA High Cost Fund - A | .05 |
| Total | \$ 1.13 |

Verizon non-basic charges ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 80.77

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5358.

04 CA2111IBRDA1

Billing Date: 05/22/06 Page 5 of 6
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

FOR YOUR INFORMATION

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483 8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483 7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| Domestic | Amount | |
|-------------------------------------|--------|--------|
| Direct Dialed | .50 | |
| Total usage | \$.50 | |
| Total Long Distance calls | | \$.50 |
| Taxes and Surcharges | | .07 |
| Total Verizon Long Distance Charges | | \$.57 |

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Minutes | |
|----------|------|--------|--------------|------------|---------------|---------|-----|
| 1 | Fri | May 12 | 2:48 pm | Sacramento | CA 916 996 | 5 | .50 |
| Subtotal | | | | | | | .50 |

Summary of Timeless

| | |
|--------------|---------------|
| 2 Plan calls | .50 |
| Total | \$.30 |

Timeless start date: 09/12/05

| | |
|---------------------------|--------|
| Total Long Distance calls | \$.50 |
|---------------------------|--------|

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|---|---------------|
| 3 Federal excise tax at 3.00% | .02 |
| 4 Long Beach city tax | .03 |
| 5 CA High Cost Fund - B | .01 |
| 6 CA Universal Lifetime Telephone Service | .01 |
| Total | \$.07 |

| | |
|--|---------------|
| <i>Verizon Long Distance basic charges</i> | <i>\$.57</i> |
|--|---------------|

CA211*HBRDA1

CSOC.LRich.Verizon.00000270

CSOC.RICH.010051

Billing Date: 05/22/06 Page 6 of 6
Telephone Number: 562.4261
Account Number:
How to Reach Us: See page 2

Verizon Long Distance

Total Verizon Long Distance Charges \$.57

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Your Rates, Terms or Services have changed

Effective 7/1/06, Long Distance Message Telecommunications Service (LDMTS) in-state and interstate rates will increase from 35 cents/min to 40 cents/min in mileage band 1 (0-3500 miles) and mileage band 2 (3501-5500 miles), for both peak and off-peak calling. International Message Telecommunications Service (IMTS) rates will increase 10 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or information about Verizon Long Distance calling plans, call our business office at the number on your bill.

Notice of Price Increase

Effective July 1, 2006, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries as well as changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, call our business office. The Service Agreement you received when you ordered Verizon Long Distance service contained a URL web-site reference, which provides additional information regarding rates, terms and conditions for your long distance service. The URL has changed; such information may now be found at www.verizonldregulatory.com

04 CA211*HBRDA1

CSOC.LRich.Verizon.00000271

CSOC.RICH.010052

Billing Date: 06/22/06 Page 4 of 8
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 164.33 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 164.33 |
| New Charges | |
| Verizon (page 3) | \$ 85.89 |
| Verizon Long Distance (page 6) | 8.16 |
| Total New Charges Due Jul 16 | \$ 94.05 |
| To avoid a 1.5% late payment charge, payment must be received before July 23, 2006. | |
| Total Due: (Past Due + New) | \$ 258.38 |



Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Who Says You Can't Take It With You?

Just because you're moving doesn't mean you have to leave your phone and Internet service behind. Just contact us and we'll make reconnecting at your new place easier than ever. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 07/16/06
Total Due: \$ 258.38

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000272

CSOC.RICH.010053

Billing Date: 06/22/06 Page 2 of 8

Telephone Number: 562 426

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2453 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/bilview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-535-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address

City, State, Zip

CSOC.LRich.Verizon.00000273

CSOC.RICH.010054

Billing Date: 06/22/06 Page 4 of 8
 Telephone Number: 562 426
 Account Number
 How to Reach Us: See page 2

Verizon Five Cents Plan™ (continued)

Summary of Verizon Five Cents Plan™

| | |
|--------------|----------------|
| 1 Plan calls | 3.30 |
| Total | \$ 3.30 |

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

| | |
|---|---------------|
| 2 1 national arca call(s) at \$.95 per call | .95 |
| Total | \$.95 |

For 562 426

Detail of Calls from Summary

National Area Call(s)

| Day | Date | Time | Place called | Number called | Charge |
|-------|-------|---------|--------------|---------------|--------|
| 3 Mon | Jun 5 | 4:57 pm | Dlr Asst | CA 562 411 | .95 |

The above detail is informational only and not part of the total.

Total local toll charges \$ 4.25

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | |
|---|---------------|
| 4 Federal excise tax at 3.00% | .13 |
| 5 Long Beach city tax | .21 |
| 6 911 State Tax | .03 |
| 7 Temporary surcharge as allowed by Public Utilities Commission | CR .07 |
| 8 California Relay Service and Communications Devices Fund | .01 |
| 9 CA High Cost Fund - B | .08 |
| 10 California Teleconnect Fund surcharge | .01 |
| 11 CHCF-B Rate Adjustment | CR .13 |
| 12 CA Universal Lifeline Telephone Service | .05 |
| 13 CA High Cost Fund - A | .01 |
| Total | \$.33 |

Verizon local toll charges ** \$ 4.58

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 14 @Local Package Lite | 1 | 34.95 | |
| 15 @Verizon Package Credit | 1 | CR 17.25 | 17.25 |
| 16 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 17 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 18 @Unlimited ZUM | 1 | | .00 |
| 19 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 20 @Three-way Calling | 1 | | .00 |
| 21 @Speed Dialing | 1 | | .00 |
| 22 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

03 CA211*HBRDA1

Billing Date: 06/22/06 Page 5 of 8
 Telephone Number: 562.426[...]
 Account Number: [...]
 How to Reach Us: See page 2

@Zone Unit Charges

For 562 426

| Day | Date | Time | Place called | Number called | Period | Min. | |
|--------------|------------|---------|--------------|---------------|--------|------|---------------|
| 1 | Wed May 31 | 1:52 pm | Lawther | CA 310 297 | Day | 2 | .00 |
| 2 | Sat Jun 17 | 7:11 pm | Whittier | CA 562 777 | Night | 3 | .00 |
| Total | | | | | | | \$.00 |

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|---|---|-----------------|
| 3 | Federal excise tax at 3.00% | .51 |
| 4 | Long Beach city tax | .86 |
| 5 | Funding to support the Public Utilities Commission | .03 |
| 6 | 911 State Tax | .11 |
| 7 | Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 8 | California Relay Service and Communications Devices Fund | .06 |
| 9 | CA High Cost Fund - B | .47 |
| 10 | California Teleconnect Fund surcharge | .03 |
| 11 | CHCF-B Rate Adjustment | CR 1.29 |
| 12 | CA Universal Lifeline Telephone Service | .31 |
| 13 | CA High Cost Fund - A | .05 |
| Total | | \$ 1.13 |
| Verizon non-basic charges ** | | \$ 24.81 |
| **Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service. | | |
| Total Verizon charges | | \$ 85.89 |

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

[...] CA211*HBRDA1 [...]

Billing Date: 06/22/06 Page 6 of 8
 Telephone Number: 562.426
 Account Number:
 How to Reach Us: See page 2

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 1 888 483-7517
 Other long distance questions 1 888 483-7517
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|---------|---------|
| Domestic | Amount | |
| Direct Dialed | 7.00 | |
| Total usage | \$ 7.00 | |
| Total Long Distance calls | | \$ 7.00 |
| Taxes and Surcharges | | 1.16 |
| Total Verizon Long Distance Charges | | \$ 8.16 |

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Minutes |
|-----|------|--------|--------------------|---------------|---------|
| 1 | Wed | May 31 | 12:50 pm Tulsa | OK 918 858 | 1 .10 |
| 2 | Wed | May 31 | 12:52 pm Tulsa | OK 918 858 | 1 .10 |
| 3 | Wed | May 31 | 12:52 pm Tulsa | OK 918 663 | 3 .30 |
| 4 | Wed | May 31 | 1:01 pm Tulsa | OK 918 858 | 1 .10 |
| 5 | Wed | May 31 | 1:02 pm Tulsa | OK 918 858 | 1 .10 |
| 6 | Wed | May 31 | 1:02 pm Tulsa | OK 918 858 | 11 1.10 |
| 7 | Wed | May 31 | 1:13 pm Tulsa | OK 918 663 | 3 .30 |
| 8 | Wed | May 31 | 1:41 pm Sacramento | CA 916 445 | 1 .10 |
| 9 | Wed | May 31 | 1:42 pm Sacramento | CA 916 372 | 2 .20 |
| 10 | Wed | May 31 | 1:48 pm Sacramento | CA 916 443 | 1 .10 |
| 11 | Wed | May 31 | 1:49 pm Sacramento | CA 916 443 | 2 .20 |
| 12 | Wed | May 31 | 1:53 pm Sacramento | CA 916 204 | 1 .10 |
| 13 | Wed | May 31 | 1:55 pm Sacramento | CA 916 441 | 1 .10 |
| 14 | Thu | Jun 1 | 4:02 pm Tulsa | OK 918 858 | 5 .50 |
| 15 | Fri | Jun 2 | 3:36 pm Tulsa | OK 918 281 | 1 .10 |
| 16 | Fri | Jun 2 | 3:36 pm Tulsa | OK 918 281 | 1 .10 |
| 17 | Fri | Jun 2 | 3:37 pm Tulsa | OK 918 510 | 9 .90 |
| 18 | Fri | Jun 2 | 4:40 pm Sacramento | CA 916 445 | 1 .10 |
| 19 | Fri | Jun 2 | 4:44 pm Sacramento | CA 916 372 | 1 .10 |
| 20 | Fri | Jun 2 | 5:41 pm Sacramento | CA 916 443 | 2 .20 |
| 21 | Mon | Jun 5 | 4:15 pm Tulsa | OK 918 858 | 1 .10 |
| 22 | Mon | Jun 5 | 4:16 pm Tulsa | OK 918 858 | 1 .10 |
| 23 | Mon | Jun 5 | 4:16 pm Tulsa | OK 918 858 | 11 1.10 |
| 24 | Mon | Jun 5 | 4:37 pm Sacramento | CA 916 832 | 2 .20 |
| 25 | Mon | Jun 5 | 4:44 pm Sacramento | CA 916 372 | 1 .10 |
| 26 | Mon | Jun 5 | 4:59 pm Sacramento | CA 916 452 | 3 .30 |

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Billing Date: 06/22/06 Page 7 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

Verizon Long Distance

Timeless (continued)

For 562 426

Direct Dialed Calls (continued)

| Day | Date | Time | Place called | CA | Number called | Minutes | |
|-----|------|-------|--------------------|----|---------------|----------|------|
| 1 | Mon | Jun 5 | 5:02 pm Sacramento | CA | 916 452 | 2 | .20 |
| | | | | | | Subtotal | 7.00 |

Summary of Timeless

| | | | | | | | |
|--------------|------------|--|--|--|--|--|----------------|
| 2 | Plan calls | | | | | | 7.00 |
| Total | | | | | | | \$ 7.00 |

Timeless start date: 09/12/05

Total Long Distance calls \$ 7.00

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | | | | | | | |
|--------------|--|--|--|--|--|--|----------------|
| 3 | Federal excise tax at 3.00% | | | | | | .23 |
| 4 | Long Beach city tax | | | | | | .38 |
| 5 | 911 State Tax | | | | | | .01 |
| 6 | California Relay Service and Communications Devices Fund | | | | | | .01 |
| 7 | CA High Cost Fund - B | | | | | | .04 |
| 8 | CA Universal Lifeline Telephone Service | | | | | | .03 |
| 9 | Federal Universal Service Fee - Verizon LD | | | | | | .46 |
| Total | | | | | | | \$ 1.16 |

Verizon Long Distance basic charges

Total Verizon Long Distance Charges \$ 8.16

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

***** IMPORTANT NOTICE FOR ALL VERIZON LONG DISTANCE CUSTOMERS

Effective immediately, we are modifying the language in your service agreement relating to late payment charges. Going forward, the late payment charge for customers who have their Verizon Long Distance charges billed by their local carrier will be the late payment charge that the local carrier applies to overdue charges. If your local carrier (e.g., Verizon local telephone company) changes its late payment charge or methodology, it will notify you of those changes. Verizon Long Distance will not separately notify you. If your Verizon Long Distance charges are not billed by your local carrier, Verizon Long Distance may charge a late payment charge of 1.5 percent per month or the maximum allowed by law, whichever is lower.

***** Your Rates, Terms or Services Have Changed:

Effective 8/1/06, the Verizon Long Distance Timeless Plan will have a monthly plan charge of \$2 per month. Verizon Long Distance offers a variety of calling plans that may better meet your needs. Visit www.verizon.com or call your local business office for more information.

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CSOC.RICH.010059

Billing Date: 06/22/06 Page 8 of 8
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

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CSOC.RICH.010060

Billing Date: 07/22/06 Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 258.38 |
| Payment Received Jun 30. Thank You. | - 165.00 |
| Past Due Charges (please pay now) | \$ 93.38 |
| New Charges | |
| Verizon (page 3) | \$ 131.87 |
| Verizon Long Distance (page 5) | 2.14 |
| Total New Charges Due Aug 15 | \$ 134.01 |
| To avoid a 1.5% late payment charge, payment must be received before August 22, 2006. | |
| Total Due: (Past Due + New) | \$ 227.39 |



Make Surfing The Web A Breeze With Verizon Online DSL (Up To 768Kbps)

High-speed Internet at dial-up prices. Go to Verizon.net/fastcip5 or call 1-866-909-0749 today. One-year agreement required.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.



Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Save With Verizon & MovieLink®

Put your local DSL, Verizon Wireless & Verizon long distance charges into one monthly bill with ONE-BILL. Easy & free. Sign up & save 80% on a movie download. Watch movies whenever you want. Nothing to return & no subscription fees. See Verizon.net/MovieLink Terms & conditions apply. Exp 8/31/06.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 08/15/06
Total Due: \$ 227.39

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

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CSOC.RICH.010061

Billing Date: 07/22/06 Page 2 of 6
 Telephone Number: 662 426
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 日本語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
 Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments
 If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
 P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

Street Address _____

City, State, Zip _____

Billing Date: 07/22/06 Page 3 of 6

Telephone Number: 562 426

Account Number: 1111111111111111

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 @Package residence line | 1 | 17.25 | 17.25 |
| 2 Residence line | 1 | 17.25 | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.00 |

MISCELLANEOUS CHARGES AND CREDITS

| | | | |
|--|--|--|-----------------|
| 5 Late payment charge on \$164.33 at 1.50% | | | 2.46 |
| 6 Jun 30 Reconnection charge | | | 49.02 |
| Total | | | \$ 51.48 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|----|----------------|
| 7 Federal excise tax at 3.00% | | | 1.59 |
| 8 Long Beach city tax | | | 2.66 |
| 9 Funding to support the Public Utilities Commission | | | .04 |
| 10 911 State Tax | | | .23 |
| 11 Temporary surcharge as allowed by Public Utilities Commission | | CR | .03 |
| 12 California Relay Service and Communications Devices Fund | | | .10 |
| 13 CA High Cost Fund - B | | | .74 |
| 14 California Teleconnect Fund surcharge | | | .05 |
| 15 CA Universal Lifeline Telephone Service | | | .48 |
| 16 CA High Cost Fund - A | | | .08 |
| 17 Federal Universal Service Fee | | | .69 |
| 18 Federal Universal Service Fee | | | .74 |
| Total | | | \$ 7.37 |

Verizon basic charges \$ 106.85**LOCAL TOLL CALLS**Verizon Five Cents Plansm

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | | |
|-----|------|-------|--------------------|---------------|------|----------|--------|
| 19 | Sun | Jul 9 | 4:53 pm San Monica | CA 310 487 | 4 | .20 | |
| | | | | | | Subtotal | \$.20 |

Summary of Verizon Five Cents Plansm

| | | | |
|---------------|--|--|---------------|
| 20 Plan calls | | | .20 |
| Total | | | \$.20 |

Total local toll charges \$.20

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | | | |
|--------------------------------|--|----|---------------|
| 21 Federal excise tax at 3.00% | | | .01 |
| 22 Long Beach city tax | | | .01 |
| 23 CHCF-B Rate Adjustment | | CR | .01 |
| Total | | | \$.01 |

Verizon local toll charges ** \$.21****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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Billing Date: 07/22/06 Page 4 of 6
 Telephone Number: 562 426-
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426-2778

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 10 Federal excise tax at 3.00% | .51 |
| 11 Long Beach city tax | .86 |
| 12 Funding to support the Public Utilities Commission | .03 |
| 13 911 State Tax | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 15 California Relay Service and Communications Devices Fund | .06 |
| 16 CA High Cost Fund - B | .47 |
| 17 California Teleconnect Fund surcharge | .03 |
| 18 CHCF-B Rate Adjustment | CR 1.29 |
| 19 CA Universal Lifeline Telephone Service | .31 |
| 20 CA High Cost Fund - A | .05 |
| Total | \$ 1.13 |

Verizon non-basic charges ** \$ 24.81****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.****Total Verizon charges \$ 131.87****Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your account credit limit is \$200**CHANGE IN CHARGES****Changes in Federal Charges Beginning July, 2006**

Effective July 1, 2006, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2006. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

CA211*HRDA1

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CSOC.RICH.010064

Billing Date: 07/22/06 Page 5 of 6
 Telephone Number: 562-426-
 Account Number:
 How to Reach Us: See page 2

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

Special Savings on ADT Security!

As a Verizon customer receive special savings when you help protect your home or business with an ADT Security System. Call ADT for details at:
 Residential Customers: 800-617-8900
 Business Customers: 800-417-9238
 License numbers at 1-800-ADT-ASAP

Verizon is not affiliated with ADT and does not provide security services.

Need Info?

Verizon and the California Public Utilities Commission, along with other phone companies, consumer groups and community organizations, have developed a website containing consumer protection information every telecommunications customer should know. Visit www.calphoneinfo.com or call 1 (800) 649-7570.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|---------|---------|
| Domestic | Amount | |
| Direct Dialed | 1.90 | |
| Total usage | \$ 1.90 | |
| Total Long Distance calls | | \$ 1.90 |
| Taxes and Surcharges | | .24 |
| Total Verizon Long Distance Charges | | \$ 2.14 |

Your calling plan(s): Timeless

Timeless

For 562 426-


Direct Dialed Calls

| Day | Date | Time | Place called | CA | Number called | Minutes | |
|-----|------------|---------|--------------|----|---|----------|------|
| 1 | Mon Jul 17 | 7:36 pm | Sacramento | CA | 916 448-  | 17 | 1.70 |
| 2 | Thu Jul 20 | 9:41 pm | Sfrcntrnd | CA | 415 845-  | 2 | .20 |
| | | | | | | Subtotal | 1.90 |

Summary of Timeless

| | |
|--------------|------|
| 3 Plan calls | 1.90 |
|--------------|------|

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Billing Date: 07/22/06 Page 6 of 6
 Telephone Number: 562 426 []
 Account Number: []
 How to Reach Us: See page 2 []

Verizon Long Distance

Timeless (continued)

Summary of Timeless

Total **\$ 1.90**

Timeless start date: 09/12/05

Total Long Distance calls **\$ 1.90**

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|--|---------------|
| 1 Federal excise tax at 3.00% | .06 |
| 2 Long Beach city tax | .10 |
| 3 911 State Tax | .01 |
| 4 California Relay Service and Communications Devices Fund | .01 |
| 5 CA High Cost Fund - B | .04 |
| 6 CA Universal Lifeline Telephone Service | .02 |
| Total | \$.24 |

Verizon Long Distance basic charges **\$ 2.14**

Total Verizon Long Distance Charges **\$ 2.14**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

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Billing Date: 08/22/06 Page 1 of 8
Telephone Number: 562 426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$ 227.39 |
| No payment received. | .00 |
| Past Due Charges (please pay now) | \$ 227.39 |
| New Charges | |
| Verizon (page 3) | \$ 81.78 |
| Verizon Long Distance (page 6) | 3.99 |
| Total New Charges Due Sep 15 | \$ 85.77 |
| To avoid a 1.5% late payment charge, payment must be received before September 22, 2006. | |
| Total Due: (Past Due + New) | \$ 313.16 |



Your Download Times Could Be Faster With Verizon Online DSL

Why wait with slow dial-up? Get high-speed internet (up to 766 Kbps) at dial-up prices. Call 1-866-488-2375. One-year commitment required.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.

ONE-BILL

Now You Can Get Your Verizon Wireless Charges On This Bill Too

Get your Verizon Wireless, Verizon local, long distance and DSL services on the same statement with ONE-BILL. It all comes on one statement, so there's just one payment to make. Call 1-888-489-5122 to sign up.

Restrictions apply.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 09/15/06
Total Due: \$ 313.16

Amount Paid: \$ [] [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000286

CSOC.RICH.010067

Billing Date: **08/22/06** Page **2** of **8**
 Telephone Number: **562 426**
 Account Number: []
 How to Reach Us : See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to this date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7670 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20564, or at fccinfo@fcc.gov, or call 1-866-225-5322 or TTY 1-866-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

| | |
|--|--|
| | |
|--|--|

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

Billing Date: 08/22/06 Page 3 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Aug 22 to Sep 22) | | | | |
|--|-----|-----------|--|-----------------|
| Description | Qty | Unit Rate | | |
| 1 @Package residence line | 1 | 17.25 | | 17.25 |
| 2 Residence line | 1 | 17.25 | | 17.25 |
| 3 Interstate Subscriber Line Charge | 1 | 6.50 | | 6.50 |
| 4 Interstate non-primary access | 1 | 7.00 | | 7.00 |
| Total | | | | \$ 48.00 |

| MISCELLANEOUS CHARGES AND CREDITS | |
|---|----------------|
| 5 Late payment charge on \$93.38 at 1.50% | 1.40 |
| Total | \$ 1.40 |

| BASIC SERVICE TAXES AND SURCHARGES | |
|--|-----------------|
| 6 Federal excise tax at 3.00% | 1.51 |
| 7 Long Beach city tax | 2.60 |
| 8 Funding to support the Public Utilities Commission | .04 |
| 9 911 State Tax | .23 |
| 10 Temporary surcharge as allowed by Public Utilities Commission | CR .03 |
| 11 California Relay Service and Communications Devices Fund | .02 |
| 12 CA High Cost Fund - B | .72 |
| 13 California Teleconnect Fund surcharge | .05 |
| 14 CA Universal Lifeline Telephone Service | .46 |
| 15 CA High Cost Fund - A | .08 |
| 16 Federal Universal Service Fee | .69 |
| 17 Federal Universal Service Fee | .74 |
| Total | \$ 7.11 |
| <i>Verizon basic charges</i> | <i>\$ 56.51</i> |

LOCAL TOLL CALLS

Verizon Five Cents PlanSM

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Min. | |
|-----------------|--------|----------|----------------|---------------|------|----------------|
| 18 Sun | Jul 23 | 1:32 pm | Alhambra CA | 626 302 | 3 | .15 |
| 19 Sun | Jul 23 | 1:35 pm | Alhambra CA | 626 302 | 13 | .65 |
| 20 Fri | Jul 28 | 11:22 am | Los Angeles CA | 213 897 | 13 | .65 |
| 21 Tue | Aug 1 | 10:31 am | San Monica CA | 310 264 | 1 | .05 |
| Subtotal | | | | | | \$ 1.50 |

Summary of Verizon Five Cents PlanSM

| | |
|--------------------------|----------------|
| 22 Plan calls | 1.50 |
| Total | \$ 1.50 |
| Total local toll charges | \$ 1.50 |

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

| | |
|--|----------------|
| 23 Long Beach city tax | .07 |
| 24 911 State Tax | .01 |
| 25 Temporary surcharge as allowed by Public Utilities Commission | CR .03 |
| 26 CA High Cost Fund - B | .03 |
| 27 CHCF-B Rate Adjustment | CR .05 |
| 28 CA Universal Lifeline Telephone Service | .02 |
| Total | \$.05 |
| <i>Verizon local toll charges **</i> | <i>\$ 1.55</i> |

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

CA211*HBRDA1

Billing Date: 08/22/06 Page 4 of 8
 Telephone Number: 562.426
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - NON-BASIC (Aug 22 to Sep 22)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 @Local Package Lite | 1 | 34.95 | 34.95 |
| 2 @Verizon Package Credit | 1 | CR 17.25 | CR 17.25 |
| 3 Inside Wire Maintenance | 2 | 2.99 | 5.98 |
| 4 @Home Voice Mail Standard - Pkg | 1 | | .00 |
| 5 @Unlimited ZUM | 1 | | .00 |
| 6 @Call Waiting/Cancel Call Waiting | 1 | | .00 |
| 7 @Three-way Calling | 1 | | .00 |
| 8 @Speed Dialing | 1 | | .00 |
| 9 @Caller ID with Anonymous Call Block | 1 | | .00 |
| Total | | | \$ 23.68 |

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|---------------|
| 10 Federal excise tax at 3.00% | CR .53 |
| 11 Long Beach city tax | .86 |
| 12 Funding to support the Public Utilities Commission | .03 |
| 13 911 State Tax | .11 |
| 14 Temporary surcharge as allowed by Public Utilities Commission | CR .01 |
| 15 California Relay Service and Communications Devices Fund | .01 |
| 16 CA High Cost Fund - B | .47 |
| 17 California Teleconnect Fund surcharge | .03 |
| 18 CHCF-B Rate Adjustment | CR 1.29 |
| 19 CA Universal Lifeline Telephone Service | .31 |
| 20 CA High Cost Fund - A | .05 |
| Total | \$.04 |

Verizon non-basic charges ** \$ 23.72

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 81.78

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes dual party relay service fund rate

Beginning 08/01/2006, your CA dual party relay service fund rate will decrease from 0.27 percent to 0.05 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide telecommunications services for people with special needs. See California Relay Service and Communications Devices Fund.

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

08 CA211*HBRDA1

Billing Date: 08/22/06 Page 5 of 8

Telephone Number: 562 4261

Account Number

How to Reach Us: See page 2

FOR YOUR INFORMATION

this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

**NOTICE OF PUBLIC PARTICIPATION HEARINGS
REGARDING REVIEW OF THE TELECOMMUNICATIONS
PUBLIC POLICY PROGRAMS RULEMAKING 06-05-028**

The California Public Utilities Commission (CPUC) has scheduled Public Participation Hearings in R.06-05-028 to conduct a comprehensive review of its Telecommunications Public Policy Programs - California LifeLine, Payphone Programs, Deaf and Disabled Telecommunications Program, and California Teleconnect Fund. The hearings will be held as follows:

Monday, September 25, 2006

10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program

1:30 pm - 4:30 pm All Other Programs

San Diego State Building

1350 Front Street, Auditorium
San Diego, California

Thursday, October 26, 2006

9:00 am - 11:00 noon Deaf and Disabled Telecommunications Program

1:30 pm - 4:30 pm All Other Programs

Oxnard City Hall Council Chambers

305 West 3rd Street
Oxnard, California

Friday, November 3, 2006

10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program

1:30 pm - 4:30 pm All Other Programs

California Energy Commission Building

1516 Ninth Street, Hearing Room A
Sacramento, California

The hearings have been scheduled as noted above and provide an opportunity for customers to present their views, comments and opinions regarding the Commission's Telecommunications Public Policy Programs. The assigned Commissioner and Administrative Law Judge will preside over the hearings and a court reporter will transcribe comments for the record. Representatives from the Commission's Public Advisor's Office will assist in facilitating the hearings.

The Commission welcomes your participation and comments. If you cannot attend the hearing, you may submit written comments to: CPUC, Public Advisor's Office, 505 Van Ness Avenue, San Francisco, CA 94102 or e-mail to public.advisor@cpuc.ca.gov. Please reference Rulermaking 06-05-028 in your written comments. Your comments will be circulated to the Commissioners and the assigned ALJ and will become part of the formal correspondence file as part of the record in this proceeding. These facilities are handicap accessible. If specialized accommodations are needed for the Sacramento location, such as language interpreters or assistance for the hard of hearing, please contact the CPUC's Public Advisor's Office via e-mail at public.advisor@cpuc.ca.gov or by phone at (415) 703 2074, toll-free at 1-866-849-8380, TTY toll-free at 1-866-836-7825, or regular TTY at (415) 703 5282 at least five (5) working days prior to hearing. For the PPH locations in San Diego and Oxnard, please contact the CPUC's Public Advisor's Office via e-mail at public.advisor.la@cpuc.ca.gov or by phone at (213) 576-7055, toll free at 1-866-849-8391, TTY toll free at 1-866-836-7825 at least five (5) working days prior to the hearing.

Special Savings on ADT Security!

As a Verizon customer receive special savings when you help protect your home or business with an ADT Security System. Call ADT for details at:
Residential Customers 800-617-8900
Business Customers 800-417-9238

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CSOC.RICH.010071

Billing Date: 08/22/06 Page 6 of 8
 Telephone Number: 562 426
 Account Number:
 How to Reach Us : See page 2

FOR YOUR INFORMATION

License numbers at 1-800-ADT-ASAP

Verizon is not affiliated with ADT and does not provide security services.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483 5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

| | | |
|-------------------------------------|--------|---------|
| Domestic | Amount | |
| Direct Dialed | .10 | |
| Total usage | \$.16 | |
| Plan Charges | 3.40 | |
| Total Long Distance calls | | \$ 3.50 |
| Taxes and Surcharges | | .49 |
| Total Verizon Long Distance Charges | | \$ 3.99 |

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

| Day | Date | Time | Place called | Number called | Minutes | |
|-----|------------|---------|---------------|---------------|---------|-----|
| 1 | Mon Jul 17 | 7:36 pm | Sacramento CA | 916 719 | 1 | .10 |
| | | | | Subtotal | | .10 |

Summary of Timeless

| | |
|---|----------------|
| 2 Plan Charge | 2.00 |
| 3 New plan charge effective Aug 1, 2006, 21 day(s) at new charge. | 1.40 |
| 4 Plan calls | .10 |
| Total | \$ 3.50 |

Timeless start date: 09/12/05

Total Long Distance calls \$ 3.50

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

| | |
|--|---------------|
| 5 Long Beach city tax | .19 |
| 6 Federal Universal Service Fee - Verizon LD | .30 |
| Total | \$.49 |

Verizon Long Distance basic charges \$ 3.99

CA211*HBRDA1

Billing Date: 08/22/06 Page 7 of 8
Telephone Number: 562 4261
Account Number:
How to Reach Us: See page 2

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.

06 CA211*HBRDA1

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CSOC.RICH.010073

Billing Date: 08/22/06 Page 8 of 8
Telephone Number: 562.426. [redacted]
Account Number: [redacted]
How to Reach Us: See page 2

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Billing Date: 09/19/06 Page 1 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|-------------------|
| Previous Charges | \$ 313.16 |
| No Payment Received | .00 |
| Past Due Charges (please pay now) | \$ 313.16 |
| New Charges | |
| Verizon (page 3) | - \$ 55.38 |
| Verizon Long Distance (page 5) | - 1.67 |
| Total New Charges Due Oct 13 | - \$ 57.05 |
| Total Due: (Past Due + New) | \$ 256.11 |

Please pay upon receipt

- Closing statement -

To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

ONE-BILL®

Now You Can Get Your Verizon Wireless Charges On This Bill Too

Get your Verizon Wireless, Verizon local, long distance and DSL services on the same statement with ONE-BILL. It all comes on one statement, so there's just one payment to make. Call 1-888-489-5122 to sign up.

Restrictions apply.



Tired Of Writing Checks Each Month?

Now there's an easier way to pay your bill - with Direct Debit. Just fill out the form on the back of this bill and send it in. And each month the amount of your bill will be automatically debited from your checking account. Talk about easy!

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account:
New Charges Due: Pay upon receipt
Total Due: \$ 256.11

Amount Paid :
\$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

Billing Date: 09/19/06 Page 2 of 6
 Telephone Number: 562 4261
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|--------------------|
| Billing questions | verizon.com/onlinhelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8888 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Direct payment enrollment | verizon.com/billpay | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1 800 974-6006 v/tty | 8 am - 6 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 6:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-0846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at fccnla@fcc.gov, or call 1-888-225-5322 or TTY 1-888-535-5322.

