

RichardsonMC, Laura

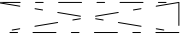
From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments: 20080522144304877.pdf; Consent.doc

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 – ERT
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)

LR0795

CSOC.RICH.007910

**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 90801
PROPERTY ADDRESS 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this 23rd day of MAY, 2008, at CALIFORNIA. [State]

Laura Richardson
(Signature)

LR0799



FW: Richardson Rescission Notice

Tuesday, June 3, 2008 8:06 AM

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

To: "Laura Richardson" [redacted]

1 File (1692KB)



Documen...

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

Thank you

Ann Thorn, FVP

Washington Mutual

National Asset Recovery Manager

904-886-[redacted]

For Internal Use Only

<<Document.pdf>>

LR0800

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 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.


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.

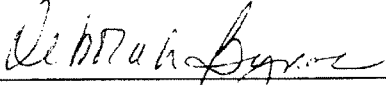
DATE: 05/29/2008

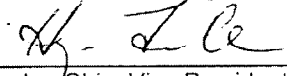
CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY 
Colleen Irby, Assistant Secretary

BY 
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY 
Deborah Brignac, Vice President

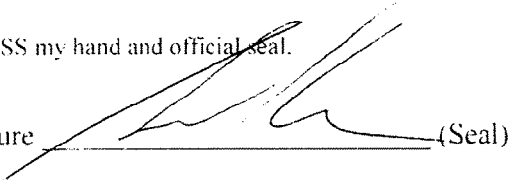
BY 
Huey-Jen Chiu, Vice President

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: laurrichardson [redacted]
Cc: "Thorn, Ann" <ann.thorn@wamu.net>, "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
1 File (238KB)



Borrower...

<<Borrower Assistance Form 5.08.pdf>>

Thank you,
Julie

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

LR0803

14. Have you already spoken to a debt counseling service?

- Yes No

15. How many cars do you own?

- 1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	\$	\$
Auto Loan(s)	\$	\$
Auto Insurance & Other Expenses	\$	\$
Credit Cards & Installment Loans	\$	\$
Health Insurance	\$	\$
Medical Expenses	\$	\$
Child Care, Child Support & Alimony	\$	\$
Food & Miscellaneous Spending Money	\$	\$
Utilities	\$	\$
Other _____	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$	\$
Other Income (unemployment, child support, etc.)	\$	\$
Other _____	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	\$	\$
Savings & Money Market Account(s)	\$	\$
Stocks, Bonds & CDs	\$	\$
Retirement Account(s)	\$	\$
Home Equity	\$	\$
Other Real Estate Equity	\$	\$
Cars (with no loan payments)	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X

Borrower

Date

X

Co-borrower

Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- Fax: 904-886-1328 or 904-886-1329
- Mail: WaMu Home Ownership Preservation,
7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256



Fw: Loss Mit

Wednesday, June 18, 2008 7:29 AM

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



Borrower...

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

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

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson [redacted]
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,
Julie

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

LR0806

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

Co-borrower

Date

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]

Thursday, September 11, 2008 6:37 PM

From: "A.J. Grier" [mailto:agrier@csoc.com]
 To: "Barbara Perkins" [mailto:barbarap@csoc.com]
 Cc: "Laura Richardson" [mailto:lrichard@csoc.com], "Kinde" [mailto:kinde@csoc.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 [mailto:agrier@csoc.com]

LR0809

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 (Sa	electrical	Sacrament	\$ 220.00	
Comcast C	cable	Sacrament	\$ 125.00	
Pacific Gas	gas	Sacrament	\$ 25.00	
City of Sac	water, gart	Sacrament	\$ 110.00	
Washingto	Mortgage	Sacrament	\$ 4,000.00	
				\$ 4,480.00
Wells Farg	mortgage	San Pedro	\$ 2,979.64	
				\$ 2,979.64
			Total Bills=	\$ 12,233.79
			Paycheck=	\$ 7,946.33
			net=	\$ (4,287.46)

**FW: Richardson estimate**

Wednesday, July 29, 2009 10:13 AM

From: "Daysha McArthur" [mailto:daysha7@blineconstruction.com]
To: laurarichardson [mailto:laurarichardson@richardson.com]
Cc: "Shirley Cooks" [mailto:shirleycooks@richardson.com], stephanie.albanese [mailto:stephanie.albanese@richardson.com]
1 File (50KB)



Richardso...

--- On **Wed, 7/29/09, Touyer Lee** [mailto:touyer@blineconstruction.com] wrote:

From: Touyer Lee [mailto:touyer@blineconstruction.com]
Subject: FW: Richardson estimate
To: daysha7 [mailto:daysha7@blineconstruction.com]
Cc: ravenjohn [mailto:ravenjohn@blineconstruction.com]
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@blineconstruction.com

From: George John [mailto:georgejohn@blineconstruction.com]
Sent: Wednesday, July 29, 2009 12:46 AM
To: Touyer Lee
Subject: Richardson estimate

Touyer,

LR0812

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

Thanks, George

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#

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



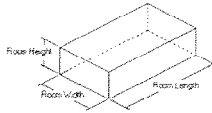
B Line Construction, Inc.