Note: The CPUC handles complaints of both Interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

CSOC.LRich.Verizon.00000295

CSOC.RICH.010076

Billing Date: 09/19/06 Page 3 of 6
 Telephone Number: 562 426
 Account Number
 How to Reach Us: See page 2

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------------|-----|-----------|-----------------|-----------------|
| 1 Interstate Subscriber Line Charge | 1 | O8124971 | Aug 30-Sep 21 | CR 4.77 |
| 2 @Package residence line | 1 | O8124971 | Aug 30-Sep 21 | CR 12.65 |
| Total Services Removed | | | | CR 17.42 |

For 562 426

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|---------------------------------|-----|-----------|-----------------|-----------------|
| 3 Residence line | 1 | O8124971 | Aug 30-Sep 21 | CR 12.65 |
| 4 Interstate non-primary access | 1 | O8124971 | Aug 30-Sep 21 | CR 5.13 |
| Total Services Removed | | | | CR 17.78 |

Total Adding and Changing Service CR \$ 35.20

BASIC SERVICE TAXES AND SURCHARGES

| | | | | |
|---|--|--|--|-------------------|
| 5 Federal excise tax at 3.00% | | | | CR 1.07 |
| 6 Long Beach city tax | | | | CR 1.80 |
| 7 Funding to support the Public Utilities Commission | | | | CR .03 |
| 8 911 State Tax | | | | CR .17 |
| 9 Temporary surcharge as allowed by Public Utilities Commission | | | | .02 |
| 10 California Relay Service and Communications Devices Fund | | | | CR .01 |
| 11 CA High Cost Fund - B | | | | CR .51 |
| 12 California Teleconnect Fund surcharge | | | | CR .03 |
| 13 CA Universal Lifeline Telephone Service | | | | CR .33 |
| 14 CA High Cost Fund - A | | | | CR .05 |
| Total | | | | CR \$ 3.98 |

Verizon basic charges

CR \$ 39.18

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------|-----|-----------|-----------------|-----------------|
| 15 @Local Package Lite | 1 | O8124971 | Aug 30-Sep 21 | CR 26.63 |
| 16 Inside Wire Maintenance | 1 | O8124971 | Aug 30-Sep 21 | CR 2.19 |
| 17 @Verizon Package Credit | 1 | O8124971 | Aug 30-Sep 21 | 12.65 |
| Total Services Removed | | | | CR 15.17 |

02 CA211*HBRDA1

Billing Date: 09/19/06 Page 4 of 6

Telephone Number: 562.426

Account Number:

How to Reach Us : See page 2

ADDING AND CHANGING SERVICE (continued)

For 562 426

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|--|-----|-----------|-----------------|--------------------|
| 1 Inside Wire Maintenance | 1 | 08124971 | Aug 30-Sep 21 | CR 2.19 |
| Total Services Removed | | | | CR 2.19 |
| Total Adding and Changing Service | | | | CR \$ 17.36 |

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | | | |
|---|--|--|--|--------------------|
| 2 Federal excise tax at 3.00% | | | | .39 |
| 3 Long Beach city tax | | | | CR .83 |
| 4 Funding to support the Public Utilities Commission | | | | CR .02 |
| 5 911 State Tax | | | | CR .08 |
| 6 Temporary surcharge as allowed by Public Utilities Commission | | | | .01 |
| 7 California Relay Service and Communications Devices Fund | | | | CR .01 |
| 8 CA High Cost Fund - B | | | | CR .35 |
| 9 California Teleconnect Fund surcharge | | | | CR .02 |
| 10 CHCF-B Rate Adjustment | | | | 1.01 |
| 11 CHCF - B Rebate | | | | 1.12 |
| 12 CA Universal Lifeline Telephone Service | | | | CR .22 |
| 13 CA High Cost Fund - A | | | | CR .04 |
| Total | | | | \$ 1.16 |
| Verizon non-basic charges | | | | CR \$ 16.20 |

Total Verizon charges **CR \$ 55.38**

CHANGE IN CHARGES**Important billing information**

Beginning September 1, 2006 and continuing thereafter, your telephone bill will reflect a California High Cost Fund-B (CHCF-B)* permanent surcredit (credit) of 3.38 percent, a 0.22 percent change from your previous month's 3.16 percent temporary CHCF-B credit. In addition, your September bill will reflect a one-time 3.75 percent CHCF-B rate adjustment (credit). These credits will apply on most intrastate charges, except basic residential service, and will appear under the "Non-Basic Service Taxes and Surcharges" portion of your bill. The credit changes will result in a reduction to your bill, and are made in compliance with California Public Utilities Commission Resolution T-17009.

*The CHCF-B program provides support on residential basic service to make this service affordable in high cost areas.

Federal Excise Tax Change

The IRS announced the federal excise tax (Federal Tax) will no longer be collected on long distance and bundled services, which include VoIP and prepaid telephone cards. The Federal Tax will continue to apply to local-only service, which includes services and facilities sold in connection with local service. Verizon stopped billing the Federal Tax on these nontaxable services for bills issued after July 31, 2006. Customers may claim a credit or refund on their 2006 federal income tax return for the Federal Tax paid on nontaxable services billed after 02-28-03 and before 08-01-06. Procedures for claiming the refund can be found on the IRS website (www.irs.gov).

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.

02 CA211*HBRDA1

CSOC.LRich.Verizon.00000297

CSOC.RICH.010078

Billing Date: 09/19/06 Page 5 of 6
 Telephone Number: 562 426 []
 Account Number: []
 How to Reach Us: See page 2

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Adding & Changing Service CR \$ 1.47
 Taxes and Surcharges CR .20
 Total Verizon Long Distance Charges CR \$ 1.67

ADDING AND CHANGING SERVICE

For 562 426 []

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Sep 19, 2006).

Services Removed

| Product Description | Qty | Order Number | Effective Date | |
|-----------------------------------|-----|--------------|----------------|------------|
| 1 Timeless | 1 | 08124971 | Aug 30 | CR 1.47 |
| Total Services Removed | | | | CR 1.47 |
| Total Adding and Changing Service | | | | CR \$ 1.47 |

TAXES AND FEES ON SERVICES

2 Long Beach city tax CR .07
 3 Federal Universal Service Fee - Verizon LD CR .13
 Total CR \$.20

Verizon Long Distance basic charges CR \$ 1.67

Total Verizon Long Distance Charges CR \$ 1.67

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

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CSOC.RICH.010079

Billing Date: 09/19/06 Page 6 of 6
Telephone Number: 562 429
Account Number:
How to Reach Us: See page 2

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CA211*HBRDA1

CSOC.LRich.Verizon.00000299

CSOC.RICH.010080

Billing Date: 10/19/06 Page 3 of 4
Telephone Number: 562.426. [redacted]
Account Number: [redacted]
How to Reach Us: See page 2

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.

[redacted] CA211*HBRDA1 [redacted]

CSOC.LRich.Verizon.00000302

CSOC.RICH.010083

6718

CSOC.LRich.Verizon.00000304

CSOC.RICH.010085

Billing Date: 03/04/08 Page 1 of 8
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$.00 |
| No Payment Received | .00 |
| Balance | \$.00 |
| New Charges | |
| Verizon (page 3) | \$ 181.48 |
| Total New Charges Due Mar 28 | \$ 181.48 |
| To avoid a 1.5% late payment charge, payment must be received before April 04, 2008. | |
| Total Due | \$ 181.48 |

*Verizon bills in advance for most services.
This bill includes partial month's charges for your first month of service, an advance charge for the next month, and any applicable set-up fee for new services you've added to your account.



Register Today. View and Pay Your Verizon Account Online

Your PIN to register is:
For your security, this PIN will expire 30 days from your bill date.
Simplify life and register today at: verizon.com/registertoday

Thank You for Choosing Verizon!

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-483-0850.

Moving?

Moving? 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all.
Call us for Internet, phone and entertainment in your new home.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: Mar 28, 2008
Total Due: \$ 181.48 030408

Amount Paid : \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2720

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91348-9688

CSOC.LRich.Verizon.00000305

CSOC.RICH.010086

Billing Date: 03/04/08 Page 2 of 8
 Telephone Number: 962 9881
 Account Number: [redacted]
 How to Reach Us : See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Billing questions | verizon.com/onlinehelp | 1-800-483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Payment arrangements | Verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:30 am - 5:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1-800-483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
 Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8946. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at icfinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments
 If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
 PO Box 11328
 St. Petersburg, FL 33733-1328
 For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

Sign here to enroll in Direct Payment _____ Date _____

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

Street Address _____
 City, State, Zip _____

Billing Date: 03/04/08 Page 4 of 8
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)
NON-BASIC CHARGES (continued)

| Description | Qty | Unit Rate | |
|--|-----|-----------|-----------------|
| 1 + Unlimited Local Toll | 2 | | .00 |
| 2 + Call Waiting/Cancel Call Waiting | 2 | | .00 |
| 3 + Caller ID | 2 | | .00 |
| 4 + Unlimited ZUM | 2 | | .00 |
| 5 + Verizon OnePoint Voice Mail | 2 | | .00 |
| 6 + Verizon Long Distance | 2 | | .00 |
| For long distance questions, please call 800 483-3000. | | | |
| Total | | | \$ 68.66 |

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

ADDING AND CHANGING SERVICE

For 562 988-5152

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|-----------------------------------|-----|-----------|-----------------|--------------|
| 7 + Verizon Freedom Essentials | 1 | I1009258 | Feb 22-Mar 3 | 20.80 |
| 8 + Package residence line credit | 1 | I1009258 | Feb 22-Mar 3 | CR 7.06 |
| Total Services Added | | | | 13.74 |

For 562 988-5890

Services Added

| Product Description | Qty | Order No. | Effective Dates | |
|------------------------------------|-----|-----------|-----------------|--------------|
| 9 + Verizon Freedom Essentials | 1 | I1009258 | Feb 22-Mar 3 | 20.80 |
| 10 + Package residence line credit | 1 | I1009258 | Feb 22-Mar 3 | CR 7.06 |
| Total Services Added | | | | 13.74 |

Total Adding and Changing Service \$ 27.48

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|--|----------------|
| 11 Federal excise tax | CR 1.54 |
| 12 Utility User's Tax | 4.80 |
| 13 Funding to support the Public Utilities Commission | .10 |
| 14 911 State Tax | .27 |
| 15 Temp. surcharge as allowed by Public Utilities Commission | 1.30 |
| 16 California Relay Service and Communications Devices Fund | .11 |
| 17 CHCF-B and the CASF | .28 |
| 18 California Teleconnect Fund surcharge | .07 |
| 19 CHCF-B Rate Adjustment | CR 2.68 |
| 20 Federal Universal Service Fee - Verizon LD | 3.45 |
| 21 CA Universal Lifeline Telephone Service | .64 |
| 22 CA High Cost Fund - A | .07 |
| Total | \$ 6.86 |

Verizon non-basic charges ** \$ 103.00

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

03 CA211*HBRDA1

Billing Date: 03/04/08 Page 5 of 8
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

Total Verizon charges \$ 181.48

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discuss future your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

562 988 5152

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: \$.00

562 988-5890

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: \$.00

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580."

FOR YOUR INFORMATION

FCC ruling - Pay Per Call

The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY PER CALL charges, however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

03 CA211*HBRDA1

Billing Date: 03/04/08 Page 6 of 8
Telephone Number: 562 989
Account Number:
How to Reach Us : See page 2

Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for these services.

We may use this information, without further authorization by you, to offer you (i) services of the type you already purchase from us and (ii) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at www.verizon.com. Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 866-483-9700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.

03 CA211*HBRDA1

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CSOC.RICH.010091

Billing Date: 03/04/08 Page 7 of 8
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

| | |
|---|----------------|
| Questions about your long distance bill | 1-877-463-5305 |
| Trouble with your long distance service | 1-800-463-8494 |
| Changes to your long distance service | 1-888-463-7547 |
| Other long distance questions | 1-888-463-7547 |
| Visit our Website at | verizonLD.com |

Your Rates, Terms, or Services Have Changed

Beginning with your January 2008 bill, the surcharge "CA High Cost Fund - B" will support both the High Cost Fund, which subsidizes affordable basic residential telephone rates in high-cost areas, and the Advanced Services Fund, which will promote deployment of broadband facilities in unserved and underserved areas of California.

03 CA211*HBRDA1

CSOC.LRich.Verizon.00000311

CSOC.RICH.010092

Billing Date: 03/04/08 Page 8 of 8
Telephone Number: 562 9881
Account Number
How to Reach Us: See page 2

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Billing Date: 04/04/08 Page 1 of 6
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

Previous Charges \$ 181.48
No Payment Received .00
Past Due Charges (please pay now) \$ 181.48

New Charges
Verizon (page 3) \$ 130.06
Total New Charges Due Apr 28 \$ 130.06

To avoid a 1.5% late payment charge, payment must be received before May 05, 2008.

Total Due \$ 311.54

Moving?

Moving? 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: Apr 28, 2008
Total Due: \$ 311.54 040408

Amount Paid: \$ [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH, CA 90809-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000313

CSOC.RICH.010094

Billing Date: 04/04/08 Page 2 of 6
 Telephone Number: 962 988
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Billing questions | verizon.com/onlinehelp | 1-800-483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1-800-483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1-800-483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1-800-483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espagnol | 1-800-743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1-800-483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1-800-483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1-800-483-2262 | 8 am - 5 pm M-F |
| Payment arrangements | Verizon.com/onlinehelp | 1-800-483-1807 | 8 am - 6 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:30 am - 5:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1-800-483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8946. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-535-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328
 For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

CSOC.LRich.Verizon.00000314

CSOC.RICH.010095

Billing Date: 04/04/08 Page 3 of 6
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Apr 4 to May 4)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 + Package residence line | 2 | 17.66 | 35.32 |
| 2 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 3 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.82 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|---|--|--|-----------------|
| 4 Federal excise tax | | | 1.50 |
| 5 Utility User's Tax | | | 2.52 |
| 6 Funding to support the Public Utilities Commission | | | .07 |
| 7 911 State Tax | | | .18 |
| 8 Temp. surcharge as allowed by Public Utilities Commission | | | .84 |
| 9 California Relay Service and Communications Devices Fund | | | .07 |
| 10 CHCF-B and the CASP | | | .18 |
| 11 California Teleconnect Fund surcharge | | | .05 |
| 12 CA Universal Lifeline Telephone Service | | | .42 |
| 13 CA High Cost Fund - A | | | .05 |
| 14 Federal Universal Service Fee | | | .73 |
| 15 Federal Universal Service Fee | | | .79 |
| Total | | | \$ 7.40 |
| Verizon basic charges | | | \$ 56.22 |

LOCAL TOLL CALLS**OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

| | | | |
|--------------------------------------|--|--|---------------|
| For 562 988 | | | |
| 16 3 local area call(s) at no charge | | | |
| Total | | | \$.00 |
| Total local toll charges | | | \$.00 |

Thank you for using Verizon.

MONTHLY SERVICE - Verizon and Verizon Long Distance (Apr 4 to May 4)**NON-BASIC CHARGES**

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 17 + Verizon Freedom Essentials | 2 | 51.99 | 103.98 |
| 18 + Package residence line credit | 2 | CR 17.66 | CR 35.32 |
| Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$14.95 of the total package price of \$51.99 is associated with long distance services and \$37.04 is associated with Regional Essentials). | | | |
| Regional Essentials includes: | | | |
| 19 + Unlimited Local Toll | 2 | | .00 |
| 20 + Call Waiting/Cancel Call Waiting | 2 | | .00 |
| 21 + Caller ID | 2 | | .00 |
| 22 + Unlimited ZUM | 2 | | .00 |
| 23 + Verizon OnePoint Voice Mail | 2 | | .00 |
| 24 + Verizon Long Distance | 2 | | .00 |
| For long distance questions, please call 800 483-3000. | | | |
| Total | | | \$ 68.66 |

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

08 CA210*HBRDA1

CSOC.LRich.Verizon.00000315

CSOC.RICH.010096

Billing Date: 04/04/08 Page 4 of 6
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

**MONTHLY SERVICE - Verizon and Verizon Long Distance
 NON-BASIC CHARGES** (continued)

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

+ Zone Unit Charges

For 562 988

| Day | Date | Time | Place called | Number called | Period | Min. | |
|--------------|------------|----------|--------------|---------------|--------|------|---------------|
| 1 | Mon Mar 17 | 1:52 pm | Redondo | CA 310 265 | Day | 7 | .00 |
| 2 | Mon Mar 17 | 2:02 pm | Redondo | CA 310 265 | Day | 1 | .00 |
| 3 | Fri Mar 21 | 10:40 am | Buena Park | CA 714 670 | Day | 1 | .00 |
| 4 | Mon Mar 24 | 2:49 pm | Garden Grv | CA 714 750 | Day | 2 | .00 |
| 5 | Mon Mar 24 | 3:17 pm | Redondo | CA 310 793 | Day | 1 | .00 |
| Total | | | | | | | \$.00 |

+ These calls are included with Verizon Freedom Essentials

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | |
|--------------|---|----------------|
| 6 | Federal excise tax | CR 1.10 |
| 7 | Utility User's Tax | 3.43 |
| 8 | Funding to support the Public Utilities Commission | .07 |
| 9 | 911 State Tax | .19 |
| 10 | Temp. surcharge as allowed by Public Utilities Commission | .93 |
| 11 | California Relay Service and Communications Devices Fund | .08 |
| 12 | CHCF-B and the CASF | .20 |
| 13 | California Teleconnect Fund surcharge | .05 |
| 14 | CHCF-B Rate Adjustment | CR 1.92 |
| 15 | Federal Universal Service Fee - Verizon LD | 2.74 |
| 16 | CA Universal Lifeline Telephone Service | .46 |
| 17 | CA High Cost Fund - A | .05 |
| Total | | \$ 5.18 |

Verizon non-basic charges ** \$ 73.84

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 130.06

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES

Late Payment Charge Increasing

On June 1, 2008, Verizon will increase its residence late payment charge from the current charge of 1.5% of the applicable outstanding balance to a charge of \$2.50 or 1.5% of the applicable outstanding balance, whichever is greater. A description of Verizon's late payment charge may be found on page two of your Verizon bill.

Changes in Federal Charges Beginning on or about April 1, 2008

Effective on or about April 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

08 CA210*HBRDA1

CSOC.LRich.Verizon.00000316

CSOC.RICH.010097

Billing Date: 04/04/08 Page 5 of 6
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

CHANGE IN CHARGES

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about April 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

08 CA210*HBRDA1

CSOC.LRich.Verizon.00000317

CSOC.RICH.010098

Billing Date: 04/04/08 Page 6 of 6
Telephone Number: 562 988
Account Number: [redacted]
How to Reach Us: See page 2

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CSOC.LRich.Verizon.00000318

CSOC.RICH.010099

Billing Date: 05/04/08 Page 1 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|---|------------------|
| Previous Charges | \$ 311.54 |
| Payment Received Apr 29. Thank You. | - 311.54 |
| Balance | \$.00 |
| New Charges | |
| Verizon (page 3) | \$ 181.49 |
| Total New Charges Due May 28 | \$ 181.49 |
| To avoid a 1.5% late payment charge, payment must be received before June 04, 2008. | |
| Total Due | \$ 181.49 |

Moving?

Moving? 1-866-VZ-MOVES
Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.



Twice the Fun - All in One
Sign up for Verizon Double Freedom and enjoy unlimited calling and up to 3 Mg high-speed Internet connection for only \$69.99/mo, plus taxes and fees. For details and to sign up, call 1-877-521-9688. Not available on all lines or in all areas.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: May 28, 2008
Total Due: \$ 181.49 050408

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000319

CSOC.RICH.010100

Billing Date: 05/04/08 Page 2 of 4
 Telephone Number: 662 9881
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Payment arrangements | verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Billing questions | verizon.com/onlinehelp | 1-800-483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-9688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:30 am - 5:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1-800-483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6345. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20564, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-535-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

Street Address _____

City, State, Zip _____

Billing Date: 05/04/08 Page 3 of 4
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (May 4 to Jun 4)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 Package residence line | 2 | 17.66 | 35.32 |
| 2 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 3 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.82 |

MISCELLANEOUS CHARGES AND CREDITS

| | | | |
|--|--|--|-----------------|
| 4 Late payment charge on \$181.48 at 1.50% | | | 2.72 |
| 5 Apr 30 Reconnection charge | | | 48.52 |
| Total | | | \$ 51.24 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|--|----------------|
| 6 Federal excise tax | | | 1.50 |
| 7 Utility User's Tax | | | 2.66 |
| 8 Funding to support the Public Utilities Commission | | | .07 |
| 9 911 State Tax | | | .18 |
| 10 Temp. surcharge as allowed by Public Utilities Commission | | | .84 |
| 11 California Relay Service and Communications Devices Fund | | | .08 |
| 12 CHCF-B and the CASF | | | .19 |
| 13 California Teleconnect Fund surcharge | | | .05 |
| 14 CA Universal Lifeline Telephone Service | | | .45 |
| 15 CA High Cost Fund - A | | | .05 |
| 16 Federal Universal Service Fee | | | .73 |
| 17 Federal Universal Service Fee | | | .79 |
| Total | | | \$ 7.59 |

Verizon basic charges \$ 107.65

MONTHLY SERVICE - Verizon and Verizon Long Distance (May 4 to Jun 4)**NON-BASIC CHARGES**

| Description | Qty | Unit Rate | |
|---|-----|-----------|----------|
| 18 Verizon Freedom Essentials | 2 | 51.99 | 103.98 |
| 19 Package residence line credit | 2 | CR 17.66 | CR 35.32 |
| Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$14.95 of the total package price of \$51.99 is associated with long distance services and \$37.04 is associated with Regional Essentials). | | | |
| Regional Essentials includes: | | | |
| 20 Unlimited Local Toll | 2 | | .00 |
| 21 Call Waiting/Cancel Call Waiting | 2 | | .00 |
| 22 Caller ID | 2 | | .00 |
| 23 Unlimited ZUM | 2 | | .00 |
| 24 Verizon OnoPoint Voice Mail | 2 | | .00 |
| 25 Verizon Long Distance | 2 | | .00 |
| For long distance questions, please call 800 483-3000. | | | |

Total \$ 68.66

For 562 988

For 562 988

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|--|---------|
| 26 Federal excise tax | | | CR 1.10 |
| 27 Utility User's Tax | | | 3.43 |
| 28 Funding to support the Public Utilities Commission | | | .07 |
| 29 911 State Tax | | | .19 |
| 30 Temp. surcharge as allowed by Public Utilities Commission | | | .93 |
| 31 California Relay Service and Communications Devices Fund | | | .08 |
| 32 CHCF-B and the CASF | | | .20 |
| 33 California Teleconnect Fund surcharge | | | .05 |
| 34 CHCF-B Rate Adjustment | | | CR 1.92 |
| 35 Federal Universal Service Fee - Verizon LD | | | 2.74 |
| 36 CA Universal Lifeline Telephone Service | | | .46 |

01 CA210*HBRDA1

CSOC.LRich.Verizon.00000321

CSOC.RICH.010102

Billing Date: 05/04/08 Page 4 of 4
 Telephone Number: 562.9881
 Account Number:
 How to Reach Us: See page 2

| | |
|---|------------------|
| NON-BASIC SERVICE TAXES AND SURCHARGES (continued) | |
| 1 CA High Cost Fund - A | .05 |
| Total | \$ 5.18 |
| <i>Verizon non-basic charges **</i> | <i>\$ 73.84</i> |
| **Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service. | |
| Total Verizon charges | \$ 181.49 |

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Notice of Price Increase

Beginning June 1, 2008 the monthly rate for Verizon Freedom Essentials will increase from \$51.99 to \$54.99. The monthly rate for Verizon Freedom Value will increase from \$46.99 to \$49.99. The increase is associated with the long distance portion of the packages. If you are a customer who subscribes to a Verizon Double, Triple or Ultimate Freedom bundle, you will not experience the rate increase. Please call the telephone number on the information page of your bill, if you have questions.

CA21091BRDA1

Billing Date: 06/04/08 Page 1 of 6
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$ 181.49 |
| No Payment Received | .00 |
| Past Due Charges (please pay now) | \$ 181.49 |
| New Charges | |
| Verizon (page 3) | \$ 136.88 |
| Total New Charges Due Jun 28 | \$ 136.88 |
| To avoid a late payment charge, payment must be received before July 05, 2008. | |
| Total Due | \$ 318.37 |

Moving?

Moving? 1-866-VZ-MOVES.
 One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

Fios

Verizon FIOS® Internet, TV & Phone
 Get all three for only \$104.99 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 5/2 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-888-382-6213 to sign up today. Offer ends 7/31/08. Subj. to availability & restrictions.



Twice the Fun - All in One

Sign up for Verizon Double Freedom and enjoy unlimited calling and up to 3 Mg high-speed Internet connection for only \$89.99/mo. plus taxes and fees. For details and to sign up, call 1-877-521-9688. Not available on all lines or in all areas.

Mail Payments To:
 Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
 Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: Jun 28, 2008
Total Due: \$ 318.37 060408

Amount Paid: \$ [] [] [] [] [] []

LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000323

CSOC.RICH.010104

Billing Date: 06/04/08 Page 2 of 6

Telephone Number: 692 988

Account Number:

How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Payment arrangements | verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:30 am - 5:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the "Billing questions" number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at iccwb@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address

City, State, Zip

CSOC.LRich.Verizon.00000324

CSOC.RICH.010105

Billing Date: 06/04/08 Page 3 of 6

Telephone Number: 562 988

Account Number:

How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Jun 4 to Jul 4)

| Description | Qty | Unit Rate | |
|-------------------------------------|-----|-----------|-----------------|
| 1 Package residence line | 2 | 17.66 | 35.32 |
| 2 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 3 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total | | | \$ 48.82 |

BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|---|--|--|-----------------|
| 4 Federal excise tax | | | 1.50 |
| 5 Utility User's Tax | | | 2.52 |
| 6 Funding to support the Public Utilities Commission | | | .07 |
| 7 911 State Tax | | | .18 |
| 8 Temp. surcharge as allowed by Public Utilities Commission | | | .84 |
| 9 California Relay Service and Communications Devices Fund | | | .07 |
| 10 CHCF-B and the CASI' | | | .18 |
| 11 California Teleconnect Fund surcharge | | | .03 |
| 12 CA Universal Lifeline Telephone Service | | | .42 |
| 13 CA High Cost Fund - A | | | .05 |
| 14 Federal Universal Service Fee | | | .73 |
| 15 Federal Universal Service Fee | | | .79 |
| Total | | | \$ 7.38 |
| Verizon basic charges | | | \$ 56.20 |

MONTHLY SERVICE - Verizon and Verizon Long Distance (Jun 4 to Jul 4)**NON-BASIC CHARGES**

| Description | Qty | Unit Rate | |
|---|-----|-----------|-----------------|
| 16 Verizon Freedom Essentials | 2 | 54.99 | 109.98 |
| 17 Package residence line credit | 2 | CR 17.66 | CR 35.32 |
| Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$17.95 of the total package price of \$54.99 is associated with long distance services and \$37.04 is associated with Regional Essentials). | | | |
| Regional Essentials includes: | | | |
| 18 Unlimited Local Toll | 2 | | .00 |
| 19 Call Waiting/Cancel Call Waiting | 2 | | .00 |
| 20 Caller ID | 2 | | .00 |
| 21 Unlimited ZUM | 2 | | .00 |
| 22 Verizon OnePoint Voice Mail | 2 | | .00 |
| 23 Verizon Long Distance | 2 | | .00 |
| For long distance questions, please call 800 483-3000. | | | |
| Total | | | \$ 74.66 |

For 562 988

For 562 988

NON-BASIC SERVICE TAXES AND SURCHARGES

| | | | |
|--|--|--|----------------|
| 24 Federal excise tax | | | CR 1.10 |
| 25 Utility User's Tax | | | 3.73 |
| 26 Funding to support the Public Utilities Commission | | | .07 |
| 27 911 State Tax | | | .19 |
| 28 Temp. surcharge as allowed by Public Utilities Commission | | | .93 |
| 29 California Relay Service and Communications Devices Fund | | | .08 |
| 30 CHCF-B and the CASI' | | | .20 |
| 31 California Teleconnect Fund surcharge | | | .03 |
| 32 CHCF-B Rate Adjustment | | | CR 1.92 |
| 33 Federal Universal Service Fee - Verizon LD | | | 3.30 |
| 34 CA Universal Lifeline Telephone Service | | | .46 |
| 35 CA High Cost Fund - A | | | .05 |
| Total | | | \$ 6.02 |

08 CA211*HBRDA1

CSOC.LRich.Verizon.00000325

CSOC.RICH.010106

Billing Date: 06/04/08 Page 4 of 6
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

Verizon non-basic charges ** \$ 80.68
****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 136.88

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

August Rate Change Notice

Effective August 1, 2008, the monthly charge for Call Waiting, and for Call Waiting/Cancel Call Waiting, will increase. Call Waiting will increase from \$4.00 to \$4.50 per month, and Call Waiting/Cancel Call Waiting will increase from \$4.50 to \$4.75 per month. For more information on local, regional, and long distance calling, visit us at www.verizon.com or call the local business office number on your bill.

Important Rate Information

Effective July 19, 2008, the Returned Check charge will increase from \$11.30 to \$25.00. Any questions? Call the toll-free billing center number listed on your bill.

California changes Teleconnect Fund rate

Beginning 06/01/2008, your California Teleconnect Fund charge will decrease from 0.13 percent to 0.079 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See California Teleconnect Fund surcharge.

CA211*HBRDA1

Billing Date: 06/04/08 Page 5 of 6
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

| | |
|---|----------------|
| Questions about your long distance bill | 1-877-483-5305 |
| Trouble with your long distance service | 1-800-483-8494 |
| Changes to your long distance service | 1-888-483-7547 |
| Other long distance questions | 1-888-483-7547 |
| Visit our Website at | verizonLD.com |

Notice of Price Increase

Effective July 19, 2008, International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. IMTS rates apply if you are not enrolled in an international optional calling plan. In addition, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries and changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees that foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about IMTS or Premium Termination rates, call our business office or visit us on the web at www.verizon.com

Your Rates, Terms, or Services Have Changed

Beginning June 1, 2008, your California Teleconnect Fund rate will change from 0.13% to 0.079% per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

CA211*HBRDA1

CSOC.LRich.Verizon.00000327

CSOC.RICH.010108

Billing Date: 06/04/08 Page 6 of 6
Telephone Number: 562.988.
Account Number:
How to Reach Us: See page 2

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Billing Date: 07/04/08 Page 1 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$ 318.37 |
| No Payment Received | .00 |
| Past Due Charges (please pay now) | \$ 318.37 |
| New Charges | |
| Verizon (page 3) | \$ 140.49 |
| Total New Charges Due Jul 28 | \$ 140.49 |
| To avoid a late payment charge, payment must be received before August 04, 2008. | |
| Total Due | \$ 458.86 |

Moving?

Moving? 1-800-VZ-MOVES
One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

Fios

Verizon FIOS® Internet, TV & Phone
Get all three for only \$104.99 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 5/2 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-877-896-0092 to sign up today. Offer ends 6/31/08. Subj. to availability & restrictions.



Welcome to the Faster Lane

Crank up your online experience with speeds up to 768K through Verizon High Speed Internet for just \$21.99/mo for 1 year plus taxes and fees. Begin surfing up to 21 times faster than 28.8K dial-up by calling 1-888-906-5275 to sign up today! Subj. to availability & restrictions.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: Jul 28, 2008
Total Due: \$ 458.86 070408

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000329

CSOC.RICH.010110

Billing Date: 07/04/08 Page 2 of 4
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Payment arrangements | verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispánico de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8698 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2282 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-874-6006 v/tty | 8:30 am - 5:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

For Your Information

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge
 A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$23.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
 Please call your Verizon Customer Representative at the "Billing questions" number which appears above, if you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments
 If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
 PO Box 11328
 St. Petersburg, FL 33733-1328
 For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address: _____
 City, State, Zip: _____

Billing Date: 07/04/08 Page 3 of 4
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See page 2

| MONTHLY SERVICE - BASIC (Jul 4 to Aug 4) | | | |
|--|-----|-----------|-----------------|
| Description | Qty | Unit Rate | |
| 1 Package residence line | 2 | 17.66 | 35.32 |
| 2 Interstate Subscriber Line Charge | 1 | 6.50 | 6.50 |
| 3 Interstate non-primary access | 1 | 7.00 | 7.00 |
| Total Due | | | \$ 48.82 |

| MISCELLANEOUS CHARGES AND CREDITS | | | |
|-----------------------------------|--|--|----------------|
| 4 Late payment charge on \$181.49 | | | 2.72 |
| Total Due | | | \$ 2.72 |

| BASIC SERVICE TAXES AND SURCHARGES | | | |
|---|--|--|-----------------|
| 5 Federal excise tax | | | 1.50 |
| 6 Utility User's Tax | | | 2.66 |
| 7 Funding to support the Public Utilities Commission | | | .07 |
| 8 911 State Tax | | | .18 |
| 9 Temp. surcharge as allowed by Public Utilities Commission | | | .84 |
| 10 California Relay Service and Communications Devices Fund | | | .08 |
| 11 CHCF-B and the CASF | | | .19 |
| 12 California Teleconnect Fund surcharge | | | .03 |
| 13 CA Universal Lifeline Telephone Service | | | .45 |
| 14 CA High Cost Fund - A | | | .05 |
| 15 Federal Universal Service Fee | | | .74 |
| 16 Federal Universal Service Fee | | | .80 |
| Total Due | | | \$ 7.59 |
| Verizon basic charges | | | \$ 59.13 |

| MONTHLY SERVICE - Verizon and Verizon Long Distance (Jul 4 to Aug 4) | | | |
|---|-----|-----------|-----------------|
| NON-BASIC CHARGES | | | |
| Description | Qty | Unit Rate | |
| 17 Verizon Freedom Essentials | 2 | 54.99 | 109.98 |
| 18 Package residence line credit | 2 | CR 17.66 | CR 35.32 |
| Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$17.95 of the total package price of \$54.99 is associated with long distance services and \$37.04 is associated with Regional Essentials). | | | |
| Regional Essentials includes: | | | |
| 19 Unlimited Local Toll | 2 | | .00 |
| 20 Call Waiting/Cancel Call Waiting | 2 | | .00 |
| 21 Caller ID | 2 | | .00 |
| 22 Unlimited ZUM | 2 | | .00 |
| 23 Verizon OnePoint Voice Mail | 2 | | .00 |
| 24 Verizon Long Distance | 2 | | .00 |
| For long distance questions, please call 800 483-3000. | | | |
| Total Due | | | \$ 74.66 |

For 562 988
 For 562 988

| NON-BASIC SERVICE TAXES AND SURCHARGES | | | |
|--|--|--|---------|
| 25 Federal excise tax | | | CR 1.10 |
| 26 Utility User's Tax | | | 3.76 |
| 27 Funding to support the Public Utilities Commission | | | .07 |
| 28 911 State Tax | | | .20 |
| 29 Temp. surcharge as allowed by Public Utilities Commission | | | .93 |
| 30 California Relay Service and Communications Devices Fund | | | .08 |
| 31 CHCF-B and the CASF | | | .20 |
| 32 California Teleconnect Fund surcharge | | | .03 |
| 33 CHCF-B Rate Adjustment | | | CR 1.28 |
| 34 Federal Universal Service Fee - Verizon LD | | | 3.30 |
| 35 CA Universal Lifeline Telephone Service | | | .46 |
| 36 CA High Cost Fund - A | | | .05 |

CA211*HBRDA1

Billing Date: 07/04/08 Page 4 of 4
 Telephone Number: 562.988
 Account Number:
 How to Reach Us: See page 2

| | |
|---|------------------|
| NON-BASIC SERVICE TAXES AND SURCHARGES (continued) | |
| Total Due | \$ 6.70 |
| <i>Verizon non-basic charges **</i> | <i>\$ 81.36</i> |
| **Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service. | |
| Total Verizon charges | \$ 140.49 |

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information**Important billing information**

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-600-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Important information

Effective July 1, 2008, the CHCF-B Rate Adjustment element will change from: (2.53%) to (1.60%) to reflect the Public Utilities Commission's decision to reform its universal service program.

Changes in Federal Charges Beginning on or about July 1, 2008

Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about July 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

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Billing Date: 07/22/08 Page 1 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

Previous Charges \$ 458.86
No Payment Received .00
Past Due Charges (please pay now) \$ 458.86

New Charges
Verizon (page 3) - \$ 155.90
Total New Charges Due Aug 15 - \$ 155.90
Total Due \$ 302.96

Please pay upon receipt

- Closing statement -
To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

Pay your bill online at verizon.com/payfinalbill

Moving?

Moving? 1-866-VZ-MOVES
One call gets you up & running!
Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.



Verizon Foundation
Visit Thinkfinity.org for thousands of FREE educational resources for teachers, students, parents and the after-school community.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account: []
New Charges Due: Pay upon receipt []
Total Due: \$ 302.96 **072208**

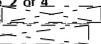
Amount Paid: \$ [] [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

CSOC.LRich.Verizon.00000333

CSOC.RICH.010114

Billing Date: 07/22/08 Page 2 of 4
 Telephone Number: 562 988
 Account Number: 
 How to Reach Us : See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Payment arrangements | verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/billview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:00 am - 6:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

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

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Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

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A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for such payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

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.LRich.Verizon.00000334

CSOC.RICH.010115

Billing Date: 07/22/08 Page 3 of 4

Telephone Number: 562 988

Account Number: [REDACTED]

How to Reach Us: See page 2

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 988 [REDACTED]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|-------------------------------------|-----|-----------|-----------------|-----------------|
| 1 Interstate Subscriber Line Charge | 1 | 04779606 | Jun 30-Aug 3 | CR 7.37 |
| 2 Package residence line | 1 | 04779606 | Jun 30-Aug 3 | CR 20.01 |
| Total Services Removed | | | | CR 27.38 |

For 562 988 [REDACTED]

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|---------------------------------|-----|-----------|-----------------|-----------------|
| 3 Package residence line | 1 | 04779606 | Jun 30-Aug 3 | CR 20.01 |
| 4 Interstate non-primary access | 1 | 04779606 | Jun 30-Aug 3 | CR 7.93 |
| Total Services Removed | | | | CR 27.94 |

Total Adding and Changing Service CR \$ 55.32**BASIC SERVICE TAXES AND SURCHARGES**

| | |
|---|-------------------|
| 5 Federal excise tax | CR 1.70 |
| 6 Utility User's Tax | CR 2.86 |
| 7 Funding to support the Public Utilities Commission | CR .07 |
| 8 911 State Tax | CR .21 |
| 9 Temp. surcharge as allowed by Public Utilities Commission | CR .96 |
| 10 California Relay Service and Communications Devices Fund | CR .08 |
| 11 CHCF-B and the CASF | CR .20 |
| 12 California Teleconnect Fund surcharge | CR .03 |
| 13 CA Universal Lifeline Telephone Service | CR .47 |
| 14 CA High Cost Fund - A | CR .05 |
| 15 Federal Universal Service Fee | CR .84 |
| 16 Federal Universal Service Fee | CR .90 |
| Total Due | CR \$ 8.37 |

Verizon basic charges**CR \$ 63.69****VERIZON NON-BASIC SERVICE****ADDING AND CHANGING SERVICE**

For 562 988 [REDACTED]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|----------------------------------|-----|-----------|-----------------|-----------------|
| 17 Verizon Freedom Essentials | 1 | 04779606 | Jun 30-Aug 3 | CR 62.32 |
| 18 Package residence line credit | 1 | 04779606 | Jun 30-Aug 3 | 20.01 |
| Total Services Removed | | | | CR 42.31 |

[REDACTED] 04 CQ211*HBRDA1 [REDACTED]

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Billing Date: 07/22/08 Page 4 of 4
 Telephone Number : 562 988 []
 Account Number []
 How to Reach Us : See page 2

ADDING AND CHANGING SERVICE (continued)

For 562 988 []

Services Removed

| Product Description | Qty | Order No. | Effective Dates | |
|--|-----|-----------|-----------------|--------------------|
| 1 Verizon Freedom Essentials | 1 | 04779696 | Jun 30-Aug 3 | CR 62.32 |
| 2 Package residence line credit | 1 | 04779696 | Jun 30-Aug 3 | 20.01 |
| Total Services Removed | | | | CR 42.31 |
| Total Adding and Changing Service | | | | CR \$ 84.62 |

NON-BASIC SERVICE TAXES AND SURCHARGES

| | |
|---|---------------------|
| 3 Federal excise tax | 1.24 |
| 4 Utility User's Tax | CR 4.26 |
| 5 Funding to support the Public Utilities Commission | CR .08 |
| 6 911 State Tax | CR .22 |
| 7 Temp. surcharge as allowed by Public Utilities Commission | CR 1.05 |
| 8 California Relay Service and Communications Devices Fund | CR .09 |
| 9 CHCF-B and the CASF | CR .22 |
| 10 California Teleconnect Fund surcharge | CR .04 |
| 11 CHCF-B Rate Adjustment to 07/01 | .04 |
| 12 CHCF-B Rate Adjustment from 07/01 | 1.40 |
| 13 Federal Universal Service Fee - Verizon LD | CR 3.73 |
| 14 CA Universal Lifeline Telephone Service | CR .52 |
| 15 CA High Cost Fund - A | CR .06 |
| Total Due | CR \$ 7.59 |
| Verizon non-basic charges | CR \$ 92.21 |
| Total Verizon charges | CR \$ 155.90 |

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Changes in Federal Charges Beginning on or about July 1, 2008

Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about July 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

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CSOC.RICH.010117

Billing Date: 08/22/08 Page 1 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|-----------------------------------|------------------|
| Previous Charges | \$ 302.96 |
| No Payment Received | .00 |
| Past Due Charges (please pay now) | \$ 302.96 |
| New Charges | |
| Total New Charges Due | \$.00 |
| Total Due | \$ 302.96 |

Moving?

Moving? 1-866-VZ-MOVES
One call gets you up & running!
Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

Please pay upon receipt

- FINAL BILL -
This Final Bill may have already been referred to an outside collection agency.
Pay your bill online at verizon.com/payfinalbill

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account:
New Charges Due: Pay upon receipt
Total Due: \$ 302.96 082208

Amount Paid: \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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CSOC.RICH.010118

Billing Date: 06/22/08 Page 2 of 4
 Telephone Number: 562 988
 Account Number:
 How to Reach Us: See below

How to Reach Us

| | | | |
|-----------------------------|--------------------------|----------------------|-----------------------|
| Payment arrangements | verizon.com/onlinehelp | 1 800 483-1807 | 8 am - 6 pm M-F |
| Billing questions | verizon.com/onlinehelp | 1 800 483-3000 | 8 am - 6 pm M-F |
| Repair | verizon.com/repair | 1 800 483-1000 | 24 hours a day |
| To order services | verizon.com/storefront | 1 800 483-4000 | 8 am - 6 pm M-F |
| Are you moving? | verizon.com/movingcenter | 1 800 483-4000 | 8 am - 6 pm M-F |
| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
| 國語 | | 1 800 483-8688 | 8 am - 5 pm M-F |
| 한국어 | | 1 800 483-7772 | 8 am - 5 pm M-F |
| Tiếng Việt Nam | | 1 800 483-2282 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/bill/ew | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:00 am - 6:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

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

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Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-228-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at fccw@fcc.gov, or call 1-888-225-5322 or TTY 1-888-335-5322.

Note: The CPUC handles complaints of both Interstate and intrastate unauthorized carrier charges ("sneaking"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

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.LRich.Verizon.00000338

CSOC.RICH.010119

Billing Date: 08/22/08 Page 3 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us : See page 2

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 1-888-500-5358. 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.

GA211*HBRDA1

Billing Date: 08/22/08 Page 4 of 4
Telephone Number: 562 988
Account Number
How to Reach Us : See page 2

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CA211*HBRDA1

CSOC.LRich.Verizon.00000340

CSOC.RICH.010121

Billing Date: 09/22/08 Page 1 of 4
Telephone Number: 562 9881
Account Number:
How to Reach Us: See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|------------------|
| Previous Charges | \$ 302.96 |
| No Payment Received | .00 |
| Past Due Charges (please pay now) | \$ 302.96 |
| New Charges | |
| Uncollectible (writeoff-activity) | \$ 302.96 |

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**** UNCOLLECTIBLE ACCOUNT ****
Account:
092208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



CSOC.LRich.Verizon.00000341

CSOC.RICH.010122

Billing Date: 09/22/08 Page 2 of 4
 Telephone Number : 662 988
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| Tiếng Việt Nam | | 1 800 483-2262 | 8 am - 5 pm M-F |
| Online billing & payment | verizon.com/bill/ew | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:00 am - 6:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

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Reconnect charge

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6757

Billing Date: 09/22/08 Page 3 of 4
Telephone Number: 562 988
Account Number:
How to Reach Us: See page 2

Total Verizon charges

\$.00

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Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

00 CA

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CSOC.RICH.010124

Billing Date: 09/22/08 Page 4 of 4
Telephone Number: 562 988 [redacted]
Account Number [redacted]
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[redacted] 00 CA [redacted]

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CSOC.RICH.010125

Billing Date: 10/22/08 Page 1 of 4
Telephone Number: 562 9881
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

| | |
|--|-------------|
| Previous Charges | |
| Payment Received Oct 06. Thank You. | - 302.96 |
| Balance Forward | - \$ 302.96 |
| New Charges | |
| Additional uncollectible (writeoff activity) | \$.00 |



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**** UNCOLLECTIBLE ACCOUNT ****

Account: []

102208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



CSOC.LRich.Verizon.00000345

CSOC.RICH.010126

Billing Date: 10/22/08 Page 2 of 4
 Telephone Number: 562 988
 Account Number: _____
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| Centro Hispano de Verizon | verizon.com/espanol | 1 800 743-2483 | 8 am - 6 pm M-F |
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| Online billing & payment | verizon.com/bilview | | 24 hours a day |
| Customers with disabilities | verizon.com/disabilities | 1-800-974-6006 v/tty | 8:00 am - 6:00 pm M-F |
| Tariff questions | www.verizon.com/tariffs | 1 800 483-3000 | 8 am - 5:30 pm M-F |

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Billing Date: 10/22/08 Page 3 of 4

Telephone Number: 562 988

Account Number:

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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 1-800-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

00 CA

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Telephone Number: 562 988
Account Number:
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111th CONGRESS, 2nd SESSION
U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX B

Joe Huntzinger

5140 N Delaware St

Indianapolis, IN 46205

Phone - (317)201-

Email - huntzingers@

Professional Experience:

Indianapolis Neighborhood Housing Partnership (INHP), Indianapolis, Indiana

Vice President, Mortgage Lending, May 2005 to present

- Oversight of the Single Family Lending, Multi-family Finance, Mortgage and Credit Services, and Loss Mitigation including Post Purchase Counseling Departments
- Lead program development and innovation for affordable housing and/or community development initiatives
- Access and coordinate multiple sources of loan and grant financing for project development
- Lead company through comprehensive and significant financial transactions such as loan securitizations, whole loan sales, and flow loan sales
- Act as community liaison on issues concerning affordable housing
- Identify and access financial capital to support INHP program initiatives and/or other affordable housing industry needs

Director of Single Family Lending, December 1999 - April 2005

- Oversee program development of all Single Family Lending Department
- Review and advise underwriting decisions
- Manage loan review committee
- Develop and implement single family lending process changes
- Coordinate whole loan sales and/or securitizations with Executive Management
- Promote INHP products and services to the general public
- Pursue partnerships and collaborations that enhance INHP's performance and the affordable housing industry in Indianapolis
- Work on projects as assigned by President and Executive Vice President
- Manage Mortgage Programs Staff

Gold Mortgage Group, LLC, Indianapolis, Carmel and Lebanon, Indiana

Branch Manager, July 1999 - August 1999

- Responsible for the management of the Indianapolis West Side office
- Set goals to insure the profitability of the branch
- Implemented strategies to increase sales volume, such as setting strategic marketing goals, pre-underwriting all potential clients, and constructing client transaction files in order to follow up on future business opportunities
- Established and maintained consistent, quality, customer service
- Exceeded company profit goals for West Side office

Joe Huntzinger Resume
Page 2 of 2

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

Lazarus Department Stores, Bloomington and Indianapolis, Indiana

Selling Service Specialist, September 1987 - September 1992

- Served as consultant to other sales associates and provided sales leadership

Indiana University Office of the Registrar, Bloomington, Indiana

Data Processor, Systems Division, August 1988 - May 1991

- Responsible for data entry and control in IBM mainframe environment
- Part-time employment through Federal work study program

Education:

- August 1992 B.A. Economics, Indiana University
- October 2008 Certified Mortgage Banker - Designation awarded by the Mortgage Bankers Association
- June 2008 Certified Residential Mortgage Professional - Designation awarded by the Indiana Mortgage Bankers Association
- April 2004 Graduate of the Mortgage Bankers Association's - The School of Mortgage Banking

Community Service and Awards:

- Board Member, Greater Indianapolis Mortgage Bankers Association
- Board Member and Executive Committee Member, Historic Landmarks Foundation of Indiana
- Chair, Historic Landmarks Foundation of Indiana Fund for Landmark Indianapolis Properties (FLIP) Committee
- National Delegate, Girls Scouts of Central Indiana
- Eagle Scout Awarded 1988

Report to the Investigative Subcommittee
In the Matter Regarding Representative Laura Richardson

Joseph Huntzinger
June 7, 2010

I. Introduction

The Investigative Subcommittee hired me to provide my professional opinions about issues related to its investigation. Generally, those areas include: (1) the circumstances surrounding Representative Richardson's original loan for her Sacramento property; (2) the hold placed on the foreclosure of Representative Richardson's Sacramento property; (3) the rescission of the foreclosure sale of Representative Richardson's Sacramento property; and (4) the modification of the loan for Representative Richardson's Sacramento property.

II. Background and Qualifications

A. Education

I have Bachelor of Arts in Economics from Indiana University. I am also a graduate of the Mortgage Bankers Association's School of Mortgage Banking. I was awarded the designation of Certified Mortgage Banker by the Mortgage Bankers Association. I was also awarded the designation of Certified Residential Mortgage Professional by the Indiana Mortgage Bankers Association.

B. Professional Experience

I have more than 18 years of experience in the residential mortgage industry. For the past 10 years, I have worked for the Indianapolis Neighborhood Housing Partnership, where I served first as the Director of Single Family Lending and more recently as the Vice President of Mortgage Lending. Prior to that I worked in various capacities at Gold Mortgage Group LLC and Banc One Mortgage Corporation.

III. Basis of Opinions

My opinions expressed in this report are based on my professional experience and the review of documents and other materials provided to me by the Investigative Subcommittee. These materials include the transcripts from six witness interviews, as well as approximately one thousand pages of documents that were collected by the Investigative Subcommittee.

IV. Professional Opinions

A. Representative Richardson's Original Mortgage Application

1. Background

In the early part of 2007, Representative Laura Richardson purchased a home in Sacramento, California for \$535,000. At the time she purchased the homes, Representative Richardson owned two other properties, one in Long Beach, California and one in San Pedro,

California. Representative Richardson had recently been elected to represent Long Beach in the California State Assembly, and intended to live in the Sacramento home while serving in the State Assembly.

Representative Richardson used a mortgage broker to assist her in obtaining a mortgage to purchase the Sacramento property. Representative Richardson's mortgage broker received a loan broker fee of \$10,700.00 for the loan. Representative Richardson's loan application packet contained a handwritten Employment Income Verification Letter that included both Representative Richardson's income from her employment and a "rent credit" for her San Pedro property. Representative Richardson's loan application stated that Representative Richardson had rental income for her San Pedro and Long Beach properties, and the loan application packet contained two rental agreements for these properties which supported this income.

Representative Richardson's mortgage broker has admitted to placing the false information on the mortgage application and to forging the rental agreements. The income from these rental agreements made it appear that Representative Richardson had more income than she actually did. Representative Richardson ultimately obtained a loan for the Sacramento property from Washington Mutual.

2. Mortgage Brokers

Mortgage brokers market mortgage loans to referral sources and potential borrowers. Mortgage brokers usually have relationships with wholesale mortgage bankers, and offer the wholesale mortgage bankers' mortgage programs to borrowers. Mortgage brokers receive and process mortgage loan applications, and then send the information to the wholesale mortgage bankers' underwriting department for review.

A wholesale mortgage banker's underwriter makes the final decision either to approve the mortgage loan application, to approve the application with conditions, or to reject the application. If the mortgage loan application is approved the mortgage broker will schedule a closing. The loan usually closes in the mortgage brokers name and is assigned to the wholesale mortgage banker at closing. The wholesale mortgage lender provides the loan funds at the closing.

3. Fraud Prevention in Loan Applications

As part of the underwriting approval process, the wholesale mortgage banker usually conducts quality control reviews and fraud prevention reviews. Banks use various tools to

conduct quality control reviews and prevent fraud. For example, banks use automated valuation models (AVM's), which are automated reports that can provide property valuation by using mathematical modeling combined with databases. Most AVM's calculate a property's value at a specific point in time.

Banks also use Social Security number (SSN) verifications to verify the SSN is valid, not stolen and belongs to the same person who applied for the mortgage.

Underwriters are also trained to assess the risk of a loan and in fraud prevention techniques. They look for red flags that represent fraud risk and review automated fraud prevention reports. One fraud prevention technique underwriters use is to have the borrower sign a 4502T form when the borrower applies for the loan. This form is used by the lender to request transcripts of the federal tax returns the borrower filed with the Internal Revenue Service (IRS). Once the transcripts are received from the IRS, they are reviewed against copies of the federal tax returns the borrower provided. If the income does not match, this discrepancy would be a red flag of possible fraud.

Some banks have setup special fraud prevention departments that work parallel to the underwriting department as the mortgage loan moves through the underwriting process. These specialized departments are highly trained in fraud prevention techniques and are usually better at identifying fraud than underwriting departments.

Banks also have post closing departments that conduct post closing reviews once the loan is closed to ensure all necessary documents are in the closed loan file and completed to meet secondary market or portfolio delivery.

4. Factors Considered in Loan Applications

When reviewing loan applications, lenders consider a number of factors. For example, lenders will often use a rate sheet, which shows the wholesale interest rates for each day. The rate sheet that appears to have been used by Washington Mutual with respect to Representative Richardson's loan application was document number JPMC-000315.

When a loan is a "full document" loan, lenders will consider all the debt and income information provided by the borrower when determining whether the prospective borrower qualifies for the loan. This is contrast to a "stated document" loan, in which the borrower states their income on the application but does not back it up with W2's or paystubs. Stated document loans may still require tax returns and bank statements. These loans usually require larger down

payments, higher credit scores and have higher interest rates than a full document loan. Representative Richardson's loan application appears to have been a "full document" file (see JPMC-000351), which means all the debt and income information provided by the borrower is considered in qualifying for the loan, including, rental income submitted with Representative Richardson's property. It is interesting that Washington Mutual did not raise any questions about Representative Richardson renting a property in Long Beach. It is standard for an elected official to live in the district they are elected, and thus a rental agreement for that property should have raised a red flag that the agreement was potentially fraudulent.

Rental agreements can be compared with the federal tax returns to verify if rental income or losses are being claimed to clear up this red flag. The rental agreement on the Long Beach property (see JPMC – 000372 – 000375) has a lease date commencing on 3/3/2005 so this income should be in the 2005 and 2006 federal tax returns. The rental agreement on the San Pedro property (see JPMC – 000376 – 000379) has a lease date commencing on 1/3/2007 so it would not be on the federal tax returns at the time of Laura Richardson's loan application.

Lenders will also sometimes consider credit letters of explanation, in which a borrower may attempt to explain any issues in the borrower's credit history. A credit letter of explanation was provided with Representative Richardson's loan application and can be found at JPMC-000307. This letter appears to have been provided to explain certain late payments in Representative Richardson's credit history.

Washington Mutual (WaMu) in 2006 was one of the largest mortgage lenders in the United States. They had a large banking footprint in the West and many home loan offices around the country. WaMu was known as a lender that offered higher risk sub-prime and option ARM loan products. By mid to late 2007, WaMu was being hit hard by the meltdown of the housing market due to their large presence as a mortgage lender holding many of these loans in their bank portfolio.

The California Housing Market in 2006 into early 2007 reached its peak in housing price appreciation (see the Case-Shiller Home Price Indices) and loose lending guidelines mixed with exotic loan products. Homebuyers still felt a sense of urgency to purchase a home before home prices appreciated higher. Many homebuyers in California were already priced out of the

housing market due to the rapid housing price appreciation that had occurred since 2002. Since fewer homebuyers existed in many high cost markets the mortgage business began to see the loosening of lending guidelines and the creation of exotic mortgage products to increase the demand for mortgages. This is when the market began to see 40 year mortgages, optional payment mortgages, low down payment sub-prime adjustable rate mortgages and interest only first mortgages. These products brought homebuyers back into the market in California that they had previously been price out of since they now could qualify for a mortgage under these loosened mortgage guidelines and exotic products. In 2006 and 2007 more homebuyers were choosing sub-prime adjustable rate and/or optional payment mortgages because they were the only products they could usually qualify for.

5. Conclusions

Knowingly providing false information on a mortgage application usually is mortgage fraud. Falsifying rental agreements and sending them to a lender is also mortgage fraud. It thus probable that someone committed mortgage fraud when submitting Representative Richardson's loan application. There are two categories of mortgage fraud: (1) fraud for profit and (2) fraud for housing. Fraud for profit is usually made by loan originators and sellers of real estate. The motivation is to profit from the loan fees for originators and the proceeds from the sale of the home for sellers of real estate. Fraud for housing is usually committed by homebuyers to qualify for a mortgage so they can purchase the home.

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, this is probable to be a case of fraud for profit. Representative Richardson's mortgage broker had a motivation to close this loan because the loan broker fee was \$10,700.00. Also, Representative Richardson's mortgage broker, the originator in this case, stated in his interview that he provided fake rental agreements and signed them. (Interview of Charles Thomas, at 23)

Additionally, the handwriting of the signature on the credit letter of explanation included with Representative Richardson's application appears to have the same handwriting as the fake rental agreements and appears to have been executed on the same date. (JPMC-000307) Credit letters of explanation may either be signed by the borrower or signed by the mortgage broker attesting to what information was provided. It is unusual that Representative Richardson's mortgage broker would have signed Representative Richardson's name to the credit letter of

explanation when the mortgage broker attested to the credit letter of explanation. This may indicate that Representative Richardson was not aware of, and did not participate in the drafting of, the documents submitted with her loan application.

The standard mortgage process for a letter of explanation is to have the borrower write the letter, sign it and give the original letter to the lender. For sake of time and ease it is common for the loan processor to have a verbal conversation with the borrower, type up the letter with the explanations from the conversation and then the loan 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 follow outcomes may result: (1) The borrower may get the loan reinstated by paying the defaulted amount during a statutory grace period. (2.) The borrower may sell the home to a third party during the statutory grace period and pay off the loan. (3.) A third party may buy the house at a public auction at the end of the pre foreclosure period. (4.) The lender may take ownership of the property with the intent to sell the property.

The lender can take ownership either through an agreement with the borrower such as a deed in lieu of foreclosure or by bidding at a public auction. If the lender gets the property back it is referred to as real estate owned or REO. The foreclosure process and timeline varies from state to state. Some states have redemption periods after the foreclosure that allow the borrower time to redeem the house. Also, it is not uncommon for loss mitigation efforts to occur from the time a borrower becomes delinquent on the loan to the day of public auction of the property.

3 Loss Mitigation

Loss mitigation is the process by which a lender will work with a borrower who is behind on the borrower's mortgage payments. It is very important for the borrower to communicate with the lender. If the borrower is not engaged and not communicating or responding to the lender via phone or mail, they are not likely to receive any loss mitigation options. Borrowers who are engaged and communicate with the lender are more likely to receive a loss mitigation work out. Loss Mitigation work outs include special forbearance, loan modifications, extensions of time, deed in lieu and short sales. Loss Mitigation's goal is to reduce the loss to the lender. So lenders consider the effects to the bottom line with loss mitigation option versus going through with foreclosure.

When working on loss mitigation with a borrower, lenders will look at the underlying reasons behind the delinquency or default to determine if this issue is behind the borrower and if the loan can be put back into a performing status. The most common reasons for defaults are

loss of income (job loss, income reduced, divorce and death) and health issues. More recent issues include borrowers defaulting due the decline in property values putting them underwater on the mortgage. This tends to be a choice issue versus an ability to pay issue.

While working through loss mitigation, a lender may place a hold on the foreclosure proceedings. Typically this would occur because a borrower's situation has changed such that the borrower appears likely to cure the default. Some lenders place holds over the end of the year holiday season or when waiting for details on a new government modification program that borrowers might qualify for.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the hold on the foreclosure proceedings for Representative Richardson's Sacramento property seems to be commercially reasonable. Representative Richardson did make contact with the lender seeking a workout. The Washington Mutual Executive Response Team placed a 60 day hold on the foreclosure to give time for the loss mitigation area to collect the information necessary to determine what work outs could be offered. It was reasonable for Washington Mutual to place a hold on the foreclosure because Representative Richardson's situation had changed and she was communicating with the lender.

Also, Washington Mutual had an appraisal completed on the property on March of 2008 showing a market value of \$475,000. (JPMC-000731) The original loan was for \$535,000. So, Washington Mutual was underwater on the loan. If the Loss Mitigation Team could find a work out, it would reduce the financial loss to Washington Mutual. This is the goal of loss mitigation. Otherwise Washington Mutual would have had to recognize a loss on the property. Thus, based on Representative Richardson's change in financial situation and expression of interest in staying in the property, it made financial sense to Washington Mutual to work with the Representative Richardson to determine if she could afford to keep the home.

C. Rescission of Foreclosure Sale

1. Background

Washington Mutual agreed with Representative Richardson that it would put the foreclosure sale on hold for 60 days on April 4, 2009, with the hold to expire on June 4, 2008. (JPMC-000486) Due to operational errors by Washington Mutual, the hold was lifted on April

15, 2008. (JPMC-000508; JPMC-000614) This error resulted in a foreclosure sale of Representative Richardson's Sacramento home on May 7, 2008, with the property being sold to Red Rock Mortgage for \$388,001. Upon realizing this error, Washington Mutual decided to rescind the foreclosure sale. Due to the rescission, Washington Mutual had to refund Red Rock Mortgage all of its money. I understand that Washington Mutual was also sued by Red Rock mortgage, and ultimately entered into an out of court settlement with Red Rock for a payment of approximately \$100,000 in addition to the return of the foreclosure sale amount.

2. Practice in the Industry

I am not familiar with the specifics of the California rescission process. However, typically the rescission process allows the borrower or lender to redeem the property back from the foreclosure sale within a specific amount of time. This usually requires paying off the foreclosure sale or default amount with a penalty.

While rescissions are very rare, I am aware of other instances in which a lender has rescinded, or otherwise reversed a foreclosure sale. In those instances, the foreclosure sale always occurred due to the lender's error.

3. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the rescission of the foreclosure sale was commercially reasonable. Washington Mutual made an agreement with the Representative Richardson to put the foreclosure sale on hold and the hold was lifted due to operational errors by Washington Mutual. This error resulted in the foreclosure sale of Representative Richardson's property. It is my understanding that rescission is not a common practice by lenders. However, if a lender made an error resulting in a foreclosure sale, the lenders should cancelled the foreclosure sale. It also not surprising that Washington Mutual had to pay Red Rock Mortgage some amount as a settlement of Red Rock's lawsuit.

D. Loan Modification

1. Background

After Washington Mutual rescinded the foreclosure sale of Representative Richardson's Sacramento property, Washington Mutual and Representative Richardson worked on, and agreed to, a modification of Representative Richardson's loan.

2. Ordinary Loan Modification Process

In the ordinary loan modification process, a borrower will communicate with the lender and express a desire to keep the home and express the ability to make payments. The lender would then send a package to the borrower to fill out and return to the lender. Once the borrower returns the package to the lender, the lender determines which if any loan modification options can be offered. If a modification can be offered, the lender and borrower discuss the terms. Some negotiation may occur but once the borrower and the lender agree to the loan modification terms, the documents are drawn up and sent to the borrower for signatures. The loan modification goes into effect per the terms once it is executed by both parties.

3. Factors Considered by Lender

After a lender has reviewed the information submitted by the borrower during the loan modification process, the lender determines how much disposable monthly income the borrower has left to pay the mortgage after the current monthly debts payments. This allows the lender to back into what mortgage payment will be affordable for the borrower. The lender will consider things like lowering the interest rate, increasing the term, decreasing the unpaid principal balance of the loan, rolling in legal fees and past due amounts and re-amortizing the loan balance over a different period of time. Many lenders use automated systems to determine the modification terms. The information used to qualify Representative Richardson for the loan modification was not backed up with actual paystubs and other support information but rather just using the information on the loan modification package forms she returned to WaMu and/or gathered on phone calls.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the terms of the loan modification offered to Representative Richardson was commercially reasonable. Washington Mutual appeared to be able to recapture the past due principal and interest payments, escrow advances, late fees and third party costs by rolling them into the modified loan. Representative Richardson's original unpaid principal balance (UPB) was \$535,001, with an initial interest rate of 8.8%, with a 30 year term and an appraised value of \$543,000. Representative Richardson's modified UPB is \$597,455.31, with a new fixed rate of 8.254%, with the same maturity date but re-amortized UPB over 40 years and an appraised value as of March 2008 of \$475,000. Thus, the loan modification was not just commercially reasonable, but was in fact beneficial to Washington

Mutual. It thus made sense that Washington Mutual wanted to enter into a loan modification agreement under those terms. It should be noted that Washington Mutual bid \$388,000 at the May 2008 Sheriff Sale even though they had a March 2008 appraisal value of \$475,000. When the house sold at the May 2008 Sheriff Sale to Red Rock Mortgage it sold for \$388,001 or one dollar over Washington Mutual's bid. These shows how weak the housing market was in California at this time and how few bidders were at the sale. Washington Mutual would have expected to end up with similar results at another sale and benefited with a modified loan about \$210,000 greater than their sheriff sale bid a few months earlier.

111th CONGRESS, 2nd SESSION
U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX C

111TH CONGRESS }
1st Session

HOUSE OF REPRESENTATIVES

{ REVIEW NO.
09-4126

**OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF
REPRESENTATIVES**

Report and Findings

Transmitted to the
Committee on Standards of Official Conduct
on August 6, 2009
and released publicly pursuant to H. Res. 895 of the
110th Congress as amended



August 2009

111TH CONGRESS } HOUSE OF REPRESENTATIVES { REVIEW NO.
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U.S. GOVERNMENT PRINTING OFFICE
WASHINGTON : 2009

51-612

OFFICE OF
CONGRESSIONAL ETHICS
BOARD

UNITED STATES HOUSE OF REPRESENTATIVES
ONE HUNDRED ELEVENTH CONGRESS

DAVID SKAGGS, *Chair*
PORTER GOSS, *Co-Chair*
YVONNE BURKE
KARFM ENGLISH
ALLISON HAYWARD
JAY EAGEN
WILLIAM FRENZEL
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Lee J. Wies, *Chief Counsel & Staff Director*
Elizabeth Horton, *Investigative Counsel*
Bryson Morgan, *Law Clerk*

REPORT

Review No. 09-1126

The Board of the Office of Congressional Ethics (hereafter "Board"), by a vote of no less than four members, on July 24, 2009, adopted the following report and findings and ordered them to be transmitted to the Committee on Standards of Official Conduct of the United States House of Representatives.

SUBJECT: Representative Laura Richardson.

STATEMENT OF THE NATURE OF THE REVIEW: On May 7, 2008, Representative Laura Richardson's Sacramento home was sold into foreclosure. On May 29, 2008, Washington Mutual, Representative Richardson's lender, rescinded the foreclosure sale. Immediately following the rescission, James York, the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from her lender. Further, Representative Richardson did not disclose her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

In the course of its review, the OCE learned that neighbors of Representative Richardson provided professional yard-care services to the Representative's Sacramento property for which they were not reimbursed.

Representative Richardson's conduct may have violated gift and financial disclosure rules.

RECOMMENDATION: The Board of the Office of Congressional Ethics recommends that the Committee on Standards of Official Conduct further review the allegation that Representative Richardson violated House Rule 25, clause 5 (gifts) by knowingly receiving preferential treatment from Washington Mutual Bank.

The Board recommends that the Committee dismiss the allegation that Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in subsequent amendments to her financial disclosure form filed in June 2008. The Board recommends that the Committee dismiss the allegation concerning Representative Richardson's receipt of professional services from her neighbors because if a violation occurred it would be de minimis.

VOTES IN THE AFFIRMATIVE: 5

VOTES IN THE NEGATIVE: 0

ABSTENTIONS: 1

(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. 09-4126

On July 24, 2009, the Board adopted the following findings of fact and accompanying citations to law, regulations, rules and standards of conduct (in *italics*). The Board notes that these findings do not constitute a determination that a violation actually occurred.

I. INTRODUCTON

1. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008.¹ On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded that sale claiming they had agreed to postpone any foreclosure sale of the home until June 4, 2008.² Immediately following the rescission, James York of Red Rock Mortgage, Inc., the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from Washington Mutual Bank.³

2. The Board also investigated whether Representative Richardson's failure to disclose her Sacramento home as an investment property on her 2007 Member's Financial Disclosure Statement filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008, constituted a violation of House Rule 26 and the Ethics in Government Act. The Board discovered two facts that indicate there is not substantial reason to believe Representative Richardson was required to disclose the Sacramento home. First, the investigation revealed that Representative Richardson occasionally lived in the Sacramento home,⁴ and as a secondary residence, the home was not required to be disclosed.⁵ Second, after the Board opened its review, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties [including the Sacramento home] on [her] financial disclosure statement."⁶

¹Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1).

²Notice of Rescission of Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 29, 2008 (Exhibit 2 at 09-4126-000005).

³Gene Maddaus, Broker Alleges Loan Favoritism, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09-4126-000008).

⁴Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011) and Memorandum of Interview of Neighbor C of Representative Laura Richardson, July 22, 2009 (Exhibit 5 at 09-4126-000014).

⁵U.S.C. app. 4, 102(a)(4)(A).

⁶Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09-4126-000017).

3. In addition, the Board learned in the course of conducting this review that neighbors provided various yard-care services to the Congresswoman's property in 2007 and 2008.⁷

4. The Board notes at the outset that Representative Richardson refused to cooperate with the OCE investigation. Counsel for Representative Richardson represented to the OCE that the Congresswoman had asked the Standards Committee in July 2008 for a "written opinion" related to the issues under review by the OCE. However, as of the date the OCE opened a preliminary review, the Standards Committee had not provided any such opinion. In the course of the OCE's review, the Standards Committee provided a written opinion to the Representative on the issue of whether she had to disclose her mortgage on the Sacramento property on her financial disclosure form.⁸ However, counsel for Representative Richardson also asserted that the Standards Committee has not addressed the issue of whether the Representative had received preferential treatment from Washington Mutual Bank and JP Morgan Chase (which purchased Washington Mutual following the events under review) and JP Morgan Chase told the OCE that the Standards Committee has not contacted them. Further, the Standards Committee never asked the OCE to cease its review. Counsel for JP Morgan Chase stated they would cooperate with the OCE's investigation if they were subpoenaed or if Representative Richardson authorized them to provide information to the OCE.⁹ The OCE requested such authorization from Representative Richardson and she refused. Pursuant to H. Res 895 §1(c)(2)(C)(i)(II)(bb) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, the Board draws a negative inference from Representative Richardson's refusal to cooperate with the OCE's investigation.¹⁰

A. SUMMARY OF ALLEGATIONS

5. There is substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.¹¹

6. There is not substantial reason to believe Representative Richardson violated House Rule 26 (financial disclosure) by failing to

⁷Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4); Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 15, 2009 (Exhibit 7); Memorandum of Interview of Neighbor C of Representative Laura Richardson, July 22, 2009 (Exhibit 5); and Jeff Gettlob, Congresswoman's abandoned house angers neighbors, L.A. TIMES, June 12, 2009 (Exhibit 8).

⁸Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 05-4126-00007).

⁹Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Leo Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July 16, 2009 (Exhibit 9 at 0916-4126-00026).

¹⁰According to H. Res 895, 110th Cong. 1(c)(2)(C)(i)(II)(bb) (2008) (as amended) and Rule 6 of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 11 (2009), the Board may draw a negative inference from any refusal to cooperate and may include a statement to that effect in any referral to the Committee on Standards of Official Conduct.

¹¹According to Rule 9(A) of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 16 (2009), "[t]he Board shall refer a matter to the Standard[s] Committee for further review if it determines there is a substantial reason to believe the allegations based on all the information then known to the Board."

disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms.

7. There is not substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

B. JURISDICTIONAL STATEMENT

8. The allegations that are the subject of this review concern Representative Laura Richardson, a Member of the United States House of Representatives from California. The Resolution the United States House of Representatives adopted creating the Office of Congressional Ethics directs that, "[n]o review shall be undertaken . . . by the board of any alleged violation that occurred before the date of adoption of this resolution."¹² The House adopted this Resolution on March 11, 2008. Because the conduct under review occurred or relates to actions taken after March 11, 2008, review by the Office of Congressional Ethics is in accordance with the Resolution.

C. PROCEDURAL HISTORY

9. A preliminary review in this matter commenced on April 2, 2009, following a written request by at least two members of the OCE Board made on March 26, 2009.

10. At least three members of the Board voted to initiate a second phase review in this matter on April 24, 2009. The second phase review commenced on May 1, 2009.

11. The Board voted to extend the 45-day second phase review by an additional 14 days, as provided for under H. Res 895, on June 12, 2009.¹³

12. The second phase review ended on June 30, 2009.¹⁴

13. Representative Richardson presented a statement to the Board, under Rule 9(B) of the Congressional Ethics' Rules for the Conduct of Investigations, on July 24, 2009.

14. The Board voted to refer the matter to the Committee on Standards of Official Conduct for further review and adopted these findings on July 24, 2009.

15. This report and findings were transmitted to the Committee on Standards of Official Conduct on August 6, 2009.

D. SUMMARY OF INVESTIGATIVE ACTIVITY

16. The OCE requested documents from and interviews with:

- (1) Representative Laura Richardson;
- (2) JP Morgan Chase;
- (4) Mr. James York;
- (5) California Reconveyance Company;
- (6) Individuals living near Representative Richardson's Sacramento home;

¹²H. Res 895, 110th Cong. § 1(c) (2008) (as amended, Mar. 11, 2008).

¹³H. Res. 895, 110th Cong. § 1(c)(2)(A)(i) (2008) (as amended, Mar. 11, 2008).

¹⁴Some documents and interviews were requested by the OCE staff prior to June 30, 2009, but not provided to the OCE until after this date.

- (7) The Sacramento County Clerk; and
 (8) The City of Sacramento;

II. WASHINGTON MUTUAL BANK POSTPONED AND THEN RESCINDED THE FORECLOSURE SALE OF REPRESENTATIVE RICHARDSON'S HOME

17. There is substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.¹⁵ Because "gifts" are defined to include "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value,"¹⁶ if Washington Mutual Bank rescinded the foreclosure sale of Representative Richardson's home and/or renegotiated her mortgage on terms that differed from the terms the bank offered to other similarly situated individuals in default on their mortgages, Representative Richardson may have received an improper gift in violation of House Rule 25, clause 5.

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

18. Gifts

5 U.S.C. § 7353 prohibits Members from "soliciting or accepting anything of value except, as provided in rules and regulations issued by their supervising ethics office."¹⁷

Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause."

The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."¹⁸

¹⁵The Board notes that Representative Richardson may, at the time of receipt, have been unaware that she was receiving preferential treatment from Washington Mutual Bank. Ignorance at the time of receipt of a gift, however, is not a complete defense. If Representative Richardson was not aware that she had received preferential treatment, she had an obligation to discover whether she had received preferential treatment and take the appropriate steps to remedy such receipt once press reports suggested that she had received preferential treatment.

¹⁶H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

¹⁷COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 25 (2008).

¹⁸H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

B. REPRESENTATIVE RICHARDSON FAILED TO PAY MORTGAGE PAYMENTS, UTILITY BILLS AND PROPERTY TAXES ON HER HOME.

| | |
|---|---|
| Slower Title of Sacramento AND WHEN RECORDED MAIL TO AND UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENTS TO: D Laura Richardson 3022 West Curtis Dr Sacramento, CA 95818 |  Sacramento County Recording Craig R Krause Clerk/Recorder BOOK 20070110 PAGE 1817 Check Number 4306 Wednesday, JUN 18, 2008 2:58:33 PM TEL 916 445 2700 Fax 916 445 2300 005-Sacramento Co OTT PRID RB3/6/1-1 |
| This Order No.: _____ Escrow No.: AL-17003947-RD | |
| GRANT DEED | |
| THE UNDERSIGNED GRANTOR(S) DECLARE(S) DOCUMENTARY TRANSFER TAX is \$589.05 <input checked="" type="checkbox"/> computed on full value of property conveyed, or <input type="checkbox"/> computed on full value less value of liens or encumbrances remaining at time of sale. <input type="checkbox"/> Unincorporated area <input checked="" type="checkbox"/> City of Sacramento AND | |
| FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust | |
| hereby GRANT(s) to: LAURA RICHARDSON, an Unmarried Woman | |
| the real property in the City of Sacramento, County of Sacramento, State of California, described as: Lot 289 as shown on the official "Plot of South Curtis Oaks Subdivision No. 0", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18. Also Known as: 3022 West Curtis Drive, Sacramento, CA 95818 APN: 013-0363-001 | |
| DATED December 12, 2006 STATE OF CALIFORNIA COUNTY OF Sacramento City of Sacramento, CA, 2006 Before me, Nikki Davis, A Notary Public in and for said State, personally appeared Mark S. Helmar and Sharon L. Helmar | Helmar Family Revocable Trust BY: <i>Mark S. Helmar</i> Mark S. Helmar, Trustee BY: <i>Sharon L. Helmar</i> Sharon L. Helmar, Trustee |
| personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) herein subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal. |  |
| Signature: <i>[Signature]</i> | (This area for official notarial seal) |

10

19. On January 4, 2007, Representative Richardson purchased a residential property in Sacramento, California for \$535,000.¹⁹

| | |
|--|--|
| RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9250 Colville Avenue Mail Stop: N 11 06 12 Chateausouth, CA 91311 610 492-6902 (610)775-3258 (Fax) |  Sacramento County Recording Craig R. Kress, Clerk/Recorder BOOK 20071214 PAGE 0358 Check Number 6189 Friday, DEC 14, 2007 0:41:50 AM T11 Pd 215.00 For-0905102112 TM/74/1-2 |
| <small>Space Above This Line for Recorder's Use Only</small> | |
| Trustee Sale No. 733397CA Loan No. 0728042433 Title Order No. M721004 | |
| IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST | |
| <p>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).</p> | |
| <p>This amount is \$18,356.40 as of December 13, 2007 and will increase until your account becomes current.</p> | |

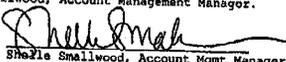
¹⁹Grant Deed, Jan. 4, 2007 (Exhibit 9 at 09-4126-000028).

20. According to Sacramento County records, after Representative Richardson failed to make \$18,356.40 in mortgage payments on the property in 2007, Washington Mutual Bank and California Reconveyance Company (acting as agent of Washington Mutual) placed Representative Richardson's home in foreclosure.²⁰

| | |
|--|--|
| RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9200 DRISTONE AVENUE MAIL STOP: N 11 08 12 CHILSWORTH, CA 91311 |  Sacramento County Recording Craig A Kramer, Clerk/Recorder BOOK 20080319 PAGE 0358 Check Number 2872 Wednesday, 10/01/08 10:20:00 AM PT TEL: 916 445 1112 FAX: 916 445 1112 JUN 14 11:11 |
| Trustee Sale No. 723397CA Loan No. 0726042433 Title Order No. M72-106 | |
| <small>PLEASE REMOVE THIS LINE FOR RECORDER'S USE ONLY</small> NOTICE OF TRUSTEE'S SALE | |
| <p>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.</p> <p>On 08/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/02/2007, Book 20070110, Page 1512, instrument _____ of official records in the Office of the Recorder of Sacramento County, California, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as TRUSTEE, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or 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 5102 of the Financial Code and authorized to do business in the 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.</p> <p>Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 8TH STREET, SACRAMENTO, CA Legal Description: LOT 258 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6, 19 OF MAPS, MAP NO. 18 Amount of unpaid balances and other charges: \$570,364.52 (estimated) Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818 APN Number: 013-0363-001-0000</p> <p>The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation, if any, shown herein. The property hereinafter described is being sold "as is".</p> | |

²⁰ Notice of Default and Election to Sell Under Deed of Trust, Trustee Sale No. 723397CA, Dec. 13, 2007 (Exhibit 11).

21. On March 17, 2008, California Reconveyance Company filed a Notice of Trustee's Sale with Sacramento County, stating that Representative Richardson had an unpaid balance of \$578,384.52 and that the property would be sold at public auction on April 7, 2008.²¹

| | |
|--|--|
| <p>AFTER RECORDING MAIL TO:</p> <p>CITY OF SACRAMENTO DEPARTMENT OF UTILITIES Business Services Division Customer Service Center 1355 35th Avenue SACRAMENTO, CA 95822</p> |  <p>Sacramento County Recording Title & Trust Clerk/Recorder BOOK 20070805 PAGE 0404 Friday, JUN 06, 2007 5:05:22 PM Ttl Pd \$0.00 No-303400706 DND/5071-10</p> |
| <p>SPACE ABOVE THIS LINE RESERVED FOR PURCHASER'S USE</p> | |
| <p>Sacramento County Recorder Date <u>06/07/07</u> Sacramento, California</p> <p>Subject: NOTICE OF DELINQUENT UTILITY CHARGES</p> <p>In accordance with City of Sacramento Code Chapter 13 and Sacramento Regional Sanitation District Ordinance No. SRDS-3, please place a lien against the parcel and amount as indicated below plus additional accrual until date of payment:</p> <p>SEE ATTACHED</p> <p>This is a NO FEE document recorded for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Smallwood, Account Management Manager.</p> <p> Shelle Smallwood, Account Mgmt Manager Business Services Division Customer Service Center</p> | |

²¹ Notice of Trustee's Sale, Trustee Sale No. 723397CA, Mar. 17, 2008 (Exhibit 12).

22. Representative Richardson also failed to pay \$154.03 in utility charges, and on June 7, 2007, the City of Sacramento Department of Utilities requested that a lien be placed on her property.²²

| | | |
|---|-----------------------|-------------------------------------|
| PARCEL NUMBER 013-0355-001-0000 SLIVER ADDRESS 3622 W CURTIS DR OWNER NAME RICHARDSON, SARAH | LIEN AMOUNT 154.03 | DATE OF ACTION 06/07/07 75818 |
|---|-----------------------|-------------------------------------|

| | |
|--|---|
| *NO FEE DOCUMENT - BIRMGHAM ASSESSMENT* PER GOVERNMENT CODE 6103 AFTER RECORDING MAIL TO: RED ROCK MORTGAGE INC 3650 AMERICAN RIVER DR #135 SACRAMENTO CA 95864 REGION #: ***** (PAGE ABOVE BELONGS TO ANOTHER RECORD) | SACRAMENTO COUNTY RECORDER Frederick S. Garcia, Clerk/Recorder BOOK 20060620 PAGE 0621 Friday, JUN 28, 2008 11:23:22 AM Fee Paid \$6.00 Net-088040500 RER/S1/1-1 |
|--|---|

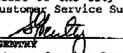
**TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES**

I hereby certify that the lien of delinquent City of Sacramento Utility charges recorded on June 08, 2007, in Book 070608 Page 0404, in the office of the County Recorder, is no longer in force and effect.

Said notice was filed against the property described as follows:

OWNER : RICHARDSON, SARAH
PARCEL NO.: 013-0355-001-0000
ADDRESS : 3622 W CURTIS DR
 SACRAMENTO CA 95818

This document is recorded for the benefit of the City of Sacramento, Department of Utilities by S GENTRY, Customer Service Supervisor.


 S GENTRY
 Customer Service Supervisor

²² Notice of Delinquent Utility Charges, June 7, 2007 (Exhibit 13).

23. Sacramento County records indicate that the lien placed on Representative Richardson's property was removed on or about June 16, 2008.²³

24. According to Sacramento County records, Representative Richardson also failed to pay \$9,087.43 in property taxes and default penalties on her Sacramento residence for fiscal years 2007 and 2008.²⁴

Page: 1 Document Name: Counter 2

| 07/14/09 SECURED REDEMPTIONS DEFAULTED BILL SUMMARY | | | | | | | | | | TIME: 11:2 |
|---|----------|---------|--------------|--------------|---------------------|-------|-----|----|----|------------|
| THIS ACCOUNT IS NOT OPEN | | | | | | | | | | |
| PARCEL NBR: 013-0363-001-0000 | | | | | DEFAULT DT: 08/07/0 | | | | | |
| DEFAULT NBR: 08-07006744-00 TRETER: | | | | | STAT: 32 | | | | | |
| STATUS: 3622 W CURTIS DR 95818 | | | | | STATE FEE: 15.00 | | | | | |
| DEFAULT DT OWNER: | | | | | RUL OF EQ: | | | | | |
| CURRENT OWNER: RICHARDSON LAURA | | | | | LIEN SRCH: | | | | | |
| CARE OF NAME: | | | | | INTEREST %: .015 | | | | | |
| TOTAL DUN DEFORB: 08/01/09 9087.43 | | | | | INTEREST PAID: | | | | | |
| | | | | | DPL/ RD TT DPT BK | | | | | |
| ID YR/BILL | ST | TAK AMT | DPL/ PEN AMT | DPL/ CFT AMT | DMP PSN AMT | RD TT | DPT | BK | FL | |
| 01 | 07006744 | 32 | 2096.35 | 209.84 | 10.00 | 31.47 | 16 | 2 | | |
| 02 | 07266823 | 32 | 1016.82 | 101.68 | 10.00 | 13.25 | 16 | 2 | | |
| 03 | 07482740 | 32 | 4994.64 | 499.46 | 10.00 | 74.92 | 16 | 2 | | |

| DATE: 07/14/09 SECURED REDEMPTIONS COLLECTIONS SCREEN | | | | | | | | | | TIME: 11:2 |
|---|--------|-------|--------|----------|---------------------|---------|---------|--|--|------------|
| PARCEL NBR: 013-0363-001-0000 | | | | | | | | | | |
| DEFAULT NBR: 08-07006744-00 TRA: 03005 | | | | | DEFAULT DT: 08/07/0 | | | | | |
| STATUS: 3622 W CURTIS DR 95818 | | | | | AUCTION DT: | | | | | |
| DEFAULT DT OWNER: | | | | | STAT: 32 | | | | | |
| CURRENT OWNER: RICHARDSON LAURA | | | | | RDMP OUTSTANDING | | | | | |
| CARE OF NAME: | | | | | -00 | | | | | |
| CERT ISSUED TO: WASHINGTON MUTUAL | | | | | CURR YR OUTSTANDIN | | | | | |
| | | | | | 00 | | | | | |
| ID | DATE | PD DT | TIME | ACTIVITY | REEL | FRAME | AMOUNT | | | |
| 001 | 080731 | 07/08 | 080731 | PAYOFF | 00 | 01 0057 | 9087.43 | | | |

25. Sacramento County records show that on July 31, 2008 Representative Richardson paid \$9,087.43 in owed property taxes.²⁵

²³ Termination of Lien of Delinquent Sacramento City Utility Charges, June 16, 2008 (Exhibit 14).
²⁴ Sacramento County Secured Redemptions Defaulted Bill Summary (Exhibit 15 at 09-4126-000659). See also Sacramento County Duplicate Tax Bills (Exhibit 15 at 09-4126-000660-000662).
²⁵ Sacramento County Secured Redemptions Collections Screen (Exhibit 16).

C. REPRESENTATIVE RICHARDSON'S HOME WAS SOLD IN A
FORECLOSURE SALE TO RED ROCK MORTGAGE, INC.

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
2609 AMERICAN RIVER DRIVE #113
SACRAMENTO, CA 95864


Sacramento County Recording
Craig R Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 5235
Monday, MAY 18, 2008 11:12:43 AM
TUL 01 512.00 867-888230828
888-Sacramento, Ca DTT PR10
MH/SS/L-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0729842433 Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foregoing beneficiary.
- 2) The amount of the unpaid debt together with costs was\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was\$388,000.01
- 4) The documentary transfer tax is\$427.35
- 5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

8946: 3022 WEST CURTIS DRIVE, SACRAMENTO, CA 95819

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

26. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008, for \$388,001 to Mr. James York of Red Rock Mortgage, Inc.²⁶

²⁶Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1). On May 21, 2008, however, Representative Richardson issued a press release. In it, Representative Richardson asserted, "... the residential property in Sacramento California is not in foreclosure and has NOT been seized by the bank." See Update: Congressman Dennis Foreclosure Report, L.A. TIMES, May 21, 2008 (Exhibit 17 at 09-4126-000066).

27. Representative Richardson also issued a public statement that the foreclosure occurred "without her knowledge and contrary to an agreement with her lender," Washington Mutual Bank.²⁷

| | |
|--|---|
| <p>RECORDING REQUESTED BY CALIFORNIA RECONVYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVYANCE COMPANY 9200 DelAdele Avenue Mail Stop N 11 06 12 Chattanooga, CA 91311</p> |  <p>Sacramento County Recording Friedrich L. Garcia, Clerk/Recorder BOOK 20080202 PAGE 0885 Check Number: 285996 Recording: JUN 02, 2008 10:48:44 AM 713 PM \$14.00 100-000-1-1-2-2-2 RCV/02/1-2</p> |
| <p>Specimen Only Use for recorder's use only</p> | |
| <p>Trustee Sale No. 723397CA Loan No. 0720942433 Title Order No. M721884</p> | |
| <p>NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE</p> | |
| <p>This Notice of Rescission is made on 06/02/2008 with respect to the following facts:</p> | |
| <p>1. That CALIFORNIA RECONVYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/09/2007, Book 20070110, Page 1918, Individually naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of \$638,001.00.</p> | |
| <p>2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows: LOT 256 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</p> | |
| <p>A.P.N.: 013-0363-001-0000 S&M: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818</p> | |
| <p>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.</p> | |
| <p>4. On 06/07/2006, 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.</p> | |
| <p>5. The Trustee's Sale on 06/07/2006 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 06/07/2006 is therefore null and void, and of no force and effect.</p> | |
| <p>6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien numbers to the status quo ante that obtained prior to the Trustee's Sale.</p> | |
| <p>NOW THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 06/07/2006, FROM CALIFORNIA RECONVYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 06/18/2006 IN BOOK 20080202, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.</p> | |

²⁷Erica Werner, *California Congresswoman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 09-4126-000072).

D. WASHINGTON MUTUAL BANK RESCINDED THE FORECLOSURE SALE AND RETURNED THE PROPERTY TO REPRESENTATIVE RICHARDSON

28. On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded the sale. The Notice of Rescission states that Washington Mutual Bank had "previously agreed to postpone the foreclosure sale to June 4, 2008."²⁸

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 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 I
 through 26, inclusive,

Defendants.

Case No. **34-2008-0013091**
 NOTICE OF PENDENCY OF
 ACTION
 (Code Civ. Proc. § 405.20)

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008, in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.

29. Immediately following the rescission, James York of Red Rock Mortgage, Inc. publicly accused her of receiving preferential treatment from her lender²⁹ and, on June 12, 2008, filed suit in

²⁸ Notice of Rescission of Trustee's Deed Upon Sale, Trustee Sale No. 723307CA, May 29, 2008 (Exhibit 2 at 0900-4126-000005).

²⁹ Gene Maddaus, *Broker Alleges Loan Favoritism*, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09-4126-000008).

the Superior Court of California against Representative Richardson and Washington Mutual Bank.³⁰

30. Mr. York told the OCE that he settled the suit in July 2008, and because he signed a confidentiality agreement as part of the settlement provision, he was unable to talk to the OCE about the suit.³¹ Mr. York's counsel confirmed that Mr. York was unable to discuss the settlement.³²

31. According to a May 24, 2009 story by the Associated Press (AP), Representative Richardson provided the AP with "an April letter, which appears to be from Washington Mutual Home Loans, telling her that there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated May 22, 2008, which she said was from Washington Mutual that appeared to acknowledge an agreement to facilitate the rescission of foreclosure sale but gave no financial details."³³ Representative Richardson refused, however, to provide any information about these documents to the OCE.³⁴

³⁰ Notice of Pendency of Action, Superior Court of California: County of Sacramento, June 12, 2008 (Exhibit 19).

³¹ Telephone conversation between Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, James York, Red Rock Mortgage Inc., May 8, 2009.

³² E-mail from Tom Sheridan, Wagner Kirkman Blaine Klomparens & Youmans LLP, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, May 26, 2009.

³³ Erica Werner, *California Congressman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 93-4126-000072).

³⁴ While the Notice of Rescission of Trustee's Deed Upon Sale corroborates Representative Richardson's claim that she had reached an agreement with Washington Mutual Bank to delay the foreclosure sale of the home until June 4, 2008, Representative Richardson refused to provide any information about this agreement to the OCE. The Board notes that even if such an agreement had been reached, and the rescission of the foreclosure sale was proper because it was in violation of the agreement, the agreement to postpone the foreclosure sale itself may have been an instance of impermissible preferential treatment.

32. On June 4, 2009, California Reconveyance Company acting as Trustee rescinded the Declaration of Default and Demand for Sale and the Notice of Breach and Election to Cause Sale.³⁵

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| RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9200 CHADSOLE AVENUE MAIL STOP: CAC-4278 CHILSWORTH, CA 91311 |  Sacramento County Recorder Frederick S. Garcia, Clerk/Recorder BOOK: 20090609 PAGE: 0691 Check Number: 8228 Tuesday, JUN 09, 2009 8:33:09 AM T11 Pd 211.00 M--88801603; KM17271-1 |
| Trustee Sale No. 723397CA Loan No. 0729842433 Title Order No. M721884 | Oppose Above Form Line for recorder's use only |
| NOTICE OF RESCISSION Of Declaration of Default and Demand for Sale and of Notice of Breach and Election to Cause Sale | |
| NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust: | |
| TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN BENEFICIARY: WASHINGTON MUTUAL BANK Recorded 01/10/2007, Book 2007010, Page 1818, Instrument of Official Records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST APRIL 013-0365-001-0000 Situe: 3822 WEST CURTIS DRIVE, SACRAMENTO, CA 95818 | |
| WHEREAS: The Beneficiary under the certain Deed of Trust hereinabove described, heretofore delivered to the Trustee hereunder written Declaration of Default and Demand for Sale; and | |
| WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described; | |
| NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; if being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, WITHOUT PREJUDICE, NOT TO CAUSE A SALE TO BE MADE PURSUANT TO SAID Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be valid and remain in force the same as if said Declaration and Notice had not been made and given. | |
| Said Notice was Recorded on 12/14/2007 as Book 20071214, Page 868, Instrument, of Official Records in the Office of the Recorder of SACRAMENTO County, California. | |
| DATE: 06/04/2009 | |
| CALIFORNIA RECONVEYANCE COMPANY, as Trustee | |
|  KARIME ARIAS, ASSISTANT SECRETARY | |

33. The Board notes that Representative Richardson refused to cooperate with the OCE investigation. Representative Richardson refused to respond to repeated OCE requests for information and interviews. Representative Richardson also failed to respond to OCE requests that she grant JP Morgan Chase (who purchased Washington Mutual Bank), California Reconveyance Company and Red Rock Mortgage, Inc. permission to release to the OCE information regarding the mortgage on her Sacramento home, the settlement agreement reached between Washington Mutual and Red Rock Mortgage, Inc., and the rescission of the foreclosure sale.³⁶

³⁵ Notice of Rescission of Declaration of Default and Demand for Sale and of Notice of Breach and Election to Cause Sale, Trustee Sale No. 723397CA, June 4, 2009 (Exhibit 20).

³⁶ Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Leo Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July

Continued

34. It is possible that information unknown to the OCE could reveal that Representative Richardson did not receive special treatment from Washington Mutual Bank. However, pursuant to H. Res. 895 § 1(c)(2)(C)(i)(II)(bb) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, however, the Board draws a negative inference from Representative Richardson's refusal to cooperate with the OCE's investigation.

35. Based on the facts above, the Board therefore finds that there is a substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.³⁷

36. Representative Richardson submitted a written statement and supporting documents to the Board on July 22, 2009 pursuant to Section 1(f)(3) of H. Res. 895 of the 110th Congress, as amended, and Rule 9(B) of the OCE's Rules for the Conduct of Investigation.³⁸

III. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER MORTGAGE LIABILITY OR SACRAMENTO HOME AS AN ASSET

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

37. *Financial Disclosure*

Under 5 U.S.C. app. 4 § 102(a)(4), a Member's personal obligations aggregating over \$10,000 owed to one creditor at any time during the calendar year, regardless of repayment terms or interest rates must be included on personal financial disclosure statements.³⁹ 5 U.S.C. app. 4 § 102(a)(4)(A), expressly excludes "any mortgage secured by real property which is a personal residence of the reporting individual or his spouse" from disclosure requirements regardless of whether the level of indebtedness exceeds the purchase price of the home. The House Ethics Manual, however, advises that "[m]ortgages . . . secured by a personal residence (including secondary residences not used for rental purposes) . . . need not be disclosed as long as the indebtedness does not exceed the purchase price of the item.⁴⁰

³⁶ 2009 (Exhibit 9-4126-000026) (Chase advising the OCE that they "agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement").

³⁷ According to H. Res. 895 § 1(c)(2)(C)(i)(II)(bb) (2008) (as amended, Mar. 11, 2008) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations 11 (2008), the Board may draw a negative inference from any refusal to cooperate and may include a statement to that effect in any referral to the Committee on Standards of Official Conduct.

³⁸ The documents provided by Representative Richardson only contain a press report in which a representative of Washington Mutual Bank states that it is the policy of Washington Mutual Bank to treat all customers equally, and Washington Mutual Bank's Lobbying Contribution Report for 2008, in which Washington Mutual Bank certified that they had not "provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period." (Exhibit 21).

³⁹ COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 258 (2008).

⁴⁰ *Id.* The House Ethics Manual suggests that mortgages secured by personal residences must be disclosed if the indebtedness exceeds that purchase price of the home. The Ethics Manual, however, seems to conflict or misrepresent 5 U.S.C. app. 4 § 102(a)(4)(A), and the Standards Committee appears to follow 5 U.S.C. app. 4 § 102(a)(4)(A). See Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2008 (Exhibit 6).

Under 5 U.S.C. app. 4 § 102(a)(3), “[t]he identity and category of value of any interest in property held during the preceding calendar year in a trade or business, or for investment or the production of income, which has a fair market value which exceeds \$1,000 as of the close of the preceding calendar year” must be included on personal financial disclosure statements.⁴¹ The House Ethics Manual also requires that “any asset held for such an investment purpose must be disclosed if it either was worth more than \$1,000 at the close of the calendar year or it generated income of more than \$200 during the year The identity of the property, in addition to its category of value must be specified.⁴²

38. There is not substantial reason to believe that Representative Richardson violated House Rule 26 and the Ethics in Government Act by failing to disclose her Sacramento home as an asset or her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

B. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER SACRAMENTO HOME ON HER FINANCIAL DISCLOSURE STATEMENT

⁴¹ 5 U.S.C. app. 4 § 102(a)(3).

⁴² COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 255 (2008).

erty was an investment property, and as such, was required to be disclosed on the Member's Financial Disclosure Statement.

42. In an interview with the OCE, however, a neighbor of Representative Richardson stated that the Congresswoman lived in the Sacramento home during the weekdays when she was in town for legislative business of the California Assembly.⁴⁶

43. Additionally, after the Board opened its review into this matter, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties on [her] financial disclosure statement."⁴⁷

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.

IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VARIOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

44. *Gifts*

Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause." The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."⁴⁸ Under House Rule 25, clause 5(a)(1)(B)(i), "A Member, Delegate, Resident Commissioner, officer, or employee of the House may accept a gift that the Member, Delegate, Resident Commissioner, officer, or employee reasonably and in good faith believes to have a value of less than \$50 and a cumulative value from one source during a calendar year of less than \$100."

45. There is no substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

⁴⁶Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011).

⁴⁷Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09-4126-00017).

⁴⁸H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

B. NEIGHBORS PROVIDED SERVICES TO THE CONGRESSWOMAN'S
PROPERTY

46. Records of the Sacramento Code Enforcement Department obtained by the OCE show that Representative Richardson's home was the subject of five complaints between July 21, 2008 and July 1, 2009.⁴⁹

47. According to Neighbor A, the Congresswoman's home was occupied at various times by squatters. One neighbor called the police several times to remove individuals the neighbor suspected of dealing drugs from the home.⁵⁰ Neighbor B also filed complaints with the City of Sacramento regarding the squatters' presence in the home and the property's rat infestation.⁵¹

48. Neighbor B contacted Representative Richardson's congressional office on several occasions regarding the rat infestation and the occupation of the home, but was told that because the neighbor did not reside in Representative Richardson's congressional district, the neighbor's complaints would not be considered by the office.⁵²

49. In an interview with the OCE, Neighbor A stated that they had paid approximately \$160-\$230 to have lawn care services provided to Representative Richardson's Sacramento home from 2007 to 2008.⁵³ In total, the neighbor had their gardener perform services on Rep. Richardson's property on "six to nine" occasions. Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener \$20. The neighbor also paid people \$20-\$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.⁵⁴

50. The Board notes that the total value in services that Representative Richardson received from Neighbor A within the jurisdictional period of the Board totaled \$80-\$105.⁵⁵

51. The Board also notes that, due to Representative Richardson's unwillingness to cooperate with the OCE's investigation, the OCE was unable to determine whether Representative Richardson has knowledge of the receipt of or has reimbursed her neighbors for these professional services.

52. The Board finds that even if Representative Richardson knowingly received these services, any violation of the gift rule would be *de minimis*.

V. CONCLUSION

53. For the above reasons, the Board recommends that the Standards Committee further review the above described allegations concerning Representative Richardson's alleged receipt of preferential treatment from Washington Mutual Bank and dismiss

⁴⁹ Records of Cases Opened by the Sacramento Code Enforcement Department, 3622 W. Curtis Drive (Exhibit 25).

⁵⁰ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011).

⁵¹ Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 15, 2009 (Exhibit 5 at 09-4126-000020).

⁵² *Id.* at 09-4126-000021.

⁵³ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000012).

⁵⁴ *Id.*

⁵⁵ *Id.* The neighbor described their relationship with Representative Richardson as being that of neighbors, not friends, and that they were providing the professional services not out of friendship, but out of a desire to not allow the yard to fall into an even deeper state of disrepair.

the above described allegations concerning Representative Richardson's failure to disclose her Sacramento home as an asset or her mortgage liability for the home and receipt of professional services from her neighbors.

VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS

54. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, and California Reconveyance Company regarding Representative Richardson's mortgage or any negotiations between Representative Richardson and Washington Mutual Bank and/or JP Morgan Chase regarding the foreclosure sale of the Congresswoman's home because Representative Richardson refused to grant Washington Mutual Bank and JP Morgan Chase permission to reveal this information to the OCE.

55. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. regarding the suit that ensued after the foreclosure sale of the Congresswoman's home was rescinded, because Representative Richardson refused to release the parties to the suit from the confidentiality agreement.

56. Representative Richardson, through her counsel, refused to provide the OCE with information regarding the request she made to the Standards Committee to investigate these matters. Based on her counsel's communications with the OCE, Representative Richardson requested that the Standards Committee investigate whether she was required to include the Sacramento home on her financial disclosure forms, but did not request that the Standards Committee investigate whether she received preferential treatment from Washington Mutual Bank.⁵⁶

57. The Board notes that Representative Richardson, through her counsel, failed to provide the OCE with an adequate explanation for her refusal to cooperate with the OCE investigation. The Board recommends that the Standards Committee provide Representative Richardson with an opportunity to give a thorough accounting of her refusal to cooperate with the OCE investigation.

58. Based on conversations with Red Rock Mortgage, Inc., Mr. James York, and representatives of JP Morgan Chase, it does not appear that any of these entities have been contacted by the Standards Committee regarding these matters.

59. The Board notes that the determination of whether Representative Richardson received preferential treatment from Washington Mutual Bank will require interviewing and/or reviewing documents from Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and JP Morgan Chase and/or Washington Mutual Bank.

60. Because it will be necessary to interview and/or review documents from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. in order to determine whether Representative Richardson received preferential treatment in the form of the postponement or rescission

⁵⁶Letter from Brian G. Svoboda and Kate Sawyer Kanno, Perkins Coie, to Leo Wise and Elizabeth Horton, Office of Congressional Ethics, April 21, 2009 (Exhibit 26 at 09-4126-000181).

sion of the foreclosure sale of her home, the Board recommends that the Standards Committee seek releases from or issue subpoenas to Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and Washington Mutual Bank and/or JP Morgan Chase.⁵⁷

⁵⁷Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Fortin, Investigative Counsel, Office of Congressional Ethics, and Leo Wisc, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July 16, 2009 (Exhibit 9) (Chase noting that in order for them to be able to release non-public information to the OCE or any other investigative body, either a subpoena or waiver from Representative Richardson would be required).

6807

27

EXHIBIT 1

09-4126_000001

CSOC.RICH.010158

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3408 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864


Sacramento County Recording
Orig & Paper User/Recorder
BOOK 20080519 PAGE 0487
Check Number 8228
Monday, MAY 10, 2008 11:12:43 AM
111 PB \$12.00 SR-088200224
008-Sacramento Cty DIT PR10
RHW/BS/1-2

Space above this line for recorder's use only

Trustee Sale No. 72397CA Loan No. 0728942433 Title Order No. M721854

TRUSTEE'S DEED UPON SALE

APN 013 0363 001-0000 T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was\$398,000.01
- 4) The documentary transfer tax is\$727.25
- 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 289 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

Shire: 3022 WEST CURTIS DRIVE, SACRAMENTO, CA 95810
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 200707110, Page 1818, instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

09-4126_000002

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee


Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/it/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.

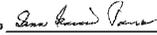
Signature  (Seal)



EXHIBIT 2

09-4126_000004

SAC COUNTY RECORDER Fax: 916-874-5696 Jul 15 2009 05:20am P001/002

RECORDING REQUESTED BY CALIFORNIA RECOVERY ANCE COMPANY AND WEBB BUCKNER TRUST MAIL TO CALIFORNIA RECOVERY ANCE COMPANY 500 O'CALLA AVENUE MAIL STOP 17 115022 CHANDLER, CA 91311

San Mateo County Recording, Francisco, CA, Clerk/Recorder, ROOM 2006050202, PH# 655-5175, Email: Recorder@smco.net, Fax: 655-5175, Website: www.smcocalifornia.gov, 07/15/09

Traverse File No. 72357CA Loan No. 0730049433 Title Order No. M751004

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

The Notice of Rescission is made on 06/02/2009 with respect to the following Note:

1. THE CALIFORNIA RECOVERY ANCE COMPANY, a California Corporation as the duly appointed trustee under Trust Agreement of Trust dated 05/09/2007 and Restated 01/09/2008, Book 280131 to Page 1918, hereinafter coming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustee and VANDERHART MUTUAL BANK as beneficiary.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, recording as follows: LOT 208 AD SHOWN ON THE OFFICIAL "PLAN OF SOUTH CLIFTON CREEK SUBDIVISION NO. 6," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1977 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.M. #14-040-010-000

5924 WEST CLIFTON DRIVE, SACRAMENTO, CA 95818

3. The Trust Agreement is a Deed of Trust under the terms of the Deed of Trust the Beneficiary did not require a default, as set forth in a Notice of Default and Pleadon to Sell, which Notice was recorded in the Office of the County Recorder of Sacramento County.

4. On 06/02/2009 at 01:50 PM the property was reportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at a sale which net amount of \$388,550.01.

5. The Trustee's Sale on 06/02/2009 is being rescinded at the request of the Beneficiary, as the beneficiary had previously agreed to purchase the property sold on June 4, 2008. The Trustee's title of 06/02/2009 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the property and proceeds of its sale to those to the trust but none thereof shall go to the Trustee's Sale.

NOW, THEREFORE, THE UNLAWFUL HERRY REVERENDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADMITS ALL PERSONS, WHOMEVER AND WHATSOEVER IT STATES, THAT THE TRUSTEE'S DEED UPON SALE DATED 06/02/2009, FROM CALIFORNIA RECOVERY ANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 06/02/2009 IN BOOK 280131 PAGE 1918 OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

09-4126_000005

SAC COUNTY RECORDER Fax: 916-974-9898 Jul 15 2009 03:21PM P062/007

IN WITNESS WHEREOF, CALIFORNIA RECONVIVANCE COMPANY, has caused its corporate name and seal to be hereunto affixed by its authorized signature.

DATE: 06/26/2009

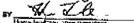
CALIFORNIA RECONVIVANCE COMPANY, a Trustee

BY  Colleen Roy, Assistant Secretary

BY  Marvin Pines, Assistant Secretary

WASHINGTON MUTUAL BANK, P.A.

BY  Deborah Engle, Vice President

BY  Tracy Griffin, Vice President

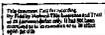
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

ON 07/08 before me, SHERILYN HERRERA, "Notary Public," personally appeared DEBORAH ENGLE, HUEY-VIEN CHU, COLLEEN ROY AND MARVIN PINES, who proved to me on the basis of satisfactory evidence to be the persons) whose names are subscribed to the within instrument and acknowledged to me they had executed the same for the purposes and consideration therein expressed; and that my co-signer(s) sign(s) on the instrument the person(s) of 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 statements are true and correct.

WITNESS my hand and official seal.

Signature:  (Notary)



09-4126_000006

EXHIBIT 3

09-4126_000007

http://www.presstelegram.com/flip/7121848633236

presstelegram.com

Broker alleges loan favoritism

By Steve Moskowitz Staff Writer
Article Launched: 05/08/2008 11:14:48 PM PDT

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$398,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has remained in comment on the specifics of Richardson's case, because she has not waived her privacy rights.

In a statement, spokeswoman Sara Claugi said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2.

That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

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09-4126_000008

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"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosure 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 court for a borrower who has shown no ability to make future payments.

But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

gina.maddaus@dailybreeze.com, 310-545-6639

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09-4126_000009

EXHIBIT 4

09-4126_000010

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re: Neighbor A of Representative Laura Richardson
Review #: 09-4126
Date: July 9, 2009
Location: Telephone
Time: approximately 5:05 PM to 5:30 PM EST.
Participants: Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on Coleman Way made the following statements in response to our questioning:

1. The neighbor saw Congresswoman Richardson a couple of times while she was walking her dog in the neighborhood. She does not know Congresswoman Richardson well, and characterized their relationship as that of neighbors, not friends.
2. Representative Richardson moved into the home at 3622 W. Curtus Drive in January 2007. When she moved into the house Rep. Richardson never hired a gardener and never did any maintenance on the home or yard. The neighbor recalls that Congresswoman Richardson would arrive in Sacramento on Sunday or Monday and leave on Friday or Saturday morning.
3. The neighbor's husband helped Congresswoman Richardson set up her sprinkler system in the spring of 2007.
4. Since the 2006 California Democratic Primary election, the neighbor has seen Representative Richardson at the home on only a couple of occasions.
5. During the summer of 2007 and 2008, the neighbor paid to have their gardener "mow and blow" Representative Richardson's front lawn each summer month. In total, the neighbor had their gardener mow Rep. Richardson's lawn on "six-nine" occasions.

Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener \$20 to mow the lawn.

6. The neighbor estimated that the average cost in the area to have a professional "mow and blow" a lawn of similar size to Representative Richardson's home is \$70-\$75 each time.
7. In addition to paying their gardener to "mow and blow" Rep. Richardson's lawn, the neighbor occasionally turned Rep. Richardson's sprinklers on and picked up garbage in her yard. The neighbor also paid neighborhood children \$20-\$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.
8. The neighbor did not provide the yard care to Representative Richardson's as gift based on their personal friendship with Congresswoman Richardson, but rather, out of their desire to prevent the yard and home from falling deeper into a state of disrepair.
9. According to this neighbor, another neighbor had their gardener "blow out" Rep. Richardson's 50-foot sidewalk occasionally for two years, and another neighbor watered Rep. Richardson's back yard for two years.
10. The neighbor also said that there have been problems with individuals living in the home, and the neighbors have had to call police on several occasions to remove squatters from the property.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 9, 2009.

Bryson Morgan
Office of Congressional Ethics

Neighbor A MOI Page 2 of 2

Office of Congressional Ethics

09-4126_000012

EXHIBIT 5

08-4126_000013

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re: Neighbor C of Representative Laura Richardson
Review #: 09-4126
Date: July 22, 2009
Location: Telephone
Time: approximately 4:00 PM to 4:20 PM EST.
Participants: Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on W. Curtis Drive made the following statements in response to our questioning:

1. The neighbor stated that Representative Richardson bought the home located at 3622 W. Curtis Drive sometime in January 2007.
2. On at least a few occasions the neighbor saw Representative Richardson coming and going from the home.
3. The neighbor did not have any conversations or interactions with Representative Richardson until the early summer of 2007, when Rep. Richardson's lawn became severely overgrown. The neighbor knocked on the door, had a brief conversation with Rep. Richardson, and offered to personally mow her lawn. According to the neighbor, Representative Richardson's response was "no problem." The neighbor then used his hand mower to mow her lawn. The neighbor estimated that the cost of having a lawn the size of Representative Richardson's professionally mowed would be \$15-\$25 a month. The neighbor never talked to Representative Richardson after this incident.
4. During the early summer of 2008, the neighbor remembers that police visited the property in response to a complaint that squatters were living in Representative Richardson's home.

5. During the spring of 2009, the neighbor called Sacramento City Code Enforcement because the lawn on Representative Richardson's property had been come very long.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 22, 2009.

Bryson Morgan
Office of Congressional Ethics

EXHIBIT 6

09-4126_000016

ZEL LIPWATER, CALIFORNIA
 SENATOR
 RICH CHAZLER, REPUBLICAN
 U.S. REPRESENTATIVE, CALIFORNIA
 KATHY COLEMAN, FLORES
 PETER WELCH, REPUBLICAN
 KENNETH SPURLOCK
 ACTING DEPUTY SECRETARY GENERAL, U.S. HOUSE OF REPRESENTATIVES
 B. BLANKENHORN
 COURSE TO THE CHINA

ONE HUNDRED ELEVENTH CONGRESS
U.S. House of Representatives
 COMMITTEE ON STANDARDS OF
 OFFICIAL CONDUCT
 Washington, DC 20515-0826

JAMES WALKER, ALABAMA
 SENATOR, REPUBLICAN MEMBER
 J. BRYAN BURKE, SOUTH CAROLINA
 SENATOR, REPUBLICAN MEMBER
 J. MICHAEL COCHRAN, TEXAS
 CONGRESSMAN, REPUBLICAN MEMBER
 TUDOR UPHAM, JR.
 COUNCIL TO THE AMERICAN
 PEOPLE, THE CONGRESS
 CENTER FOR POLICY

May 14, 2009

The Honorable Laura Richardson
 U.S. House of Representatives
 1722 Longworth House Office Building
 Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether you are required under the Ethics in Government Act of 1978 as amended (EIGA), to disclose certain real estate holdings on your disclosure report and any debts secured by these properties.

As a general matter, a reporting individual is required to disclose an asset only if it (1) has a fair market value of more than \$1,000 at the close of the reporting period, or (2) generates more than \$200 in income during the reporting period. See EIGA §§ 102 (a)(3)(A) & 102(a)(1)(B). The personal residence of a reporting individual (including a secondary or vacation home), however, is specifically excluded from disclosure so long as the home is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any mortgage secured by real property which is a personal residence of the reporting individual" is specifically excluded from disclosure as a liability. See EIGA § 102(4)(A).

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income-producing properties on your financial disclosure statement.

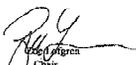
09-4126_000017

The Honorable Laura Richardson
May 14, 2009
Page 2

Because you presently have no disclosure obligation with respect to these properties, you are similarly not required to disclose any debt secured by these properties. This exclusion applies regardless of the fair market value of the property or the balance due on any loan and includes mortgages, home equity loans and home equity lines of credit.¹

If you have any further questions, please contact the Committee's Chief Counsel, Blake Chisam, at (202) 225-7103.

Sincerely,


Cliff Grammich
Chair
ZJ/JB/eps


Jo Bonner
Ranking Republican Member

¹ For a more complete explanation of the circumstances in which a mortgage may be excluded from disclosure on the financial disclosure statement, please see the attached Committee Memorandum dated December 30, 2008.

EXHIBIT 7

09-4126 000019

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re: Neighbor B of Representative Laura Richardson
Review #: 09-4126
Date: July 15, 2009
Location: Telephone
Time: approximately 2:30 PM to 2:51 PM EST.
Participants: Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on Coleman Way made the following statements in response to our questioning:

1. The neighbor does not know Congresswoman Richardson well and has never met her or had conversations with her.
2. The neighbor does not recall Representative Richardson ever having moved into or lived in her home on W. Curtis Drive.
3. During the summer of 2007 through 2008, the neighbor noticed that Representative Richardson's property was not being maintained because the grass was not being mowed.
4. To the neighbor's knowledge, no one ever lived in the home between 2007 and 2008.
5. In 2008, the neighbor and other neighbors noticed that lights were on in the room above the garage. They suspected that squatters had entered the home and were living there, and filed complaints with the City of Sacramento.
6. The neighbor noticed that the property appeared to be completely abandoned and had become infested with rats. The neighbor also filed complaints with the City of Sacramento alleging the home had been abandoned and was infested with rats.

7. When the ivy on the north-facing fence on the property began to die, the neighbor's spouse watered the ivy in an unsuccessful attempt to revive it. Other than watering the ivy, the neighbor and their spouse did not go to any other efforts to improve the condition of Representative Richardson's property.
8. The neighbor was aware that two of their neighbors had either paid to have Representative Richardson's lawn mowed or had personally mowed Representative Richardson's lawn.
9. The neighbor said that, to his knowledge, the home had been sold in a foreclosure sale in 2008 and said that the new owner had begun to renovate the interior of the home shortly thereafter. The renovations, however, suddenly stopped in the summer of 2008, and the home was left in an unfinished manner. The neighbor noted that for almost a year, an unsightly toilet remained on the back deck of the upper level of Representative Richardson's home irritating the neighbor and others in the neighborhood.
10. The neighbor contacted Representative Richardson's congressional office, but was told that because he did not reside in her congressional district, his complaints would not be addressed by the office.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 15, 2009.

Bryson Morgan
Office of Congressional Ethics

EXHIBIT 8

09-4126_000022

Los Angeles Times



http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,4598132,print story

Congresswoman's abandoned house angers neighbors

LAUREL RICHARDSON'S former home in Sacramento's upscale Oaks Park neighborhood is in disrepair. Neighbors say they have opposed the state House Speaker Nancy Pelosi without success.

By Jeff Guttman

June 12, 2009

Reporting from Sacramento — All in Bayley that was great when his neighbor was elected to the House of Representatives in 2002. "No one was more excited to see someone in the end. But two years later, the report had to be sorry. The congressman's house is abandoned and in disrepair." To fight on the neighborhood, Bayley said he found the way that Rep. Laura Richardson (D-Long Beach) was treated her Sacramento neighbors for more as a lot more very much. "I might not agree, but it's important to recognize the state, the Richardson's former home. What can you do to have the time to get your place back out of the way for the community. You can't imagine that your neighbors, you probably wouldn't get into the neighborhood either."

Richardson's house, located in a quiet city, within Oaks Park, had a lot to do with the neighborhood. It was a single-story house, but the area around it was an eyesore. Neighbors had been complaining about the house for years, but it was not until Richardson moved out that the house became a problem. "She always had a plan for the house, to do it down Parkside, a second-story house. The house to be abandoned and in disrepair."

Richardson did not return phone calls for this story. The problem, with the house being empty after Richardson was elected in the December in 2008 from Long Beach and left the majority house in the City Club Park neighborhood. It was not long before neighbors, all agree that the house was being abandoned, located on Richardson's side, but that he was a neighbor of it and if the needed if he did not give. It should not be there anymore, and when that ends will be a lot of work to do. It is not a neighbor, but it is a neighbor, and it is a neighbor that the house was in a bad way.

Richardson's house, located in a quiet city, within Oaks Park, had a lot to do with the neighborhood. It was a single-story house, but the area around it was an eyesore. Neighbors had been complaining about the house for years, but it was not until Richardson moved out that the house became a problem. "She always had a plan for the house, to do it down Parkside, a second-story house. The house to be abandoned and in disrepair."

Richardson's house, located in a quiet city, within Oaks Park, had a lot to do with the neighborhood. It was a single-story house, but the area around it was an eyesore. Neighbors had been complaining about the house for years, but it was not until Richardson moved out that the house became a problem. "She always had a plan for the house, to do it down Parkside, a second-story house. The house to be abandoned and in disrepair."

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Los Angeles Times: Congresswoman's abandoned house angers neighbors

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Neighbors don't believe that she will do anything. "Other is your the situation the house is not fit."
MAY, though, had someone recently reported the gate.
"it is not the best way to secure the gate once you fix" the gate
pet.gaines@latimes.com

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<http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,4598132,print.story>

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EXHIBIT 9

09-4126_000025



Kathleen G. O'Connor
Senior Vice-President and Assistant General Counsel
Chase Home Lending

July 16, 2009

Hillesheth Horton
Office of Congressional Ethics
United States House of Representatives
Washington, D.C. 20515

Leo Wise
Staff Director and Chief Counsel
United States House of Representatives
Washington, D.C. 20515

Dear Ms. Horton and Mr. Wise:

We are in receipt of your letter dated June 22, 2009. Please find enclosed the following responsive items:

- Deed of Trust dated January 4, 2007
- Notice of Default and Election to Sell
- Trustee's Deed Upon Sale
- Notice of Rescission of Trustee's Deed Upon Sale
- Copy of Complaint filed by Red Rock Mortgage, Inc.

To the extent that you require any non-public information, we would need either a subpoena or a waiver from our customer. If you would like us to reach out to our customer to request a waiver, please let me know. In the meantime, we are in the process of assembling the balance of the requested documents.

We agree to release Red Rock Mortgage, Inc. and Jones York from any confidentiality agreement that may be in effect regarding the lawsuit filed by Red Rock in response to the rescission of Trustee Sale No. 723397CA for the limited purpose of assisting your office with its investigation.

We have received, through outside counsel engaged by Washington Mutual at the time of the events at issue, a request for information from Representative Richardson's office. We have not responded to this request.

If you would like to discuss this matter, please let me know.

Sincerely,

Kathleen G. O'Connor

EXHIBIT 10

09-4126_000027

Recording Requested By
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS 5000140
Florence, SC 29501

Sacramento County Recording
Craig A Kraemer, Clerk/Recorder
BOOK **20070110** PAGE **1818**
Check Number 4200
Mediocalay, JUN 10, 2007 2:09:33 PM
TLL Pd 100.00 Nbr-990680371
RBB/S1/1-19

Prepared By:

(Space Above This Line For Recording Date)

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 12, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **JANUARY 4, 2007** together with all Riders to this document.
- (B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the Trustor under this Security Instrument.

(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States

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CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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USP Mortgage Solutions, Inc.



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Lender's address is 1400 South Douglas Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(B) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007. The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars (U.S. \$535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than FEBRUARY 1, 2037.

(F) "Property" means the property that is described below under the heading, "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family Rider
- Other(s) (specify)

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial 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, telephone instrument, computer, or magnetic tape to or from, 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) "Borrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentation of, or omission 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 amount 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), at 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 regulations that are imposed in regard

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is a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Lender, in trust, with power of sale, the following described property located in the County of SACRAMENTO

(Type of Recording Jurisdiction) (Name of Recording Jurisdiction)
Legal Description Attached Hereto And Made A Part Hereof

Exhibit A

Parcel ID Number: 013-0363-001
3622 West Curtis Drive
Sacramento
(*Property Address):

which currently has the address of (Block)
[City], California 95818 (Zip Code)

TOGETHER WITH all the improvements now or hereafter created on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any circumstances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for escrow items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned by Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, institutionally, 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 retain any payment or partial payment if the payment or partial payment is 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 enforce such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payments 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.

7. 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 amount due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payment it, and to the extent due, 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.

8. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attach priority over this Security Instrument as a lien or encumbrance on the Property; (b) landlord's payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amount due for any Escrow items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "Covenant and Agreement" is used in Section 9. If Borrower is obligated to pay Escrow items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amount, 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, instrumentally, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items on later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually stipulating the Escrow account, or servicing 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 taxes secured by this Security Instrument, Lender shall promptly return to Borrower any Funds held by Lender.

4. Charges. Items. Borrower shall pay all taxes, assessments, charges, fees, and impositions attributable to the Property which can attach priority over this Security Instrument, leasehold payments or ground rent on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) causes the lien to be paid fully by, or defects against enforcement of the lien by, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only so long as such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that all or part of the Property is subject to a lien which can attach priority over this Security Instrument, Lender may give Borrower a notice identifying the

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less. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amount (including deductible levels) and for the periods that Lender requires. When Lender requires payment to the preceding conditions 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 re-mappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower. Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amount disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with each 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 receive 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, each 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 payment 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 reconstruction or repair of the Property. If the reconstruction or repair is economically feasible and Lender's security is not restored. During such repair and reconstruction 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 reconstruction 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 reconstruction or repair is not economically feasible or Lender's security would be restored, the insurance proceeds shall be applied to the amount secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 5.

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 in 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 72 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights in any insurance proceeds in an amount not to exceed the amount 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 become worse in 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 8 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 in the form 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 continuation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including proceeding and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (i) paying any sums secured by a lien which has priority over this Security Instrument; (ii) appearing in court; and (iii) paying reasonable

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owner's' fees to process its interest in the Property and/or right under this Security Instrument, including its secured position in a bankruptcy proceeding, securing the Property includes, but is not limited to, causing the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

18. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain this 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 premium 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 this amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available. If obtained, and Lender requires separately designated payments toward the premium for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirements for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender provided for such termination or such termination is required by Applicable Law. Notice in this Section 18 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 this Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the lender's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often referred to as "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not settle Borrower to any refund.

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(9) 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 premium that was unearned at the time of each 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 repair and restoration in a single disbursement or in a series of periodic payments as the work is completed. Unless an agreement is made in writing, or Applicable Law requires otherwise to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If no restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party sums secured by this Security Instrument, whether or not then due. Borrower has a right of action in regard to Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default, if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under the Security Instrument. Borrower can cure such a default and, if acceleration has occurred, rescission as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. **Borrower Not Released; Performance By Lender Not a Waiver.** Execution of the due for payment or modification or authorization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successor in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend their for payment or otherwise notify any Successor in Interest of Borrower of the status secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amount less than the amount then due, shall not be a waiver or preclude the exercise of any right or remedy.

13. Joint and Several Liability. Co-obligors, 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"); (b) in co-signing this Security Instrument only in mortgage, deed and convey the co-obligor's interest in the Property under the terms of this Security Instrument; (c) is not personally obligated to pay the sums secured by this Security Instrument; and (d) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodation 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 in 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 interests in the Property and rights under this Security Instrument, including, but not limited to, attorney's 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 or Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any monies 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 reduce 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. Notice. 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 an alternate 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 the Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under the Security Instrument.

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16. **Governing Law; Severability; Effect of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument. 18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or carry agreement, the issue 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 Redeem 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 redeem; 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 co-obligors or instruments and the Note as if no acceleration had occurred; (c) cures any default of any other co-obligors or instruments; (d) 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 the Security Instrument; and (e) 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 redemption 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 satisfaction by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to redeem shall not apply in the case of acceleration under Section 18.

20. **Site of Note Change of Loan Servicer; Notice of Default.** The Note is a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects periodic payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer authorized in 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 necessary.

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required 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.

Notwithstanding to 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 therein 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 21.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or direction to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spillage, 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 remedial action is necessary in accordance with Environmental Law, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify (a) the default(s) (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 provided 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 attorney's 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 to one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

LARRY RICHARDSON (Seal)
Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

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State of California
County of Sacramento
On January 4, 2007

I, Nikki Davis, a Notary Public
personally appeared

Jana 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 his/hers/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity
upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



[Signature] (Seal)

[Signature]

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plot of South Curtis Oaks Subdivision No. 0", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn: 019-0903-001

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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 LISTS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800%. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) **Change Dates**
The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) **The Index**
Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Lender

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If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-tenth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 6.800%. 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 month. Borrower's interest rate will never be greater than 14.800 % or less than 6.800 %.

(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 usually payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER
Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provided as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Note - Lender

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08-4126_000046

(D) 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 right or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a trust for deed, contract for deed, installment sales contract or escrow agreement, the terms 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 consents to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

 _____ (Print Name)
Larry Richards

Borrower

Borrower

Borrower

(Sign Original Only)

EXHIBIT 11

00-4126_000048

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9210 Chatsworth Avenue
 Mail Stop N 11 08 12
 Chatsworth, CA 91311
 RD# 882-698Z
 (818)77-2288 (Fax)

Sacramento County Recording
 Craig R Krezer, Clerk/Recorder
 BOOK 20071214 PAGE 0358
 CHECK NUMBER 0300
 Friday, DEC 14, 2007 8:41:18 AM
 Title Fee \$12.00 Non-Recorded Fee \$12.00
 TWR/7471-2

Space above this line for recorder's use only

Trustee Sale No. 723387CA Loan No. 0728842453 Title Order No. M721684

**IMPORTANT NOTICE
 NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$18,356.60 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

09-4126_000049

Trustee Sale No. 723397CA Loan No. 0729642433 Title Order No. M721886

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY, JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustee, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0303-001 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818 including the note(s) for the sum of \$535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Merryn L. Acuda

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merryn L. Acuda

EXHIBIT 12

09-4126_000051

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 6230 Calakate Avenue
 Mail Stop N 11 06 12
 Chatsworth, CA 91311


 Sacramento County Recording
 Craig D Kramer, Clerk/Recorder
 BOOK 20080319 PAGE 0358
 Check Number: 2672
 Wednesday, FEB 19, 2008 9:07:05 AM
 \$11.00 Nbr-888531112
 NJW/4/1-1

Trustee Ref No: 723307CA
 Loan No: 072004CA33
 Title Order No: M721564

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, instrument _____ of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN as Trustor; WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
 Legal Description: LOT 259 AS SHOWN ON THE ORIGINAL PLAT OF SOUTH CURTIS OAKS GULFVIEW/GEN NEW P, FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 19
 Amount of unpaid balance and other charges: 8578,354.52 (estimated)
 Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95819
 APN Number: 015-0305-021-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

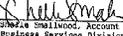
CALIFORNIA RECONVEYANCE COMPANY, as Trustee
 (714) 259-7856 or www.fidelityreco.com
 (714) 575-1945 or www.fidelityreco.com


 DOUGLAS M. BROWN, VICE PRESIDENT
 800 ORCHARD AVE
 MAIL STOP 88110612
 CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT 13

09-4128_000053

| | |
|---|---|
| AFTER RECORDING MAIL TO: CITY OF SACRAMENTO DEPARTMENT OF UTILITIES BUSINESS SERVICES DIVISION CUSTOMER SERVICE CENTER 1325 JST Avenue SACRAMENTO, CA 95822 |  Sacramento County Recording Only 8 Days, 24hrs/Day 20070805 PM 0804 July, 20 08, 2007 08:23 AM 11 2 2007 08/07/07 |
| OFFICE HOURS: THIS LINE SUBJECTS FOR REMOVAL FROM FILE | |
| Sacramento County Recorder Sacramento, California | Date <u>08/07/07</u> |
| Subject: NOTICE OF DELINQUENT UTILITY CHARGES | |
| In accordance with City of Sacramento Code Chapter 13 and Sacramento Regional Sanitation District Ordinance No. 2005-1, please place a lien against the parcel and amount as indicated below plus additional accrual until date of payment: | |
| CSD ATTACHED | |
| This is a NO PER document recorded for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Swallow, Account Management Manager. | |
|  SHELLE SWALLOW, Account Mgmt Manager Business Services Division Customer Service Center | |
| STATE OF CALIFORNIA) COUNTY OF SACRAMENTO) | |
| On <u>08/07/07</u> before me, <u>Marie Yvonne Swadlow</u> , Notary Public, personally appeared <u>Shelle Swallow</u> , personally known to me (proved to me on the basis of acknowledged to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument. | |
| WITNESS my hand and official seal. | |
|  MARIE YVONNE SWADLOW Notary Public (Signature) No-Per-Itm (Notary) | (SEAL) |
|  | |

09-4126_000054

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EXHIBIT 14

09-4126_000056

CSOC.RICH.010213

"NO FEE DOCUMENT - ERECTIONS ASSESSMENT"
PER GOVERNMENT CODE 4153

AFTER RECORDING MAIL TO:

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR #125
SACRAMENTO CA 95864

Return #:


 Sacramento County Recorder
 Fredrick S. Gordin, Clerk/Recorder
 BOOK 20080620 PAGE 0621
 Filed JUN 28, 2008 11:23:22 AM
 Fee \$0.00 No-488548588
 REC/51/1-1

THIS DOCUMENT IS SUBJECT TO RECORDING

TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES

I hereby certify that the lien of delinquent City of Sacramento
Utility charges recorded on June 08, 2007, in Book 070600 Page 0404,
in the office of the County Recorder, is no longer in force and
effect.

Said notice was filed in the office of the County Recorder as follows:

OWNER : RICHARDSON, LAURA
 PARCEL NO: 013-0353-001-0000
 ADDRESS : 3622 W CURTIS DR
 SACRAMENTO CA 95818

This document is recorded for the benefit of the City of Sacramento,
Department of Utilities by S GENRY, Customer Service Supervisor.

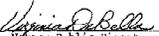

 S GENRY
 Customer Service Supervisor

STATE OF CALIFORNIA }
COUNTY OF SACRAMENTO } ss

On this 18th day of June, 2008 before me Virginia DeBelle, Notary
Public, personally appeared S GENRY who proved to me on the basis
of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that
he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the
instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of
California that the foregoing paragraph is true and correct.

Witness my hand and official seal.


 Notary Public Signature

SPAT:



CR-ELENRS (10/2007)

09-4126_000057

6864

101

EXHIBIT 15

09-4126_000058

CSOC.RICH.010215

Page: 1 Document Name: Counter 2

07/14/09 SECURED REDEMPTIONS DEFAULTED BILL SUMMARY TIME: 11:2
 THIS ACCOUNT IS NOT OPEN
 PARCEL NBR: 013 0363-001-0000 DEFAULT DT: 08/07/0
 DEFAULT NBR: 08-07006744-00 TRPETER; STATE FEE: 32
 STATUS: 3622 W CURTIS DR 95818 STATE FEE: 15.00
 DEFAULT TO OWNER: REL OF 20:
 CURRENT OWNER: RICHARDSON LAURA LIEN SRCH:
 CARE OF NAME: INTEREST %: .015
 TOTAL DUE BEFORE: 08/01/09 9087.43 INTEREST PAID:
 DFLT DFLT DFLT RDMP RJ TU DFT BK
 ID YR/BILL ST TAX AMT PEN AMT CST AMT PEN AMT PN NT INS FL
 01 07006744 32 2098.35 209.84 10.00 31.47 16 2
 02 07236823 32 1016.82 101.68 10.00 15.25 16 2
 03 07482740 32 4994.64 499.46 10.00 74.92 16 2

ENTER NEW FUNCTION: ID: NEW PARCEL: - - - NEW NM: 07
 RD06 NEW DEFAULT: - - - NEW YI: 08

Date: 7/14/2009 Time: 11:28:45 AM

08-4126_000059

DAVE IRISH SACRAMENTO COUNTY DUPLICATE TAX BILL 01/14/07
 TAX COLLECTOR 11:27:38

2007-2008 SECURED SUPPLEMENTAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
 PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER BILL NBR TAX RATE AREA ASSESSMENT#/YR ISSUE DATE
 013-0363-001-0000 07006744 03005 071000237 06 09/24/07

-----ASSESSED VALUES----- -----DIRECT LEVY CODE/AMOUNTS-----
 LAND \$208334
 IMPROVEMENTS \$249099
 FIXTURES \$0
 PERSONAL PROPERTY \$0
 LESS EXEMPTIONS \$0
 NET ASSESSED VALUE \$457433

RICHARDSON LAURA
 3622 W CURTIS DR DIRECT LEVY TOTAL \$0.00
 SACRAMENTO CA 95818 TOTAL TAX ON VALUES \$2098.35
 TOTAL TAX DUE \$2098.35

INSTALLMENT INFORMATION
 INST. DUE DATE INST. AMOUNT PENALTY/COST DELINQUENT AMOUNT
 1 12/10/07 \$1049.16 \$104.92 \$1154.10
 2 04/10/08 \$1049.17 \$114.92 \$1164.09

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710,
 SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL SECOND
 INSTALLMENT

PARCEL NUMBER BILL NBR TAX RATE AREA
 013-0363-001-0000 07006744 03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 04/10/08 \$1049.17 THE SECOND
 PENALTY AND 10.00 COST IF NOT PAID BY 04/10/08 \$114.92 INSTALLMENT
 DELINQUENT TAX AMOUNT \$1164.09 CANNOT BE PAID
 BEFORE THE
 1ST INSTALLMENT

0700674401303630010000 00010491700011640920804101

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL FIRST
 INSTALLMENT

PARCEL NUMBER BILL NBR TAX RATE AREA
 013-0363-001-0000 07006744 03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 12/10/07 \$1049.16 TO PAY TOTAL DUE
 PENALTY IF NOT PAID BY 12/10/07 \$104.92 RETURN BOTH STUBS
 DELINQUENT TAX AMOUNT \$1154.10 BY 12/10/07
 WITH PAYMENT OF
 \$2098.35

0700674401303630010000 00010491800011541010712105

09-4126_000060

DAVE IRISH SACRAMENTO COUNTY DUPLICATED TAX BILL 01/14/07
 TAX COLLECTOR 11:27:19

2007-2008 SECURED ANNUAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
 PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER BILL NBR TAX RATE AREA ASSESSMENTS/YR ISSUE DATE
 013-0363-001-0000 07236823 03005 070027773 07 09/28/07

-----ASSESSED VALUES----- DIRECT LEVY CODE/AMOUNTS-----
 LAND \$16999 0659 \$26.60
 IMPROVEMENTS \$62120 0784 \$8.20
 FIXTURES \$0 0595 \$69.00
 PERSONAL PROPERTY \$0 0168 \$19.08
 LESS EXEMPTIONS \$0 0197 \$27.12
 NET ASSESSED VALUE \$79119

RICHARDSON LAURA DIRECT LEVY TOTAL \$150.00
 3622 W CURTIS DR TOTAL TAX ON VALUES \$866.82
 SACRAMENTO CA 95818 TOTAL TAX DUE \$1016.82

INSTALLMENT INFORMATION
 INST. DUE DATE INST. AMOUNT PENALTY/COST DELINQUENT AMOUNT
 1 12/10/07 \$508.41 \$50.84 \$559.25
 2 04/10/08 \$508.41 \$60.84 \$569.25

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710,
 SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL SECOND
 PARCEL NUMBER BILL NBR TAX RATE AREA INSTALLMENT
 013-0363-001-0000 07236823 03005

CURRENT OWNER: RICHARDSON LAURA
 TAX DUE BY 04/10/08 \$508.41 THE SECOND
 PENALTY AND 10.00 COST IF NOT PAID BY 04/10/08 \$60.84 INSTALLMENT
 DELINQUENT TAX AMOUNT \$569.25 CANNOT BE PAID
 BEFORE THE
 1ST INSTALLMENT

07236823013036300100000 00005084100005642520804100

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL FIRST
 PARCEL NUMBER BILL NBR TAX RATE AREA INSTALLMENT
 013-0363-001-0000 07236823 03005

CURRENT OWNER: RICHARDSON LAURA
 TAX DUE BY 12/10/07 \$508.41 TO PAY TOTAL DUE
 PENALTY IF NOT PAID BY 12/10/07 \$50.84 RETURN BOTH STUBS
 DELINQUENT TAX AMOUNT \$559.25 BY 12/10/07
 WITH PAYMENT OF
 \$1016.82

07236823013036300100000 00005084100005542510712307

09-4126 000061

JAYE IRISH SACRAMENTO COUNTY DUPLICATE TAX BILL 07/19/09
TAX COLLECTOR 11:27:30

2007-2008 SECURED SUPPLEMENTAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER BILL NBR TAX RATE AREA ASSESSMENT#/YR ISSUE DATE
013-0363-001-0000 07482740 03005 071000236 07 11/20/07

-----ASSESSED VALUES----- DIRECT LEVY CODE/AMOUNTS-----
LAND \$208001
IMPROVEMENTS \$247881
FIXTURES \$0
PERSONAL PROPERTY \$0
LESS EXEMPTIONS \$0
NET ASSESSED VALUE \$455882

RICHARDSON LAURA DIRECT LEVY TOTAL \$0.00
3622 W CURTIS DR TOTAL TAX ON VALUES \$4994.64
SACRAMENTO CA 95818 TOTAL TAX DUE \$4994.64

INSTALLMENT INFORMATION
INST. DUE DATE INST. AMOUNT PENALTY/COST DELINQUENT AMOUNT
1 12/31/07 \$2497.32 \$249.73 \$2747.05
2 04/30/08 \$2497.32 \$259.73 \$2757.05

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710,
SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL SECOND
INSTALLMENT

PARCEL NUMBER BILL NBR TAX RATE AREA
013-0363-001-0000 07482740 03005

CURRENT OWNER: RICHARDSON LAURA
TAX DUE BY 04/30/08 \$2497.32 THE SECOND
PENALTY AND 10.00 COST IF NOT PAID BY 04/30/08 \$259.73 INSTALLMENT
DELINQUENT TAX AMOUNT \$2757.05 CANNOT BE PAID
BEFORE THE
1ST INSTALLMENT

07482740013036300100007 00024973200027570520804303

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL FIRST
INSTALLMENT

PARCEL NUMBER BILL NBR TAX RATE AREA
013-0363-001-0000 07482740 03005

CURRENT OWNER: RICHARDSON LAURA
TAX DUE BY 12/31/07 \$2497.32 TO PAY TOTAL DUE
PENALTY IF NOT PAID BY 12/31/07 \$249.73 RETURN BOTH STUBS
DELINQUENT TAX AMOUNT \$2747.05 BY 12/31/07
WITH PAYMENT OF
\$4994.64

07482740013036300100007 00024973200027470510712311

09-4126_000062

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EXHIBIT 16

09-4126_000063

CSOC.RICH.010220

Page: 1 Document Name: Counter 2

DATE: 07/14/09 SECURED REDEMPTIONS COLLECTIONS SCREEN TIME: 11:2

PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0

DEFAULT NBR: 08-07006744-00 TRA: 03005 AUCTION DT:

CITUS: 3623 W CURTIS DR 95818 STAT: 32

DEFAULT DT OWNER:

CURRENT OWNER: RICHARDSON LAURA RDMF OUTSTANDING

CARE OF NAME: 00

CERT ISSUED TO: WASHINGTON MUTUAL CURR YR OUTSTANDIN

00

| ID | DATE | DD | DT | TIME | ACTIVITY | REBL | PRIME | AMOUNT |
|-----|--------|-------|--------|------|----------|------|-------|---------|
| 001 | 080731 | 07/08 | 080731 | | PAYOFF | 00 | 01 | 0057 |
| | | | | | | | | 9087.43 |

ENTER NEW FUNCTION: NEW PARCEL NBR: - - - NEW MONTH: 0

R001 NEW DEFAULT NBR: - - - NEW YR: 0

Date: 7/14/2009 Time: 11:26:46 AM

09-4126_000064

EXHIBIT 17

09-4128_000065

Your firm, representing an legislator used the information to sell \$15,000 from the entry
BRIAN DICK

She's not a Republican.

Posted by Victoria | May 21, 2008 at 11:39 AM

[EDIT] Speak for all really ignorant people when I say I am shocked that a congresswoman
could do something like this.

Posted by Chris | May 21, 2008 at 11:53 AM

Why are the banks always lined up to secure loans from housing related entities.

But I guess the real question is if the top judicial property services who's an auctioneer
wants to be doing the work of a foreman's foreman?

Could this be grounds for some kind of lawsuit?

Posted by Tomatoesa Beauty | May 21, 2008 at 11:59 AM

Check a disclaimer she has to be released that her job is to complete a legal
document, check of files for any foreman, which is a common practice when...

Posted by Jodi | May 21, 2008 at 12:01 PM

Always get someone? Because I don't believe you, for a second. Come back to me by me,
I can't believe you, because you're saying you're going to get into a meeting, so before she
was even asked in Washington, California, all of the people that work for her probably
encourage this behavior, look at the other related items, and don't want a report for the
elections.

Posted by Conny | May 21, 2008 at 12:03 PM

Why are not surprised that she's a foreman?

Posted by David | May 21, 2008 at 12:04 PM

When Ron's some kind of responsibility for you. She obviously is a foreman.

Posted by Bob | May 21, 2008 at 12:10 PM

She should get paid well for her job in congress before housing activities.

Posted by David | May 21, 2008 at 12:11 PM

Don't forget you're not a foreman at congress, you're a foreman. Don't forget.

Posted by E. Stephen | May 21, 2008 at 12:12 PM

Typical Democrat. Do as I say, not as I do. She obviously is a foreman. It is all about that.

Posted by Nancy | May 21, 2008 at 12:14 PM

Integrity - no mention of her party affiliation. It must mean she's a foreman. That name
ought to get the RT's best of a reply: can you tell they're a foreman?

Posted by Bryan | May 21, 2008 at 12:18 PM

She gets to be a foreman for the housing industry, which she's been accused to accept people with
no job skills. The whole idea is that she's a foreman and it does cause one of them to be
a foreman. She should be a foreman.

Posted by John | May 21, 2008 at 12:18 PM

She is a perfect example of how the housing industry has been able to get away with
no job skills. She should be a foreman.

Posted by David | May 21, 2008 at 12:19 PM

Why are some people's 9535-020 to see with NO DOWN PAYMENT and their no job skills?



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EXHIBIT 18

09-4126_000071

CSOC.RICH.010228

Calif. congresswoman says home sale was improper

http://www.breitbart.com/print.php?id=D9XRQ01G0&show_article=1

BREITBART.COM

Calif. congresswoman says home sale was improper **AP** Associated Press

May 24 12:53 AM US Eastern
By ERICA MEYER
Associated Press Writer

WASHINGTON (AP) - California Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview Friday night with The Associated Press, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, who won her seat in a special election last August, acknowledged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonak's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments. But now, Richardson said, she has renegotiated her loan and promised to fully pay it off, along with \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American. I'm a single woman who had four employment changes in less than four months," Richardson said. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson bought the 1,600-square-foot home in Sacramento's desirable Curtis Park neighborhood for \$335,500 in January 2007. It was sold at auction earlier this month to a Sacramento mortgage lender who paid \$388,000, according to the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,354.

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sale on her property until June 4. She also provided an e-mail dated Thursday, which she said was from Washington Mutual, that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale" but gave no financial details.

A Washington Mutual spokeswoman, Sara Gaugl, told the AP earlier Friday that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation." Washington Mutual did not respond to a later request for comment on Richardson's claims.

Not long after getting to Congress, Richardson voted in favor of a mortgage relief forgiveness bill which subsequently became law. She was absent earlier this month for votes on a foreclosure prevention bill, which she said was because of her father's

09-4126_000072

Calif. congresswoman says foreclosure was improper

http://www.breitbart.com/print.php?id=D90R0016302&show_article=1

funeral. The House is expected to bring the package back up in June once agreement is reached in the Senate.

Congressional ethics rules don't prevent lawmakers from voting on legislation that might affect them economically. Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lenders have the tools with proper timing to resolve this," she said.

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EXHIBIT 19

09-4126_000074

CSOC.RICH.010231

Recording requested by and when recorded mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparens & Youmans, LLP
10640 Melhar Blvd., Suite 200
Meriter, CA 95655


 Sacramento County Recorder
 Frederick B. Garcia, Clerk/Recorder
 BOOK **20080613** PAGE **1219**
 Check Number: 0948
 Payable: JUN 13, 2009 2:09:00 PM
 T11 P2 839.09 Ref: 090430910
 RW/06/1-4

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

Light above this line for recording use

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP
10640 Muller Blvd., Suite 200
Northridge, CA 91325
Tel: (818) 708-7000
Fax: (818) 708-7001

1 CARL P. BLAINE (State Bar # 65229)
2 Email: cblaine@wkb.com
3 THOMAS B. SHERIDAN (State Bar #249106)
4 Email: tsheridan@wkb.com
5 WAGNER KIRKMAN BLAINE
6 KLOMPARENS & YOUNG LLP
7 10640 Muller Blvd., Suite 200
8 Northridge, California 91325
9 Telephone: (918) 920-5286
10 Facsimile: (916) 920-8608
11 Attorneys for Plaintiff
12 RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO

13 RED ROCK MORTGAGE, INC.,
14 Plaintiff,
15 v.

Case No. 39-2008-009709
NOTICE OF PENDENCY OF
ACTION
(Code Civ. Proc. § 405.20)

16 WASHINGTON MUTUAL BANK,
17 CALIFORNIA RECONVEYANCE COMPANY,
18 LAURA RICHARDSON, and all persons
19 unknown, claiming any legal or equitable right,
20 title, estate, lien, or interest in the property
21 described in the complaint adverse to Plaintiff's
22 title, or any cloud on Plaintiff's title, and DOES 1
23 through 24, inclusive,
24 Defendants.

25 NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008,
26 in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against
27 defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE
28 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
(0908) OF (0412) 1/6 ACRES

1 OAKS SUBDIVISION NO. 6, FILED IN THE OFFICE OF THE COUNTY
 2 RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
 3 BOOK 19 OF MAPS, MAP NO. 18.
 4 The Property is designated as Assessor's Parcel No. 013-0363-001-0000 in the
 5 Sacramento County Assessor's office.

6 DATED: June 11, 2008

7 WAGNER KIRKMAN BLAINE
8 KLOMPARENS & VOUMANS LLP

9 By: 
 10 THOMAS B. SHERIDAN
 11 Attorneys for
 12 RED ROCK MORTGAGE, INC.

13 WAGNER KIRKMAN BLAINE
 14 KLOMPARENS & VOUMANS LLP
 15 1000 Market Street, Suite 200, Berkeley, CA 94702
 16 Phone: (916) 842-0000 Fax: (916) 842-0001

MAURICE J. DEWANE, JR., ATTORNEY AT LAW, SACRAMENTO, CALIFORNIA

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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:

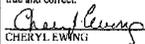
NOTICE OF PENDENCY OF ACTION

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 Klorparens & 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. W1107101 Chatsworth, CA 91331 | Congresswoman Laura Richardson 970 West 190 th Street East Tower, Ste. 900 Torrance, CA 90502 |
| California Reconveyance Company CRO Conveyance 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

3

NOTICE OF PENDENCY OF ACTION

09-4126_000076

FILED IN THE COUNTY OF SACRAMENTO
RECORDED FOR THE PURPOSES OF THE
PUBLIC RECORDS
DATE 07/15/08 BY 001030800

1 CALIFORNIA RECONVEYANCE COMPANY ("CRC") is, and at all times herein
2 mentioned was, a corporation organized and existing under the laws of the State of California.

3 4 The real property that is the subject of this action, 3622 West Curtis Drive,
4 Sacramento, California, Assessor's Parcel No. 013-0363-001-0000 ("Subject Property") is
5 located in Sacramento County, California.

6 5. The Defendants named herein as "all persons unknown, claiming any legal or
7 equitable right, title, estate, lien, or interest in the property described in the Complaint adverse
8 to plaintiff's title, or any cloud on plaintiff's title thereto" ("Unknown Defendants") are
9 unknown to Plaintiff. These Unknown Defendants, and each of them, claim some right, title,
10 estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their
11 claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

12 6. Defendants DOES 1 through 20, inclusive, are sued herein under fictitious
13 names. Their true names and capacities are unknown to Plaintiff. When their true names and
14 capacities are ascertained, Plaintiff will amend this complaint by inserting their true names and
15 capacities herein. Plaintiff is informed and believes and thereon alleges that Does 1-10,
16 inclusive, are responsible in some manner for the occurrences herein alleged, and that
17 Plaintiff's damages as herein alleged were proximately caused by such Defendants. Plaintiff is
18 further informed and believes and thereon alleges that Does 11-20, inclusive, claim some right,
19 title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and
20 their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

21 COMMON ALLEGATIONS

22 7. Plaintiff realleges and incorporates by reference each and every allegation set
23 forth in paragraphs 1 through 6 above.

24 8. Plaintiff is informed and believes and thereon alleges that on or about
25 January 10, 2007, a Deed of Trust ("Deed of Trust") was recorded against the Subject Property
26 to secure a loan in the amount \$535,001.00 made by WAMU to LAURA RICHARDSON.
27 CRC is the trustee under the Deed of Trust. (Attached hereto as Exhibit A, incorporated herein
28 by reference, is a true and correct copy of the Deed of Trust.)

RECEIVED
SACRAMENTO COUNTY RECORDER
MAY 19 2008

FILED IN CASE NO. 09-4126
DATE OF FILING FOR PUBLIC ACCESS

1 respectively, and incorporated herein by reference, are true and correct copies of the receipt of
2 funds issued to Plaintiff and Plaintiff's cashier's check stub.)

3 18. Plaintiff is informed and believes and thereon alleges that the sale of the Subject
4 Property was final and no further acts were required to consummate the sale.

5 19. Plaintiff is informed and believes and thereon alleges that, on or about May 9,
6 2008, Defendants issued a Trustee's Deed Upon Sale, to be recorded in Sacramento County
7 granting and conveying title and interest in the Subject Property to the Plaintiff. The Trustee's
8 Deed Upon Sale was recorded on May 19, 2008. (Attached hereto as Exhibit F, and
9 incorporated herein by reference, is a true and correct copy of the Trustee's Deed upon sale.)

10 20. Immediately after Plaintiff purchased the Subject Property, Plaintiff
11 immediately began improving the property and preparing to sell it, as Plaintiff is in the
12 business of buying and selling real estate. Among other things, Plaintiff painted select
13 portions of the residence, refurbished the flooring inside the residence, and performed general
14 clean-up and landscaping in and around the Subject Property at its expense. Plaintiff is
15 informed and believes and thereon alleges that the improvements made by Plaintiff enhanced
16 the value of the Subject Property.

17 21. On or about May 28, 2008, WAMU contacted Plaintiff and informed Plaintiff
18 that it wished to rescind the sale. Plaintiff informed WAMU that Plaintiff was the highest
19 bidder at the Trustee's Sale and that it had paid the full consideration in the manner specified
20 by the Notice of Trustee's Sale. Plaintiff also informed WAMU that Plaintiff had been issued
21 the Trustee's Deed, and recorded it, and had no intention of rescinding.

22 22. On or about June 2, 2008, Defendants recorded a Notice of Rescission at the
23 Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein
24 by this reference, is a true and correct copy of the recorded Notice of Rescission.)

25 **FIRST CAUSE OF ACTION**

09-4126_000082

26 [Slander of Title]

27 (Against Defendants WAMU, CRC and Does 1-10, inclusive)

28 23. Plaintiff realleges and incorporates by reference each and every allegation set

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FILED IN CASE NO. 09-4126
COUNTY OF RICHMOND, VIRGINIA
CLERK OF COURT
JAMES M. HARRIS, JR.
1000 BANKERS BUILDING
RICHMOND, VA 23219
TEL: (804) 781-1234
FAX: (804) 781-1235
WWW.COURTCLERK.VA.GOV

1 forth in paragraphs 1 through 22 above.
2 24. On or about May 7, 2008, Plaintiff became the fee owner of the Subject
3 Property based upon its purchase of the Subject Property at the Trustee's Sale.

4 25. Plaintiff is informed and believes and thereon alleges that, on or about June 2,
5 2008, Defendants willfully, wrongfully, without justification, and without privilege caused to
6 be recorded a Notice of Rescission.

7 26. The Notice of Rescission was false and continues to cause doubt to be cast on
8 Plaintiff's title to the Subject Property.

9 27. The recording of the Notice of Rescission directly impairs the vendibility of the
10 property on the open market. Accordingly, Plaintiff has been damaged by Defendants
11 recording of the Notice of Rescission.

12 28. Plaintiff is informed and believes and thereon alleges that, in doing the things
13 herein alleged, WAMU and CRC acted with malice, oppression, and/or fraud as defined under
14 Civ. Code § 3294(c), in conscious disregard of Plaintiff's rights, thereby warranting an
15 assessment of punitive damages in an amount appropriate to punish Defendants and deter
16 others from engaging in similar misconduct.

17 29. The recording of the Notice of Rescission made it necessary for Plaintiff to
18 retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney's
19 fees and costs incurred. The exact amount of such damages is not known to Plaintiff at this
20 time, and Plaintiff will move to amend this complaint to state such amount when the same
21 becomes known, or on proof thereof.

22 **SECOND CAUSE OF ACTION**

23 **[Cancellation of Cloud on Title]**

24 (Against Defendants WAMU, CRC and Docs 1-10, inclusive)

25 30. Plaintiff realleges and incorporates by reference each and every allegation set
26 forth in paragraphs 1 through 29 above. 09-4126_000083

27 31. Defendants claim an interest in the Subject Property which is adverse to the
28 Plaintiff. Defendants' interest in the Subject Property is purportedly based on the Notice of

1 Rescission, recorded on June 2, 2008, which states that the sale is rescinded.
 2 32. The Notice of Rescission is invalid and void because the Defendant has no
 3 further rights to the Subject Property after the Trustee Sale was completed and the Trustee's
 4 Deed Upon Sale was issued and recorded.

5 33. Defendants' claim to the Subject Property clouds the Plaintiff's title, depreciates
 6 the property's market value, and prevents Plaintiff from enjoying the use of the Subject
 7 Property.

8 **THIRD CAUSE OF ACTION**

9 **(Quiet Title)**

10 **(Against Defendants WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS,**
 11 **and DOES 11-20, inclusive)**

PUBLIC RECORDS
 SACRAMENTO COUNTY
 10/27/2009 10:27:27 AM
 09-4126-000084

12 34. Plaintiff realleges and incorporates by reference each and every allegation set
 13 forth in paragraphs 1 through 33 above.

14 35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

15 36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's
 16 Sale of the Subject Property; Plaintiff tendered the full amount of its bid to the trustee; the
 17 trustee accepted Plaintiff's tender; and, the trustee issued a Trustee's Deed Upon Sale to
 18 Plaintiff, which was subsequently recorded, granting Plaintiff fee simple title to the Subject
 19 Property. 09-4126_000084

20 37. Plaintiff is seeking to quiet title against the claims of WAMU, LAURA
 21 RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive, as follows: a
 22 Notice of Rescission was recorded in Sacramento County California, Book 20080602, Page
 23 0885, by CRC and WAMU purportedly rescinding the Trustee's Deed Upon Sale issued to
 24 Plaintiff which would have the effect of restoring the state of title to the Subject Property to
 25 the status quo prior to the recordation of the Trustee's Deed Upon Sale; the claims of all the
 26 Unknown Defendants and Does 11-20, inclusive, whether or not the claim or cloud is known
 27 to Plaintiff. The claims of Defendants are without any right whatsoever and such Defendants
 28 have no right, title, estate, lien, or interest whatever in the Subject Property or any part thereof.

1 38. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is
2 the date Plaintiff purchased the Subject Property at the Trustee's Sale.

3 **FOURTH CAUSE OF ACTION**

4 **[Unjust Enrichment]**

5 (Against Defendants WAMU, LAURA RICHARDSON, and DOES 1-10, inclusive)

6 39. Plaintiff realleges and incorporates by reference each and every allegation set
7 forth in paragraphs 1 through 38 above.

8 40. Plaintiff has completed numerous improvements to the Subject Property, which
9 have significantly increased its value. If Defendants are permitted to rescind the Trustee's
10 Deed Upon Sale, Defendants will be unjustly enriched by their retention of the increased value
11 of the Subject Property.

12 **PRAYER**

13 Wherefore, Plaintiff prays judgment against Defendants as follows:

- 14 1. For general damages, in an amount to be proven at trial;
- 15 2. For punitive and exemplary damages in an amount to be proven at trial;
- 16 3. For the Notice of Rescission to be delivered to the clerk for the court for
17 cancellation and that it be declared void;
- 18 4. For a judgment that Plaintiff is the owner in fee simple of the Subject Property
19 and that Defendants have no interest in the Subject Property adverse to
20 Plaintiff;
- 21 5. For restitution;
- 22 6. For attorneys' fees and costs incurred herein; and
- 23 7. For such other and further relief as the court may deem proper.

FILED IN THE
CLERK'S OFFICE
MEMPHIS, TENNESSEE
JUL 11 2008
BY: [Signature]

24 DATED: 6/11/2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOLMANS LLP

26 By: [Signature]
27 THOMAS B. SHERIDAN
28 Attorneys for RFD ROCK MORTGAGE,
INC.

09-4128_000085

EXHIBIT A

09-1126_000086

Lender's address is 1400 South Douglas Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(B) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007

The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 (U.S. \$135,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property"

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders in this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family Rider
- Other(s) (specify)

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial 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 or as to order, instruction, 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) "Excess Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 3) 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) misrepresentation of, or omission 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 or required

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Page 1 of 15

Handwritten signature

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Form 3006 1/01

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(3) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THIS 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

(Type or Print Name of Borrower)

(Print or Stamp Jurisdiction)

Exhibit A

Parcel ID Number: 013-0363-001
3622 West Curtis Drive
Sacramento
("Property Address")

which currently has the address of
(City, California 95818) (Print)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All appurtenances and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and the Security Instrument shall be made in U.S. Dollars. 072242433

REG-1000101

Page 9 of 15

Form 3006 1/01

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentally, 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 retain any payment or partial payment if the payment or partial payment is 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 enforce such payment or partial payment in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure, no wage 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 fees, 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, this payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payments received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attach priority over this Security Instrument to a lien or encumbrance on the Property; (b) household payments or ground rents on the Property, if any; (c) 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 of or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be enclosed 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

CSOC (12/01/03)

Page 4 of 18

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In writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow items directly, pursuant to a waiver, and Borrower fails to pay the amount due for all Escrow items, Lender may exercise its right 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 as the then specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall advance the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, unconditionally 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, and 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, fees, and impositions attributable to the Property which can claim priority over this Security Instrument, including payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over the Security Instrument subject to Lender. (b) 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; (c) consents the lien in good faith to be enforced against enforcement of the lien in legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can claim priority over the Security Instrument, Lender may give Borrower a notice identifying the

ten. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter created 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 amount (including deductible levels) and for the periods that Lender requires. When Lender requires payment to the preceding amounts 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 least some determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall 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 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. Under Lender and Borrower's agreement 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 impaired. 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 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 impaired, the insurance proceeds shall be applied to the same secured by this Security Instrument, whether or not then due, with

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the extent, 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 in any insurance proceeds in an amount not to exceed the amount 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 come in want 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 Interests 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 foreclosure, the enforcement of a lien which may attain priority over this Security instrument or to enforce lease 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 asserting the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over the Security Instrument; (b) appearing in court; and (c) paying reasonable

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mortgagee's title to protect its interest in the Property and/or rights under the Security Instrument, including its secured position, in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or bring up steps 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 Now 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 provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance to 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 payments).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from or might be characterized as a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(D) 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 reasonable 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 repair and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement to make in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

10. In the event of a partial taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the 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 against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under the Security Instrument. Borrower can cure such a default and, if acceleration has occurred, release as provided in Section 18, by causing the action or proceeding to be discontinued with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released: Forfeiture. By Lender Not a Waiver. Exclusion of the time for payment or modification of acknowledgment of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in interest of Borrower shall not operate to release the liability of Borrower or any Successor 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 enforcement of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successor in interest of Borrower. Any forbearance by Lender in exercising any right of remedy including, without limitation, Lender's acceptance of payments from third persons, and/or Successors in interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability, Co-signers, Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who executes this Security Instrument but does not execute the Note ("co-signer"): (a) is co-signing this Security Instrument only in mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to amend, 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, attorney's fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charge shall be reduced by the amount necessary to reduce the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce 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 of any type 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 notices in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. **Governing Law; Governing Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a 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. This 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 Rehearse 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 the Security Instrument; (b) such other period as Applicable Law might specify for the termination of conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if an 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 processing Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to secure 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 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 rehearse shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Cancellation.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Borrower's 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 established in 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 payment should be made and any other information RESPA



repairs 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 of 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 in 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 13) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or discuss to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or direct 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 19 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 of warranty, expressed or implied. The recitals to 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 each person or persons (Trustee) for services rendered and the charging of the fee is presumed 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 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 Applicable Law. This procedure for substitution of trustee shall govern to the extent 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.

0901 A0209191

Page 13 of 16

1/18/17

0729042433

Form 2005 1/01

09-4126_000099

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:

Laurie Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

State of California
County of Sacramento
On January 4, 2007

} ss.
before me, Nikki Davis a notary public
personally appeared

Danna 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 his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity
upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Nikki Davis (Said)

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plan of South Curle Oaks Subdivision No. 6" filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 18 of Maps, Map No. 18

Apn: 013-0363-001

09-4126_000102

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at 3822 West Curtis Drive, Sacramento, CA 95818.

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800%. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 36th 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 one-month offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor

0729942433

4140022 (05/05)

Page 1 of 3

09-4126_000103

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 50/100 percentage points (4.500 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point (1.000%) from the rate of interest Borrower has been paying for the preceding month. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment due after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited 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 that period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Note - Libor

0729942433

4140623 (05/03)

Page 2 of 3

09-4126_000104

(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 sale 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 consents in writing to Lender's exercise of this option and (b) Lender reasonably determines that Lender's security will not be impaired by the sale 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 until Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

EXHIBIT B

09-4126_000106

Jun 09 06 16 56a OWNER 305-657-1513 p2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
5205 KORTSIE AVENUE
MILL BLDG. N 11 08 52
CHATEAUNORTH, CA 91214
602 192-2922
(916) 775-1229 (FAX)

Sacramento County Recording
Craig R. Moser, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 1180
Friday, DEC 14, 2007 8:41:16 AM
Ttl Fee \$18.00
TIN/7/1-2

Recite above this line for recorder's use only

Taxline Sale No. 7238E1DA Loan No. 0728042433 Title Order No. M721884

**IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$18,366.40 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.

Jun 09 09 10 56a owner

305-667-1513

p 3

Trustee Sale No. 723307CA Loan No. 0729042433 Title Order No. M721684

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY, JACKSONVILLE, FL 32256, (877) 926-8937.

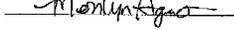
If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0383-001 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818 including the note(s) for the sum of \$38,001.00 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 08012007 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 hereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC



CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR. ATTEMPTS TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Mervyn L. Acuer

08-4126_000108

Description: Sacramento, CA DOCUMENT - Book Page 20071214, 350 Page 2 of 2
Circled: 1 Comment:

EXHIBIT C

09-4120 000109

Jun 09 08 10:53a owner 305-667-1510 p.2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED NML 10
CALIFORNIA RECONVEYANCE COMPANY
9200 Cordelia Avenue
Mail Stop N 11 08 12
Chatsworth, CA 91311

Sacramento County Recording
Craig A. Kruger, Clerk/Recorder
BOOK 20000319 PAGE 0356
Check Number 2078
Made payable, F08 12, 2008 D187188 6N
741 PM \$11.00 No. 000011112
JUN 11 11

Trustee Ref No. 723352/CA
Loan No. 072992433
Title Order No. M721894

Special forms fee for recording use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/19/2007. 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 2007/0110, Page 1618, Instrument _____ of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank established 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, at all right, title, and interest conveyed to and now held by the trustee in the hereinafter described manner as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under 944 pursuant to the Deed of Trust. The sale will be made, but without warranty 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 258 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 16 OF MAPS, MAP NO. 16
Amount of unpaid balance and other charges: 6572,354.52 (estimated)
Street address and other common designation of the real property: 3522 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

The undersigned Trustee disclaims any liability for any inaccuracies of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".
APN Number: 013-0283-001-0000

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 266-7860 or www.fideliity260.com
(714) 370-1492 or www.californiarec.com

DEBORAH WOODS, President
9200 CORDILIA AVE
MAIL STOP N 11 08 12
CHATSORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT D

09-4126_000111

Jun 09 08 10 54a owner

,305667-1513

p5



TRUSTEE SALE (X)
TRUSTOR PAYMENT ()

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 725391 CA PRIORITY NO. 377335 DATE 5-7-08
TRUSTEE California Reconveyance Co.
ADDRESS 9200 Oakdale Ave, #110612
CITY Chattsworth STATE CA ZIP 91311
PHONE NO. 800-797-6902 CONTACT Deborah Bryant

| CHECK NO. | NAME OF BANK | AMOUNT |
|--------------------|-----------------------|----------------------|
| <u>00233906975</u> | <u>Wells Fargo BK</u> | <u>\$ 388,000.01</u> |
| | | \$ |
| | | \$ |
| | | \$ |
| | | \$ |
| | | \$ |

TOTAL OF ANY CASH RECEIVED \$ 0

SUCCESSFUL BID \$ 388,000.01 TOTAL RECEIVED \$ 388,000.01
TRANSFER TAX \$ 0 AMOUNT REQUIRED \$ 388,000.01
RECORDING FEES \$ 0 REFUND AMOUNT \$ 0

REFUND PAYABLE TO N/A

RECEIVED BY [Signature] BUYERS SIGNATURE [Signature]

BUYERS NAME Jim York DRIVERS LICENSE NO. 214763924

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage
Trg.

09-4126_000112

ADDRESS 3600 American River Dr, # 135
CITY Sacramento STATE CA ZIP 958
PHONE NO. 916-761-8471

EXHIBIT E

09-4126_000113

0330 11-24
0662 AU X 17658
PAY TO THE ORDER OF: JAMES P YORK
30229179
441840

CASHIER'S CHECK

SERIAL # 003900075
ACCOUNT# 4881-01803

May 07, 2008

PAY TO THE ORDER OF: ***CALIFORNIA RECONVEYANCE COMPANY***

Three hundred eighty-eight thousand dollars and 01 cent

\$388,000.01

WELLS FARGO BANK, N.A.
490 CAPITAL BLVD
BIRMINGHAM, TN 37011
FOR INQUIRIES CALL (800) 344-3122

INTENT TO PURCHASE - IF THIS INSTRUMENT IS LOAN,
STOCK OR BOND PROCEEDING YOU MUST PROVIDE CORROBORATION
AND PERFORMANCE. AS A CONDITION TO CANCELLATION AND
REDEMPTION, YOU MUST PROVIDE EVIDENCE OF THE
REDEMPTION AGREEMENT APPROVED

VOID IF OPENED \$ 388,000.01
NON-NEGOTIABLE

Purchaser Copy

8-00-11-03 072774

09-4126 000114

€

EXHIBIT F

09-4126_000115

WHEN RECORDED MAIL TO:
 RED ROCK MORTGAGE, INC.
 MAIL TAX STATEMENTS TO:
 RED ROCK MORTGAGE, INC.
 3650 AMERICAN RIVER DRIVE #133
 SACRAMENTO, CA 95864

WELLS FARGO BANK, INC. PAGE 03/07

Sacramento County Recording
 Craig A. Kneier, Clerk/Recorder
 BOOK 20080519 PAGE 0487
 CHECK NUMBER 2009
 RECEIVED, NOV 19, 2008 11:12:43 AM
 FAX PD 610.00 TEL-3682220
 000-Sacramento Co DTT PAID
 08/05/1-2

Trustee Sale No. 7239870A Loan No. 0722848493 Title Order No. 18721854

TRUSTEE'S DEED UPON SALE

APN 013-0263-001-0000 T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foregoing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$574,023.87
- 3) The amount paid by the grantor at the trustee sale was.....\$388,000.01
- 4) The documentary transfer tax is.....\$7,275.00
- 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 25B AS SHOWN ON THE OFFICIAL "PLAY OF SOUTH CURTIS OAKS SUBDIVISION NOV. 8", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Sheet 3822 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 01/02/07, Book 20070110, 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.

09-4126_000116

NOTARY PUBLIC STATE OF CALIFORNIA HULLS PAROD BANK NA PAGE 04/07

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$386,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



EXHIBIT G

09-4126_000118

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9290 Oakdale Avenue
 Mail Stop N 11 06 12
 Chatsworth, CA, 91311


 Sacramento County Recording
 Frederick B. Borvitt, Clerk/Recorder
 BOOK 20880602 PAGE 0885
 Check Number 382208
 Monday, JUL 02, 2008 10:45:44 AM
 T11 Pd 814.00 Tel-909416923
 N07/02/1-2

Space above this line for recorder's use only

Trustee Sale No 723397CA Loan No 0723942433 Title Order No M721684

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 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Pharmacy 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 25B AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 9," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N. 013-0383-001-0000
 Situs: 3822 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC. being the highest bidder at such sale who bid the amount of \$388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/07/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20880618, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

6

09-4126_000119

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 09/28/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY [Signature]
Colleen Irey, Assistant Secretary
BY [Signature]
Karina Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY [Signature]
Deborah Bignac, Vice President
BY [Signature]
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERADJURA, "Notary Public" personally appeared DEBORAH BIGNAC, HUEY-JEN CHIU, COLLEEN IREY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) appears hereon, 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)

This document filed for recording by Public Trust Instruments and Trusts at an appropriate time. It has not been changed as to its execution or as its effect upon any law.



6927

171

EXHIBIT 20

09-4126_000121

CSOC.RICH.010278

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 7000 CHURCH AVENUE
 MAIL STOP CAG4379
 CIRCLEWALK, CA 91611
 Trustee Sale No. 73397CA
 Loan No. 02296543
 Title Order No. M72104

RECORDED BY
 Sacramento County Recorder
 Patricia J. Garcia, Clerk/Recorder
 BOOK 20090609 PAGE 0691
 Check Number: 1021
 Recorded: JUL 28, 2009 9:25:09 AM
 11:00 111 AM
 09/12/11

FORM 400-109 (7/96) SIX MONTHS WARRANTY

NOTICE OF REBIDSSION
 Of Declaration of Default and Demand for Sale
 and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following Unrecorded Deed of Trust:

TRUSTOR: LALITA RICHARDSON AN UNMARRIED WOMAN
 BENEFICIARY: WASHINGTON MUTUAL BANK
 Recorded 07/16/2007, Book 20070110, Page 1814, Instrument of Official Records in the Office of the Recorder of
 SACRAMENTO COUNTY, CALIFORNIA OBJECTS TO BE RECORDED: AN UNRECORDED DEED OF TRUST APN: 013-0983-001-0000 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under the aforesaid Deed of Trust hereinabove described, heretofore delivered to the Trustee
 thereunder enters Declaration of Default and Demand for Sale, and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is
 security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby demand, demand and
 withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale, if being
 unrecorded, however, that this restriction shall not in any manner be construed as waiving or affording any breach of
 default said, passed or future, under said Deed of Trust, or as restoring any right or remedy whatsoever, and it, and shall
 be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and
 Notice, and shall in no way jeopardize or impair any right, remedy or privilege accorded to the Beneficiary under the
 Trustee, UNDER SAID DEED OF TRUST, nor modify nor affect in any respect any of the terms, covenants, conditions or
 obligations therein, and said Deed of Trust and all collateral instruments hereby are hereby reaffirmed and shall be valid and
 remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214, Page 356, Instrument, of Official Records in the Office of
 the Recorder of SACRAMENTO County, California.

DATE: 06/24/2009
 CALIFORNIA RECONVEYANCE COMPANY, as Trustee
 KARMA ABRAHAM, ASSISTANT SECRETARY

JUL 10 2003

THIS IS A TRUE CERTIFIED
COPY OF THE RECORD IF IT
BEARS THE SEAL IMPRINTED
IN WITNESS WHEREOF THE
CLERK OF THE COUNTY OF SACRAMENTO
DOETH HEREBY CERTIFY
ON JUL 10 2003
DEPT. CLERK OF COUNTY CLERK RICH KILB
SACRAMENTO COUNTY CALIFORNIA



09-4126_000123

EXHIBIT 21

09-4126_000124

177

Laura Richardson
 3710 DuPont, Circle Lane
 1722 Lancaster Building
 Washington, DC 20540-5422
 (202) 225-4100
 (202) 225-3811 - Fax
 130 West Michigan
 West Tower, Suite 500
 Local Market, DC 20002
 (800) 438-3828 - Phone
 (800) 331-4843 - Fax
<http://www.house.gov/laurard>



Congress of the United States
 House of Representatives
 Washington, DC 20515

COMMITTEE ON
 TRANSPORTATION AND
 INFRASTRUCTURE
 HUDSWORTH ALLEGOR
 AMERICA
 HIGHWAYS, TRAVEL
 AND FREEDOM
 GOVT CLARKE AND
 WALTER TRANSPORTATION
 HIGHLIGHTS OF LIBERTY AND
 PROGRESS AMERICA
 COMMITTEE ON
 HOMELAND SECURITY
 SUBCOMMITTEE ON
 ENERGY, TERROR, CYBERSECURITY
 AND SCIENCE AND TECHNOLOGY
 EVERETT/DA COMMANATOR,
 PHOTOGRAPHY, AND PERSONAL

July 22, 2009

David Skaggs, Chairman
 Porter J. Goss, Co-Chairman
 Office of Congressional Ethics
 1017 Longworth House Office Building
 Washington, DC 20515

Dear Mr. Skaggs and Mr. Goss:

I appreciate the opportunity to provide this statement to the Board of the Office of Congressional Ethics. I would respectfully request in light of my ongoing cooperation with the Ethics Committee that the Board present no findings and defer to the Committee.

The background of this matter is as follows:

On April 15, 2009, OCE took up the questions of whether I received preferential treatment from my lender, Washington Mutual, when it rescinded the sale of my Sacramento home into foreclosure, and whether I violated House financial disclosure rules by failing to disclose the mortgage liability on my home on financial disclosure forms filed in 2008. But when the Board initiated its review in April 2009, these matters were already before the Ethics Committee.

Ten months earlier, in light of inaccurate stories in the press, I asked the Ethics Committee on June 18, 2008, to confirm that I did not have to disclose my home mortgage liabilities on my personal financial disclosure report, so that I could eliminate the confusion and misrepresentation of the facts that had resulted from these news stories. On July 15, 2008, the Chair and Ranking Member asked for additional information to determine whether I should have disclosed the liabilities, and whether the rescission of the foreclosure sale was a gift under House rules.

I cooperated with the Committee and responded to its requests. After review, on May 14, 2009, the Committee affirmed that I was not required to disclose the liabilities. (Exhibit A.) I continue to cooperate with the Committee and fully expect it to find that I did not receive a prohibited gift. The evidence supports that conclusion. The leader certified independently to the House on July 25, 2008, and December 12, 2008, that it had not

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 6-522-00

09-4126_000125

CSOC.RICH.010282

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The Honorable David Skaggs, Chairman
 The Honorable Peter J. Goss, Co-Chairman
 July 22, 2009
 Page 2

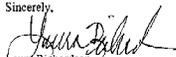
knowingly provided, requested or directed a prohibited gift to me or to any other Member. (Exhibit B.) And in the media, the lender indicated I received no special treatment, saying that it provided the same level of service to all of its customers. (Exhibit C.)

When the 110th Congress created OCE through H. Res. 895, it gave no indication that it expected OCE to conduct duplicative, parallel investigations of matters already under active Ethics Committee review. It created OCE to identify new matters not before the Ethics Committee and yet worthy of review. Its charge was to conduct a preliminary review to determine whether the matter merited further consideration by the Ethics Committee. But it did not create OCE to second-guess the Committee on matters already under review. See, e.g., 154 Cong. Rec. H1525 (daily ed. Mar. 11, 2008) (statement of Rep. Hoyer) (affirming that the Office cannot "replace" the Committee; "[n]or does it substitute its judgment for the Ethics Committee"). The pursuit of concurrent, parallel investigations simply adds to the cost and the time that must be devoted to the matter. It also creates a real risk of inconsistent factual, legal and ethical findings that would ultimately have to be resolved by the Committee before the matter could be concluded.

I have repeatedly raised these concerns with OCE's staff, but to no avail. Because I have objected to this duplicative review, and have chosen instead to cooperate with the Committee's existing process, I have been told that my conduct may be "construed as an admission that the allegations subject to review are true." Letter from Leo Wise (June 10, 2009). This is despite language in H. Res. 895 and OCE's own rules that, in fact, prohibit OCE from reaching such conclusions. See H. Res. 895, 110th Cong., § 1(c)(2)(C)(i)(II); accord Commentary, OCE Rule 1.

It is unfortunate that, despite clear information provided, the Board is now being asked to decide whether it should recommend that the Committee review a matter that is already awaiting conclusion. At this late stage, the most appropriate course of action would be to present no findings and defer to the Ethics Committee. To do otherwise would needlessly take the ethics process in an ill-considered, new direction that was not anticipated or intended by the Members who created OCE.

Sincerely,



Laura R. Richardson
 Member of Congress

08-4126_000126

CSOC.RICH.010283

DailyBreeze.com

WaMu giving Congresswoman a break?

By JOHN MARRAS Staff Writer
 Posted: 08/06/08 11:58:38 PM PDT



The sale of Rep. Laura Richardson's Sacramento home is being reported. (The Associated Press)

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home of a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$8,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case because she has not waived her privacy right.

In a statement, spokeswoman Sara Gough said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into dealing up the house and preparing it for resale.

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LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • 8116 Cannon Building • Washington, DC 20515
 Secretary of the Senate • Office of Public Records • 451 Hart Building • Washington, DC 20519

FILER TYPE AND NAME

Type:
 Organization Lobbyist
 Organization Name:
 WASHINGTON MUTUAL INC.

IDENTIFICATION NUMBERS

House Registration ID:
 31810
 Senate Registration ID:
 4984

REPORTING PERIOD

Year:
 2008
 Mid-Year (January 1 - June 30)
 Year-End (July 1 - December 31)
 Amendment

POLITICAL ACTION COMMITTEE NAMES

• WaMutPAC

CONTRIBUTIONS

No Contributions

#1.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|---|---|-------------|-----------|
| FECA | WaMutPAC | \$15,000.00 | 1/23/2008 |
| Payer: | Nonezero: | | |
| Democratic Congressional Campaign Committee | Democratic Congressional Campaign Committee | | |

#2.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|--|--|-------------|-----------|
| FECA | WaMutPAC | \$15,000.00 | 1/23/2008 |
| Payer: | Nonezero: | | |
| Democratic Senatorial Campaign Committee | Democratic Senatorial Campaign Committee | | |

#3.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|--------------------------|-------------------|------------|-----------|
| FECA | WaMutPAC | \$1,000.00 | 1/23/2008 |
| Payer: | Nonezero: | | |
| Friends Of Barbara Boxer | Boxer, Barbara | | |

| | | | | |
|-------------|---|--|-------------------------------|---------------------------|
| #4: | Contribution Type: FSCA | Contributor Name: WaMuPAC | Amount: \$19,000.00 | Date: 1/29/2008 |
| | Payee: National Republican Congressional Committee | Honoree: National Republican Congressional Committee | | |
| #5: | Contribution Type: FSCA | Contributor Name: WaMuPAC | Amount: \$15,000.00 | Date: 1/29/2008 |
| | Payee: National Republican Senatorial Committee | Honoree: National Republican Senatorial Committee | | |
| #6: | Contribution Type: HFLA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
| | Payee: Barney Frank For Congress Committee | Honoree: Frank, Barney | | |
| #7: | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 2/19/2008 |
| | Payee: Ed Royce For Congress | Honoree: Royce, Edward | | |
| #8: | Contribution Type: FSCA | Contributor Name: WaMuPAC | Amount: \$3,000.00 | Date: 2/19/2008 |
| | Payee: Friends Of Blanche Lincoln | Honoree: Lincoln, Blanche | | |
| #9: | Contribution Type: FSCA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 2/19/2008 |
| | Payee: Friends Of Joe Bass | Honoree: Bass, Joseph | | |
| #10: | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
| | Payee: Friends Of Rahn Slaughter | Honoree: Slaughter, Rahn | | |
| #11: | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
| | Honoree: | | | |

Payer:
Lausberg For Senate

#12.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 2/14/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Martinez For Senate

Honoree:
Martinez, Joel

#13.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/10/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Neugebauer Congressional
Committee

Honoree:
Neugebauer, Robert

#14.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Price For Congress

Honoree:
Price, Thomas

#15.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Shelley Moore Capito For
Congress

Honoree:
Capito, Shelley Moore

#16.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Tiberi For Congress

Honoree:
Tiberi, Patrick

#17.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/19/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Tim Mahoney For Florida

Honoree:
Mahoney, Timothy

#18.

| | | | |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
|-----------------------------------|-------------------------------------|------------------------------|---------------------------|

Payer:
Citizens To Elect Rick Larsen

Honoree:
Larsen, Rick

| | | | |
|---|--|------------------------------|---------------------------|
| #19. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Friends Of Olmny Brown-Waite | Honoree: Brown-Waite, Virginia | | |
| #20. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,200.00 | Date: 2/18/2008 |
| Payee: Friends Of Jim Clyburn | Honoree: Clyburn, James | | |
| #21. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Geffr Davis for Congress | Honoree: Davis, Geoffrey | | |
| #22. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$5,000.00 | Date: 2/18/2008 |
| Payee: Growth & Prosperity PAC | Honoree: Buchus, Spencer | | |
| #23. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Holler For Congress | Honoree: Holler, Dean | | |
| #24. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Jackie Spier For Congress | Honoree: Spier, Jackie | | |
| #25. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Matsui For Congress | Honoree: Matsui, Doris | | |
| #26. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 2/18/2008 |
| Payee: Mike Thompson For Congress | Honoree: Thompson, Michael | | |

| | | | |
|---|--|------------------------------|---------------------------|
| #27. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$1,000.00 | Date: 3/18/2008 |
| Payer: Moore For Congress | Honorree: Moore, Dennis | | |
| #28. | | | |
| Contribution Type: FECA | Contributor Name: WAMuPAC | Amount: \$2,500.00 | Date: 4/14/2008 |
| Payer: Rob Corker For Senate | Honorree: Corker, Robert | | |
| #29. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$1,000.00 | Date: 4/14/2008 |
| Payer: Ed Royce For Congress | Honorree: Royce, Edward | | |
| #30. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$2,500.00 | Date: 4/14/2008 |
| Payer: Freedom Project | Honorree: Boehner, John | | |
| #31. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$2,000.00 | Date: 4/14/2008 |
| Payer: Friends of Gordon Smith | Honorree: Smith, Gordon | | |
| #32. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$1,500.00 | Date: 4/14/2008 |
| Payer: Matheson For Congress | Honorree: Matheson, James | | |
| #33. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$1,000.00 | Date: 4/14/2008 |
| Payer: McCConnell Senate Committee 08 | Honorree: McCConnell, Mitch | | |
| #34. | | | |
| Contribution Type: FECA | Contributor Name: WabMuPAC | Amount: \$1,000.00 | Date: 4/14/2008 |
| Payer: McDuffie Congressional | Honorree: McDuffie, Thaddeus | | |

Committee

| | | | |
|---------------------------------------|---------------------------|----------------|--------------|
| #35. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,000.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Michael Castle Campaign Fund | Castle, Michael | | |
| #36. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,500.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Nancy Pelosi For Congress | Pelosi, Nancy | | |
| #37. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$4,000.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Norm Dicks For Congress | Dicks, Norman | | |
| #38. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,500.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Pennsylvaniaans For Kanjorski | Kanjorski, Paul | | |
| #39. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,000.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Putnam For Congress | Putnam, Adam | | |
| #40. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$2,500.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Rely on Your Beliefs Fund | Blunt, Roy | | |
| #41. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,500.00 | 4/14/2008 |
| Payer: | Honoree: | | |
| Debbie Wasserman-Schultz for Congress | Wasserman-Schultz, Debbie | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| Honoree: | | | |

| | | | |
|--|------------------------------|-----------------------|--------------------|
| TECA | WaMuPAC | \$5,000.00 | 4/25/2008 |
| Payee: People For Patty Murray | Murray, Patty | | |
| #43. | | | |
| Contribution Type: TECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: Clay Jr. For Congress | Honoree: Clay, William | | |
| #44. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,500.00 | Date: 5/16/2008 |
| Payee: Committee To Re-Elect Hydia M. Velazquez To Congress | Honoree: Velazquez, Hydia | | |
| #45. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: French, Cy. Job Hensarling | Honoree: Hensarling, Job | | |
| #46. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: HEBSRP PAC | Honoree: Heger, Wally | | |
| #47. | | | |
| Contribution Type: TECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: Melissa Bean For Congress | Honoree: Bean, Melissa | | |
| #48. | | | |
| Contribution Type: TECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: Moore For Congress | Honoree: Moore, Dennis | | |
| #49. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/16/2008 |
| Payee: Soto For Congress | Honoree: Soto, Hilda | | |

| | | | |
|--|---------------------------------------|------------------------------|---------------------------|
| #50. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/9/2008 |
| Payer: Cathy McMorris For Congress | Honoree: McMorris, Cathy | | |
| #51. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/9/2008 |
| Payer: Friends of Doc Hastings | Honoree: Hastings, Richard | | |
| #52. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/12/2008 |
| Payer: Armstrong For Congress | Honoree: Armstrong, William | | |
| #53. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 6/12/2008 |
| Payer: Crowley For Congress | Honoree: Crowley, Joseph | | |
| #54. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: Friends Of Charlie Wilson | Honoree: Wilson, Charles | | |
| #55. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 6/13/2008 |
| Payer: Friends Of Dave Ralshert | Honoree: Ralshert, David | | |
| #56. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: Kevin McCarthy For Congress | Honoree: McCarthy, Kevin | | |
| #57. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: Klein For Congress | Honoree: Klein, Ronald | | |

| | | | |
|--|--|-------------------------------|---------------------------|
| #58. | | | |
| Contribution Type: PACA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 5/13/2008 |
| Payer: LaRocco For Senate | Honoree: LaRocco, Larry | | |
| #59. | | | |
| Contribution Type: PACA | Contributor Name: WaMutPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: Toughern PAC (Rep. Lamar Smith) | Honoree: Smith, Lamar | | |
| #60. | | | |
| Contribution Type: PACA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: McHenry For Congress | Honoree: McHenry, Patrick | | |
| #61. | | | |
| Contribution Type: PACA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/13/2008 |
| Payer: Toscani For Senator John Cornyn Inc | Honoree: Cornyn, John | | |
| #62. | | | |
| Contribution Type: PACA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 6/27/2008 |
| Payer: Friends Of John Boehner | Honoree: Boehner, John | | |
| #63. | | | |
| Contribution Type: PACA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 6/27/2008 |
| Payer: Nelson For U.S. Senate | Honoree: Nelson, Ben | | |
| #64. | | | |
| Contribution Type: Honorary Expenses | Contributor Name: Self | Amount: \$15,000.00 | Date: 3/12/2008 |
| Payer: Congressional Black Caucus Foundation, Inc. | Honoree: All 48 Congressional Black Caucus Members | | |
| Contribution Type: Honorary Expenses | Contributor Name: Self | Amount: \$15,000.00 | Date: 5/26/2008 |
| Honoree: All Hispanic Caucus Members | | | |

LD-203 Contribution Report

Page 10 of 10

Payer:
Congressional Hispanic Caucus
Institute, Inc.

COMMENTS

Honorary Expenses include those made by Washington Mutual Bank an affiliated entity of Washington Mutual, Inc.

CERTIFICATION AND SIGNATURE

■ I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GASHARD, 7/22/2008 2:49:08 PM



LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • 8-106 Cannon Building • Washington, DC 20515
Secretary of the Senate • Office of Public Records • 332 Hart Building • Washington, DC 20510

FILER TYPE AND NAME

Types
 Organization Lobbyist
 Organization Name:
 WASHINGTON MUTUAL, INC.

IDENTIFICATION NUMBERS

House Registrant ID:
 34150
 Senate Registrant ID:
 4984

REPORTING PERIOD

Year:
 2008
 Mid-Year (January 1 - June 30)
 Year-End (July 1 - December 31)
 Amendment

POLITICAL ACTION COMMITTEE NAMES

- WaMuPAC
- WaMuPAC

CONTRIBUTIONS

No Contributions

#1.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|-------------------------|-------------------|------------|-----------|
| PECA | WaMuPAC | \$2,000.00 | 8/01/2008 |
| Payer: | Member: | | |
| Adam Smith For Congress | Smith, Adam | | |

#2.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|-----------------------|-------------------|------------|-----------|
| PECA | WaMuPAC | \$1,000.00 | 7/09/2008 |
| Payer: | Houseee: | | |
| Al Green For Congress | Green, Al | | |

#3.

| Contribution Type: | Contributor Name: | Amount: | Date: |
|-------------------------------|-------------------|------------|-----------|
| PECA | WaMuPAC | \$1,000.00 | 8/26/2008 |
| Payer: | Houseee: | | |
| Allyson Schwartz For Congress | Schwartz, Allyson | | |

| | | | | |
|-------------|--|---------------------------------------|------------------------------|---------------------------|
| #4. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Barbara Lee For Congress | Honoree: Lee, Barbara | | |
| #5. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/14/2008 |
| | Payer: Barney Frank For Congress Committee | Honoree: Frank, Barney | | |
| #6. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Barrett For Congress | Honoree: Barrett, J. Graham | | |
| #7. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,500.00 | Date: 8/25/2008 |
| | Payer: Beerra For Congress | Honoree: Beerra, Xavier | | |
| #8. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Bruchee For Congress Committee | Honoree: Brucher, Rick | | |
| #9. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: Capuano For Congress Committee | Honoree: Capuano, Michael | | |
| #10. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Cathy McMorris For Congress | Honoree: McMorris, Cathy | | |
| #11. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: | Honoree: Gonzales, Charles | | |

Charles A Ozolski Congressional Campaign

#12.

| | | | |
|---|---------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payer: Christopher Shays for Congress Committee | Honoree: Shays, Christopher | | |

#13.

| | | | |
|--|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 7/22/2008 |
| Payer: Citizens To Elect Rick Larsen | Honoree: Larsen, Rick | | |

#14.

| | | | |
|---------------------------------------|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payer: Citizen For Congress | Honoree: Oliver, Emanuel | | |

#15.

| | | | |
|--|--|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payer: Committee To Elect Chris Murphy | Honoree: Murphy, Christopher | | |

#16.

| | | | |
|---|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 7/22/2008 |
| Payer: Committee To Elect Gary Ackerman | Honoree: Ackerman, Gary | | |

#17.

| | | | |
|---|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payer: Committee To Elect Gary Ackerman | Honoree: Ackerman, Gary | | |

#18.

| | | | |
|---|-------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: WaldPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payer: Committee To Re-Elect Henry Hank Johnson | Honoree: Johnson, Henry | | |

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|--|-------------------------------------|------------------------------|---------------------------|
| #19. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: The Congressman-Joe Barton Committee | | | |
| Honoree: Barton, Joe | | | |
| #20. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| Payee: David Scott For Congress | | | |
| Honoree: Scott, David | | | |
| #21. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Diane E. Watson For Congress | | | |
| Honoree: Watson, Diane | | | |
| #22. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| Payee: Dina Titus For Congress | | | |
| Honoree: Titus, Dina | | | |
| #23. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Donald A. Manzullo For Congress | | | |
| Honoree: Manzullo, Donald | | | |
| #24. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$4,000.00 | Date: 8/26/2008 |
| Payee: Dreier For Congress Committee | | | |
| Honoree: Dreier, David | | | |
| #25. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/16/2008 |
| Payee: Eddie Reinecke Johnson For Congress | | | |
| Honoree: Johnson, Eddie | | | |
| #26. | | | |
| Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,500.00 | Date: 8/14/2008 |
| Honoree: Casper, Mike | | | |

Payee:
Freedom Fund

#27.

| | | | |
|---|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$2,500.00 | Date: 7/25/2008 |
| Payee: Friends for Harry Reid | Honoree: Reid, Harry | | |

#28.

| | | | |
|--|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| Payee: Friends Of Carolyn McCarthy | Honoree: McCarthy, Carolyn | | |

#29.

| | | | |
|---|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Friends Of Cliff Stearns | Honoree: Stearns, Cliff | | |

#30.

| | | | |
|---|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| Payee: Friends Of Dave Reichert | Honoree: Reichert, David | | |

#31.

| | | | |
|---|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| Payee: Friends of George Miller | Honoree: Miller, George | | |

#32.

| | | | |
|--|--|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$2,000.00 | Date: 7/29/2008 |
| Payee: Friends Of Gladys Brown-Walke | Honoree: Brown-Walke, Virginia | | |

#33.

| | | | |
|---|--------------------------------------|------------------------------|---------------------------|
| Contribution Type: FECA | Contributor Name: ViaMiPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Friends Of Jim Clyburn | Honoree: Clyburn, James | | |

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|--|--------------------------|----------------|--------------|
| Contribution Type: Honoree: | Contributor Name: | Amount: | Date: |
|--|--------------------------|----------------|--------------|

LD-203 Contribution Report

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| | | | |
|---|-------------------|------------|-----------|
| FECA | WaMuPAC | \$1,000.00 | 8/26/2008 |
| Payee: | Marshall, Jim | | |
| Friends Of Jim Marshall | | | |
| #35 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$2,900.00 | 9/17/2008 |
| Payee: | Honoree: | | |
| Friends Of Joe Bach | Rea, Joseph | | |
| #36 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,000.00 | 8/04/2008 |
| Payee: | Honoree: | | |
| Friends Of Lois Capps | Capps, Lois | | |
| #37 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$8,000.00 | 8/26/2008 |
| Payee: | Honoree: | | |
| Friends Of Barbara Senate Committee Inc | Seaton, Jeff | | |
| #38 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$2,000.00 | 8/29/2008 |
| Payee: | Honoree: | | |
| Gary Miller For Congress | Miller, Gary | | |
| #39 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,000.00 | 8/26/2008 |
| Payee: | Honoree: | | |
| Geoff Davis for Congress | Davis, Geoffrey | | |
| #40 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$1,000.00 | 7/30/2008 |
| Payee: | Honoree: | | |
| Hoyer For Congress | Hoyer, Shery | | |
| #41 | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WaMuPAC | \$2,000.00 | 8/06/2008 |
| Payee: | Honoree: | | |
| Hoyer For Congress | Hoyer, Shery | | |

<http://disclosures.house.gov/cf/cxmi/release/2008/Y/700074199.xml>

09-4126_000143

| | | | | |
|-------------|--|--------------------------------------|------------------------------|---------------------------|
| #42. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Jim Costa For Congress | Honoree: Costa, James | | |
| #43. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: Jim McTermott For Congress | Honoree: McTermott, Jim | | |
| #44. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Joe Donnelly For Congress | Honoree: Donnelly, Joseph | | |
| #45. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: Jon Porter for Congress | Honoree: Porter, Jon | | |
| #46. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Ken Calvert For Congress | Honoree: Calvert, Ken | | |
| #47. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: Kenny Marchant For Congress | Honoree: Marchant, Kenneth | | |
| #48. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| | Payer: Kevin McCarthy For Congress | Honoree: McCarthy, Kevin | | |
| #49. | Contribution Type: FECA | Contributor Name: WaMuPAC | Amount: \$2,000.00 | Date: 8/26/2008 |
| | Payer: Lafon For Congress | Honoree: Lafon, John | | |

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|--|---|------------------------------|---------------------------|
| #50. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: Louis Slaughter Re-Election Committee | Honoree: Slaughter, Louise | | |
| #51. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: Lynn For Congress | Honoree: Lynn, Frank | | |
| #52. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 7/29/2008 |
| Payer: Lucille Roybal-Allard For Congress | Honoree: Roybal-Allard, Lucille | | |
| #53. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: Lucille Roybal-Allard For Congress | Honoree: Roybal-Allard, Lucille | | |
| #54. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: McCormack Senate Committee '08 | Honoree: McCormack, Mitch | | |
| #55. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: McHenry For Congress | Honoree: McHenry, Patrick | | |
| #56. | | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$1,000.00 | Date: 8/28/2008 |
| Payer: McNerney For Congress | Honoree: McNerney, Jerry | | |
| Contribution Type: FECA | Contributor Name: W&M&PAC | Amount: \$2,000.00 | Date: 8/28/2008 |
| Honoree: Walt, Mitch | | | |

Payee:
Karl Walt For Congress
Committee

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|------------------------------------|--------------------------|----------------|--------------|
| #58. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$2,000.00 | 7/30/2008 |
| Payee: | Honoree: | | |
| Melissa Bean For Congress | Bean, Melissa | | |
| #59. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$2,000.00 | 8/06/2008 |
| Payee: | Honoree: | | |
| Michael Castle Campaign Fund | Castle, Michael | | |
| #60. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$1,000.00 | 7/30/2008 |
| Payee: | Honoree: | | |
| Neugebauer Congressional Committee | Neugebauer, Robert | | |
| #61. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$5,000.00 | 8/29/2008 |
| Payee: | Honoree: | | |
| PAC to the Future | Pelzel, Nancy | | |
| #62. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$1,000.00 | 8/26/2008 |
| Payee: | Honoree: | | |
| Pastor For Arizona | Pastor, Ed | | |
| #63. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$1,000.00 | 8/26/2008 |
| Payee: | Honoree: | | |
| Paul Hodak For Congress | Hodak, Paul | | |
| #64. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | Wahl/FAC | \$1,000.00 | 8/26/2008 |
| Payee: | Honoree: | | |
| Peron For Congress | Peron, Steven | | |

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|---|--------------------------------------|------------------------------|---------------------------|
| #65: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 7/20/2008 |
| Payee: Pennylvanians For Kanjorski | Honoree: Kanjorski, Paul | | |
| #66: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 7/20/2008 |
| Payee: Perinotter for Congress | Honoree: Perinotter, Bill | | |
| #67: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Price For Congress | Honoree: Price, Thomas | | |
| #68: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Reed Committee | Honoree: Reed, Jack | | |
| #69: | | | |
| Contribution Type: FECA | Contributor Name: WELUPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Re Keller for Congress | Honoree: Keller, Richard | | |
| #70: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Robert Weisler For Congress Committee | Honoree: Weisler, Robert | | |
| #71: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Ruben Hinojosa For Congress | Honoree: Hinojosa, Ruben | | |
| #72: | | | |
| Contribution Type: FECA | Contributor Name: WalshPAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: | Honoree: Silvestri, Ken | | |

Senate For Senate

| | | | |
|---|--------------------------|----------------|--------------|
| #73. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$1,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Scott For Congress | Scott, Allen | | |
| #74. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$2,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Scott Garrett For Congress | Garrett, Scott | | |
| #75. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$2,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Searchlight Leadership Fund | Reid, Harry | | |
| #76. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$1,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Shelia Jackson Lee for Congress | Jackson Lee, Sheila | | |
| #77. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$2,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Sires For Congress | Sires, Alvin | | |
| #78. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$1,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Solis For Congress | Solis, Hilda | | |
| #79. | | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| FECA | WakuPAC | \$2,000.00 | 8/26/2008 |
| Payer: | Honoree: | | |
| Stephen F. Lynch For Congress Committee | Lynch, Stephen | | |
| Contribution Type: | Contributor Name: | Amount: | Date: |
| Honoree: | | | |

LD-203 Contribution Report

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| | | | |
|--|------------------------------|-----------------------|---------------------|
| FECA | WaMUFAC | \$1,000.00 | 8/26/2008 |
| Payee: Susan Davis For Congress | | | |
| Contributor Name: Davis, Susan | | | |
| #81. | | | |
| Contribution Type: FECA | Contributor Name: WaMUFAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Tim Johnson For South Dakota Inc | | | |
| Honoree: JOHNSON, Tim | | | |
| #82. | | | |
| Contribution Type: FECA | Contributor Name: WaMUFAC | Amount: \$1,000.00 | Date: 8/26/2008 |
| Payee: Tim Mahoney For Florida | | | |
| Honoree: Mahoney, Timothy | | | |
| #83. | | | |
| Contribution Type: FECA | Contributor Name: WaMUFAC | Amount: \$2,000.00 | Date: 11/13/2008 |
| Payee: Chris Dodd for President | | | |
| Honoree: Dodd, Christopher | | | |

COMMENTS

I had erroneously added WaMUFAC twice under Political Action Committees. I attempted to delete it but the system would not allow me to delete the PAC.

CERTIFICATION AND SIGNATURE

I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XCVI of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GAFFNEY, 12/18/2008 0:08:56 PM

202

JOE LYBON, CALIFORNIA
 DEMOCRAT
 BOB FRANKS, MISSOURI
 G. K. BUTTERFIELD, NORTH CAROLINA
 RICHARD L. ROBERTS
 PETER ROCHA, VERMONT
 RICHARD ROBERTS
 ALBERT STUBBS, DISTRICT OF COLUMBIA
 R. CLAYTON SPENCER
 SCOTT T. LUTZ, TEXAS
 COURTNEY M. FISHER, OHIO

ONE HUNDRED ELEVENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT

Washington, DC 20515-0329

JIM KOYNER, ALABAMA
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 J. CHRISTOPHER HARTZ, SOUTH CAROLINA
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 RICHARD ROBERTS
 CANDIDATE TO THE SENATE
 ANDREW M. BISHOP, MISSOURI
 BATHY LITZ, THE DISTRICT OF COLUMBIA
 BOB BISHOP

May 14, 2009

The Honorable Laura Richardson
 U.S. House of Representatives
 1725 Longworth House Office Building
 Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether you are required under the Ethics in Government Act of 1978 as amended (EIGA), to disclose certain real estate holdings on your disclosure report and any debts secured by these properties.

As a general matter, a reporting individual is required to disclose an asset only if it (1) has a fair market value of more than \$1,000 at the close of the reporting period, or (2) generates more than \$200 in income during the reporting period. See EIGA §§ 102 (a)(3)(A) & 102(a)(1)(B). The personal residence of a reporting individual (including a secondary or vacation home), however, is specifically excluded from disclosure so long as the home is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any mortgage secured by real property which is a personal residence of the reporting individual" is specifically excluded from disclosure as a liability. See EIGA § 102(4)(A).

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.

09-4126_000160

CSOC.RICH.010307

The Honorable Laura Richardson
May 14, 2009
Page 2

Because you presently have no disclosure obligation with respect to these properties, you are similarly not required to disclose any debt secured by those properties. This exclusion applies regardless of the fair market value of the property or the balance due on any loan and includes mortgages, home equity loans and home equity lines of credit.¹

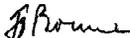
If you have any further questions, please contact the Committee's Chief Counsel, Blake Chisum, at (202) 725-7103.

Sincerely,



Greg L. Egan
Chair

ZL/DSP/sjs



Jo Honner
Ranking Republican Member

¹ For a more complete explanation of the circumstances in which a mortgage may be excluded from disclosure on the financial disclosure statement, please see the attached Committee Memorandum dated December 30, 2008.

DailyBreeze.com

"They own 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 had received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents' worth of time."

Leo Nardine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the recession 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 foreclosures resales are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said. "Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments. But if the foreclosure was

the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the initial loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said. "We're talking about dollars and cents at this point."

In Richardson's case, Washington Mutual lost nearly \$200,000. If the foreclosure were overturned, the bank would have an opportunity to recoup some of that loss - assuming Richardson is able to make payments on three homes and rent an apartment in Washington, D.C., on her \$169,300 congressional salary.

gene.madhaus@dailybreeze.com

Adm#656861

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EXHIBIT 22

09-4126_000153

| | | | | | |
|--|---|---|--|--|---|
| UNITED STATES HOUSE OF REPRESENTATIVES 2007 FINANCIAL DISCLOSURE STATEMENT HRP 2007 Electronic Year Reporting Form | | Form 278 Period of Reporting: January 1 to December 31, 2007 | | HAND DELIVERED U.S. HOUSE OF REPRESENTATIVES 515 RAYBURN AVENUE WASHINGTON, DC 20515-4242 | |
| Laura Richardson Representative | | 502-465-7744 Telephone Number | | HRP 2007 Reporting Period | |
| State: MD District: 1 Office: 1 | Political Party: DEMOCRAT Position: Member | Reporting Office: 1 Reporting Period: 12 | Reporting Period: 12 | A 2007 liability shall be answered against anyone who files an incorrect 2007 report. | |
| PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS | | | | | |
| 1. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | 2. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 3. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | 4. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 5. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | 6. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 7. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | 8. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS | | | | | |
| 9. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | 10. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 11. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | 12. Do you have any financial interest in any of the following? (a) Any stock or other security of any company or organization? (b) Any contract, agreement, or arrangement with any company or organization? (c) Any other financial interest? | | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |

09-4126_000161

CSOC.RICH.010318

EXHIBIT 23

09-4126_000163

manatt Deliver the right message WELCOME CALIFORNIA REPUBLICAN PARTY CONVENTION Capitol Hill Politics Public Income In looking for a Chief of the Financial Management Board: CLERK: HLP: GLENNER PDS

Compare your amended bill to current law

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Debate Intensifies over Richardson home default

By **Anthony York** (published Thursday, May 21, 2008)

A Long Beach congressman 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 1,000-square-foot, three-bedroom house in January 2007, but soon fell behind in the payments.

The story of Richardson's Sacramento home is more than a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, leaving nearly \$600,000 in unpaid loans and fees, including nearly \$5,000 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 crashing 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. JoAnn Millender-McDonald succeeded to cosponsor, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 - money that has begun to be paid back to Richardson primarily from her campaign accounts, according to records from the

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09-4126_000164

http://capitolweekly.net/article.php?newsid=6443&cid=6443&articleid=6443&newsid=6443

Center for Responsive Politics.

Richardson's opponent, Cropez, loaned herself \$115,000 for her run against Richardson. Cropez'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 consultation 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.

The 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 15. **Regulations 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 Green of Yuba City, 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 house, 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 (more than \$17,000) were still available from some lenders.

Richardson received a default notice in late 2007. By December 2007, less than a year after Richardson bought 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

09-4126_000165

<http://capitolweekly.net/article.php?c=xint2e43455lno5&xint=x4ntfmufoh6v69z13d2m>

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 \$387,384.

The March 18 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 \$139,000. 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, 20 years, and we had to hide our needs whenever we came back to the neighborhood."

Helmer and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmers, who lived in the house for more than 20 years, were getting desperate to sell.

Helmer said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmers wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oroppe in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson did not vote. She also did not vote on legislation by Rep. Barney Frank, D-Mass., which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure. Richardson said she missed the votes because of the death of her father.

Richardson did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$10 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 \$340,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

<< Back

6973

223

EXHIBIT 24

09-4126_000167

CSOC.RICH.010324

The Hill.com • Mortgage non-disclosure is trouble for Richardson

http://thehill.com/index2.php?option=com_content&task=view&id=73...

LEADING THE NEWS



Mortgage non-disclosure is trouble for Richardson

By Jared Allen

Posted: 06/02/08 07:33 PM [ET]

Rep. Lusia Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$46,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$578,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

THE HILL'S UP TO DATE
COVERAGE OF THE
DEMOCRATIC NATIONAL
CONVENTION



Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase price of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McCohen, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento house. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 29 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,000 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing \$307,430 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the house. Records indicate that the house is still scheduled to be sold at a July 14 auction.

Richardson was able to rescind both of the default notices on her Long Beach home after catching up on her

TheHill.com - Mortgage non-disclosure is trouble for Richardson

http://thehill.com/index2.php?option=com_content&task=view&id=73...

payments, which she did first in March and then again in October 2007.

Richardson's fourth default notice, for \$18,011 on her Long Beach home came in October 2007 - the same month she again caught up on her payments as well as repaid herself \$8,000 from her campaign, her FEC records show.

Noble said that the entities that monitor financial disclosure statements - the House ethics committee and the Department of Justice - will likely issue a warning to Richardson to amend her reports.

"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

"Obviously this raises questions about disclosure and more information, I think, is needed to ensure that she has, indeed, abided by the statutory requirements," McGehee said. "The purpose of the financial disclosure is, first and foremost, to reveal conflicts of interest or potential conflicts of interest ... and to ensure that if questions come up about positions, votes, other actions they take as a federal official, that there is transparency."

Although Richardson missed the vote on the housing bill that passed the House in early May, she has said she only did so in the wake of her father's sudden death.

Richardson last fall voted to help pass the Mortgage Forgiveness Debt Relief Act, which prevents the federal government from charging income tax on debt forgiven as a consequence of foreclosure. And she has said publicly that she wants to capitalize on her experience to advocate for further reform of the nation's housing policies.

Richardson told the Long Beach Report on May 24 that she thinks people "expect me to take what I've learned, what I see, not only for myself but what I see that they're doing, and figure out how to fix it, and that's what I intend upon doing."

Over the weekend, two of Richardson's opponents in Tuesday's primary rested on the issue in a last-minute attempt to assuage the 46-year-old freshman, who came to Congress after a 2007 special-election victory.

Peter Matthews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

Shan Crabtree contributed to this article.

[Close Window](#)

09-4126_000169

EXHIBIT 25

09-4126_000170

City of Sacramento
...of your service



Start new search

Open Nuisance Cases

Varient Building Cases

Case Details

Case #: 09-035287

Address: 3623 W CURTIS

DR

Type: Code

Category: Nuisance Complaint

Status: Open

Open Date: 07/01/2009

Close Date:

Disposition:

Case History

Activity

Date

Re-Inspection done.

07/24/2009

Initial Inspection done.

07/07/2009

Initial Complaint assigned to Officer nr Inspector.

07/02/2009

09-4126_000171



Quick Find >
NY 1509

File #:
Address:

To Do List | Quick Add | Add Watch | Find | Enter New Citizen | Reports | Admin | My Account | 3622 W C

File # 09-035287

History | Contacts | Activities | Documents | Violations | Fees

Description:
CONSTRUCTION WORK BEING DONE AFTER 1800 AND UP TO 2200 HRS. DID NOT HAVE NAME OF COMPAN

Address:
3622 W CURTIS DR
SACRAMENTO CA 95818

Parcel Number: 01003630010000
District/Neighborhood: 5
How Received: Phone

Property Owner:
RYGARDSON LAURA
3622 W CURTIS DR
SACRAMENTO CA 95818
Phone Number:
Area #: 3
Responsible User: Shawn Barlow
(916) 488-8073

Type: Enfr
Priority: No
Status: Op
Disposition
Open Date:
Closed Date:
Categories:
Notes Com

Legal Description: SOUTH CURTIS OAKS 05
Approx. Loc:

| Date | Event | Description | User | Private? |
|-----------------------|------------------------------------|--|-----------------|----------|
| Jul 15, 2009 09:49 PM | General Case Information | RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 316785-7765 TO PROVIDE ALL DOCUMENTS RELATED TO CASES/INITIAL VIOLATIONS. | Marilyn Freitag | Private |
| Jul 08, 2009 09:21 AM | RE-INSPECTION - Activity | A RE-INSPECTION activity has been assigned to Shawn Barlow in the Code Enforcement department. | Shawn Barlow | Public |
| Jul 08, 2009 09:20 AM | INITIAL INSPECTION - Activity Note | Upon inspection I saw a truck in the driveway with construction materials in the bed of the truck. No answer at door. I hear no work being done. Left copy of city code at door. Will re | Shawn Barlow | Private |
| Jul 02, 2009 08:21 AM | INITIAL COMPLAINT - Activity | A INITIAL COMPLAINT activity has been assigned to Shawn Barlow in the Code Enforcement department. | Todd Freeman | Public |
| Jul 01, 2009 06:15 AM | INITIAL COMPLAINT - Activity | A INITIAL COMPLAINT activity has been assigned to Tenny Operator05 in the Code Enforcement department. | City Operator05 | Public |

09-4126_000172



| | |
|---|---|
| What Case search | Case Details |
| Open Housing Cases | Case #: 09-010823 Status: Closed |
| Vacant Building Cases | Address: 3622 W CLARKES Open Date: 05/09/2009 |
| | Type: HOUSING Close Date: 05/11/2009 |
| | Category: Complaint Description: Duplicate Entry |
| | Case History |
| Activity | Date |
| Initial Complaint assigned to Officer or Inspector. | 05/11/2009 |

09-4126_000173



| <p>SHORT-TERM</p> <p>Open House Cases</p> <p>Neighborhood Cases</p> | <p>Case Details</p> <p>Case #: 09-01053</p> <p>Address: 3622 W CURTIS DR</p> <p>TYPE: HOUSING</p> <p>Category: Other</p> <p>Status: Closed</p> <p>Open Date: 05/06/2009</p> <p>Case Date: 05/06/2009</p> <p>Disposition: Unresponded</p> | | | | |
|---|---|----------|------|---|------------|
| <p>Case History</p> <table border="0"> <thead> <tr> <th>Activity</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>Initial Complaint assigned to Officer or Inspector.</td> <td>05/06/2009</td> </tr> </tbody> </table> | | Activity | Date | Initial Complaint assigned to Officer or Inspector. | 05/06/2009 |
| Activity | Date | | | | |
| Initial Complaint assigned to Officer or Inspector. | 05/06/2009 | | | | |

09-4126_000174

<http://www.citizenserve.com/Sacramento/CitizenController>

7/78/7/10

citizenserve
GOVERNMENT ON DEMAND

Quick Find >
 My USOP

File #:
 Address:

To Use List | **Under Add** | Add Record | Find | Enter New Citation | Reports | Admin | My Settings | **3622 W O**

File # **09-010563** | History | Contacts | Activities | Documents | Violation | Fees

File Description:
VACANT STRUCTURE WITH BLIGHTED APPEARANCE, RLH

Address: 3622 W CURTIS DR
 SACRAMENTO ca 95818

Property Owner: RICHARDSON LAURA
 3622 W CURTIS DR
 SACRAMENTO CA 95818

Type: House
Priority: No
Status: Clo

Parcel Number: 01309620010000

Area B: 3

Responsible User: Richard V. Laikar
 (916) 806-7174

Neighborhood: 5

How Received: Phone

Local Description: SOUTH CURTIS OAKS 08

Approx. Lot:

Alerts

Reports

| Date | Event | Description | User | Private? |
|--------------------------|------------------------------|---|------------------|----------|
| Jul 15, 2009 04:50 PM | General Case Information | RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 916785-7769 TO PROVIDE ALL DOCUMENTS RELATED TO CASES/INITIAL VIOLATIONS, FOR CASES 09-056287, 09-010822, 09 010688, 09-090711 AND 09-010503. | Marilynn Frottag | Private |
| May 09, 2009 08:21 AM | General Case Information | PER RON C CONIOR there is a contractor who has won the bid to do the work and this case is closed. | Pat Melanson | Private |
| May 06, 2009 02:30 PM | INITIAL COMPLAINT - Activity | A INITIAL COMPLAINT activity has been assigned to Greg Johnson in the Code Enforcement Department. | City Operator04 | Public |

09-4126_000175

234

City Of Sacramento CAP

Page 1 of 2

City of Sacramento
...of your service



[Start new search](#)

Case Details

[Open Housing Cases](#)

Case #: 09-009571

Status: Closed

[Vacant Building Cases](#)

Address: 3522 W CARTER DR

Open Date: 04/24/2009

Type: Code

Closed Date: 05/06/2009

Categories: Landscaping/paving

Disposition: Work Completed

Case History

Activity

Date

Letter returned to Code Enforcement Department.

05/08/2009

Re-inspection done.

05/07/2009

Pro-Active Inspection.

05/06/2009

Preliminary letter sent.

04/29/2009

Initial Inspection done.

04/24/2009

09-4126_000176

<http://www.citizenserve.com/Sacramento/CitizenController>

7/28/2000



citizenserve
e-government on Demand

Quick Find >
NY LISTOP

File #:
Address:

To Do List
Quick Add
Add Wizard
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Enter New Citizen
Reports
Admin
My Software

3622 W C

Edit

Category

File

History

Contacts

Activities

Documents

Violation

Form

File # 09-000971

Description: ABANDONED HOME W/ HIGH WEEDS IN FRONT YARD, FENCES KNOCKED DOWN. NO ONE MAINTAINING THE

| | | |
|---|--|--------------------------------|
| Address: 3822 W CURTIS DR SACRAMENTO CA 95818 | Property Owner: RICHARDSON LAURA 3822 W CURTIS DR SACRAMENTO CA 95818 | Type: Code |
| Parcel Number: 0180963010000 | Phone Number: | Status: C2 |
| District/Neighborhood: 5 | Area #: 3 | Open Date: |
| How Received: Phone | Responsible User: Jose Perez (916) 908-7068 | Close Date: |
| | | Categories: Landscaping |

Legal Description: SOUTH CURTIS OAKS OR

Approv. User:

IBReports

| IBOther | Date | Event | Description | User | Private? |
|---------|--------------------------|-------------------------------|---|------------------|----------|
| | Jul 15, 2009 04:30 PM | Notes & Activity Events | RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARK, (916) 567-7889 TO PROVIDE ALL DOCUMENTS RELATED TO CASERENTIAL VIOLATIONS, FOR CASES 00-055917, 02-010829, 00-010683, 00-00871 AND 00-010853. | Marilynn Freitag | Private |
| | May 07, 2009 02:47 PM | LETTER RETURNED - Activity | A LETTER RETURNED activity has been assigned to Jose Perez in the Code Enforcement department. | Bruce Lewis | Public |
| | May 07, 2009 12:54 PM | Violation Modified | Violation #C16; SCC 0.04.100 E fine has closed by Jose Perez on 09/07/09 | Jose Perez | Private |
| | May 07, 2009 12:84 PM | Violation Modified | Violation #C28.5; SCC15.156.020 has been closed by Jose Perez on 09/07/09 | Jose Perez | Private |
| | May 07, 2009 12:84 PM | RE-INSPECTION - Activity Note | 05-06-09 RE-INSPECTION AND PHOTOS REVEALED THAT ALL WORK HAS BEEN COMPLETED. VOLUNTARY COMPLIANCE, NO FEES, CASE 11-2859 | Jose Perez | Private |
| | May 08, 2009 07:55 PM | General Case Information | 05-08-09 1210 HRS, GRASS HAS BEEN CUT FRONT AND REAR YARDS. SOME HIGH WEEDS REMAIN AROUND SOME OF THE PLANTS IN THE REAR YARD. NOT A FIRE HAZARD AT THIS TIME. I PLACED THE SIDE GATE IN THE REAR YARD ON TOP OF A WOOD DECK. A GENTLEMAN BY THE NAME OF [REDACTED] APPROACHED ME | Jose Perez | Private |

09-4126_000177

| Date/Time | Activity | Description | Officer | Case Type |
|--------------------------|------------------------------------|--|-----------------|-----------|
| May 01, 2009 07:53 PM | PRO-ACTIVE INSPECTION - Activity | ASKING BASIC QUESTIONS IN RESPONSE TO OUR PROCEDURE. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE. A PRO-ACTIVE INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department. | Jose Perez | Public |
| Apr 20, 2009 01:30 PM | RE-INSPECTION - Activity Note | 04-20-09 PROPERTY CONTINUES TO BE IN VIOLATION. I POSTED A COPY OF THE 14 DAY PRELIMINARY LETTER ON THE FRONT DOOR OF THE PROPERTY. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE. | Jose Perez | Private |
| Apr 09, 2009 02:02 PM | Notification Activity | Notification for Jose Perez Activity CODE - 14 DAY PRELIM - has been closed. | Josie Valdez | Public |
| Apr 26, 2009 02:32 PM | CODE - 14 DAY PRELIM - Activity | A CODE - 14 DAY PRELIM activity has been assigned to Clerical Staff in the Code Enforcement department. | Jose Perez | Public |
| Apr 26, 2009 02:36 PM | RE-INSPECTION - Activity | A RE-INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department. | Jose Perez | Public |
| Apr 26, 2009 02:35 PM | INITIAL INSPECTION - Activity Note | DA-04-09 Initial Inspection conducted at 9622 W. Curtis Dr. The property in question is a single family occupancy, blue in color, with white trim. This property is located on the west side of the street. My inspection from the public right of way revealed the following violations: Overgrown grass and weeds throughout the property and a falling side gate. Photos were taken depicting the violations. A 14 day preliminary letter will be sent to property owner. | Jose Perez | Private |
| Apr 24, 2009 07:49 AM | INITIAL COMPLAINT - Activity | A INITIAL COMPLAINT activity has been assigned to Jose Perez in the Code Enforcement department. | City Operator08 | Public |

09-4126_000178



| <p>Start new search</p> <p>Open Housing Cases</p> <p>Vacant Building Cases</p> | <p>Case Details</p> <p>Case #: 09-015953 Status: Closed</p> <p>Address: 3622 W CURTIS Open Date: 07/21/2008</p> <p>D/E</p> <p>Type: Code Close Date: 10/03/2008</p> <p>Categories: HSG Boarded Disposition: Unfounded</p> <p>Vacant Building No - Testing Browning</p> <p>Case History</p> <table border="0"> <thead> <tr> <th>Activity</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>Termination of Notice of Pending Enforcement proceeding document.</td> <td>11/17/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>11/09/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/23/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/27/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/21/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/19/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/16/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>10/16/2008</td> </tr> <tr> <td>Monitoring Fee assessed.</td> <td>10/03/2008</td> </tr> <tr> <td>Administrative Penalty letter sent.</td> <td>10/01/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>09/26/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>09/05/2008</td> </tr> <tr> <td>Resend Declaration letter.</td> <td>09/05/2008</td> </tr> <tr> <td>Letter returned to Code Enforcement Department.</td> <td>09/05/2008</td> </tr> <tr> <td>Notice letter sent and Monitoring Fee assessed.</td> <td>08/20/2008</td> </tr> <tr> <td>Online Title Report request.</td> <td>08/20/2008</td> </tr> <tr> <td>Received proof of certified mail card.</td> <td>08/15/2008</td> </tr> <tr> <td>Notice letter sent and Monitoring Fee assessed.</td> <td>08/11/2008</td> </tr> <tr> <td>Online Title Report request.</td> <td>08/08/2008</td> </tr> <tr> <td>Notice of Pending Enforcement proceeding document.</td> <td>08/08/2008</td> </tr> <tr> <td>Case re-assigned.</td> <td>07/25/2008</td> </tr> <tr> <td>Pro-active inspection.</td> <td>07/17/2008</td> </tr> <tr> <td>Case re-assigned.</td> <td>07/15/2008</td> </tr> </tbody> </table> | Activity | Date | Termination of Notice of Pending Enforcement proceeding document. | 11/17/2008 | Letter returned to Code Enforcement Department. | 11/09/2008 | Letter returned to Code Enforcement Department. | 10/23/2008 | Letter returned to Code Enforcement Department. | 10/27/2008 | Letter returned to Code Enforcement Department. | 10/21/2008 | Letter returned to Code Enforcement Department. | 10/19/2008 | Letter returned to Code Enforcement Department. | 10/16/2008 | Letter returned to Code Enforcement Department. | 10/16/2008 | Monitoring Fee assessed. | 10/03/2008 | Administrative Penalty letter sent. | 10/01/2008 | Letter returned to Code Enforcement Department. | 09/26/2008 | Letter returned to Code Enforcement Department. | 09/05/2008 | Resend Declaration letter. | 09/05/2008 | Letter returned to Code Enforcement Department. | 09/05/2008 | Notice letter sent and Monitoring Fee assessed. | 08/20/2008 | Online Title Report request. | 08/20/2008 | Received proof of certified mail card. | 08/15/2008 | Notice letter sent and Monitoring Fee assessed. | 08/11/2008 | Online Title Report request. | 08/08/2008 | Notice of Pending Enforcement proceeding document. | 08/08/2008 | Case re-assigned. | 07/25/2008 | Pro-active inspection. | 07/17/2008 | Case re-assigned. | 07/15/2008 |
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| Administrative Penalty letter sent. | 10/01/2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Letter returned to Code Enforcement Department. | 09/26/2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Letter returned to Code Enforcement Department. | 09/05/2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Resend Declaration letter. | 09/05/2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Notice of Pending Enforcement proceeding document. | 08/08/2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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09-4126_000179

EXHIBIT 26

09-4126_000180

**Perkins
Cole**

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April 21, 2009

Len Wise, Esq.
Elizabeth Horton, Esq.
Office of Congressional Ethics
1017 Longworth House Office Building
U.S. House of Representatives
Washington, D.C. 20515

Re: Review No. 09-4126
Request for Information

Dear Mr. Wise and Ms. Horton:

On behalf of our client, Congresswoman Laura Richardson, we write in response to the materials provided to us by the Office of Congressional Ethics ("OCE") on April 15, 2009. The matters referenced in the OCE's Statement of Allegations have been before the Committee on Standards of Official Conduct ("the Committee") since June 2008. We provided the Committee with additional information as recently as April 2, 2009. Because the matters are now before the Committee, we would respectfully submit that OCE should terminate the preliminary review.

On June 18, 2008, Congresswoman Richardson requested a formal written opinion from the Committee regarding the financial disclosure statement that she filed in May 2008, and specifically about the disclosure of the properties referenced in OCE's Statement of Allegations. In a letter dated July 15, 2008, the Committee responded with an extensive request for additional information. The Committee indicated that, prior to formalizing its opinion, it wanted to determine not only whether the properties qualified as personal residences excluded from disclosure, but also whether any of the loans on the properties, or the rescission of the foreclosure on her Sacramento property, should be characterized as gifts.

The Member responded in full to the Committee's request on July 31, 2008. On March 16, 2009, the Committee, through its chief counsel, requested additional documents duplicative of OCE's request, which the Member provided on April 2, 2009.

68715-0035, SCAL15042093

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09-4126_000181

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Leo Wise, Esq.
Elizabeth Horton, Esq.
April 21, 2009
Page 2

Thus, the questions of whether the Congresswoman received a gift through the rescission of the foreclosure on her Sacramento home, and whether her residences were required to be disclosed on her personal financial disclosure form, are now under consideration by the Ethics Committee. For OCE to review these same matters at the same time, so that it may advise the Committee as to whether they merit further review, would be burdensome and duplicative. The Congresswoman has long wanted the Ethics Committee to complete its analysis of the matters referenced in OCE's Statement of Allegations, and intends to continue to work with the originating Committee toward that end. In the meantime, we would respectfully request that the instant preliminary review be closed, in deference to the Committee's determination.

Please do not hesitate to call Brian Svoboda at (202) 434-1634, if you would like to discuss these matters further.

Very truly yours,



Brian G. Svoboda
Kate Sawyer Keane

cc: The Honorable Laura Richardson
The Honorable Zoe Lofgren
The Honorable Jo Bonner
Kenyon Brown, Esq.

0918-00011.EOCAL1:1940099.1

09-4126_000182

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