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

RICHARDSON

Loft

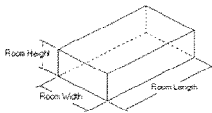
LxWxH 19'4" x 10'6" x 8'3"



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 3'8"



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

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Interior partition walls	32.00 LF	0.00	22.40	716.80
Water heater closet w/vented door (exterior wall)	1.00 EA	0.00	1,225.00	1,225.00
Plumber - install 30 gsl gas water heater, fiberglass shower unit, toilet, 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 & baseboard	1.00 EA	0.00	354.25	354.25
Range & hood (small apartment size)	1.00 EA	0.00	510.00	510.00
Seal then paint the loft	1.00 EA	0.00	840.00	840.00
Permits & fees	1.00 EA	0.00	890.00	890.00
General clean - up & debris removal	1.00 EA	0.00	450.00	450.00
Totals: Loft				17,758.70



B Line Construction, Inc.

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

Line Item Totals: RICHARDSON

17,758.70

Grand Total Areas:

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

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



B Line Construction, Inc.

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

Summary for Dwelling

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

George John



RE: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 10:08 AM

From: "Covill, Doug" [mailto:dcovill@comcast.net]

To: laurarichardson [mailto:rlaurarichardson@comcast.net]

1 File (2806KB)



CMA.pdf

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) 341-1775

(916) 248-4670-New Fax Number

dcovill [mailto:dcovill@comcast.net]

From: laurarichardson [mailto:rlaurarichardson@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
Sent via BlackBerry by AT&T

From: daysha [mailto:daysha74@comcast.net]

Date: Tue, 25 Aug 2009 20:40:16 -0700

To: <laurarichardson [mailto:rlaurarichardson@comcast.net]>

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@comcast.net]

Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

LR0818

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

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

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

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

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

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1211

[The entire original message is not included]

LR0819

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

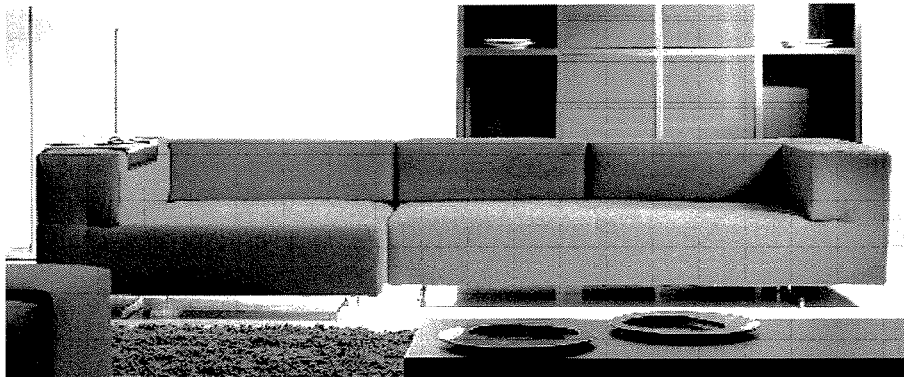
Information deemed reliable, but not guaranteed.



LR0820

CSOC.RICH.007935

california real estate company report



rank	company	sales volume
1	Coldwell Banker Residential Brokerage	\$42,916,978,083
2	Alain Pinel Realtors Inc.	\$7,183,479,742
3	First Team Real Estate	\$4,809,090,000
4	ZipRealty	\$4,615,548,000
5	Prudential California/Nevada/Texas Realty	\$4,440,408,878
6	Intero Real Estate Services, Inc.	\$3,378,765,000
7	RE/MAX Marquee Partners	\$2,707,406,094
8	RE/MAX Gold	\$2,369,405,742
9	Lyon Real Estate	\$2,233,644,149
10	Award-Superstars	\$2,192,439,138
11	Shorewood Realtors, Inc.	\$2,069,590,839
12	Frank Howard Allen Realtors	\$1,728,701,422
13	RE/MAX Palos Verdes/Execs Group	\$1,684,960,000
14	RE/MAX Real Estate Services	\$1,537,000,000
15	Prudential California Realty	\$1,492,912,814
16	Keller Williams Realty Beverly Hills	\$1,384,891,676
17	Prudential California Realty Mulhearn Group	\$1,379,266,942
18	Dilbeck Realtors GMAC Real Estate	\$1,370,000,000
19	Zephyr Real Estate	\$1,358,000,000
20	Willis Allen Real Estate Company	\$1,117,270,314
21	McGuire Real Estate	\$1,092,000,000
22	Century 21 Select Real Estate, Inc.	\$1,049,473,714
23	PMZ Real Estate	\$1,008,003,000
24	Realty Executives Santa Clarita	\$1,007,900,474
25	RE/MAX of Valencia	\$843,409,892

This representation based in whole or part on data according to REAL Trends Big Broker Report for 2008. Some offices acquired during analysis period.



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816



LR0821

PROPERTY ANALYSIS SUMMARY

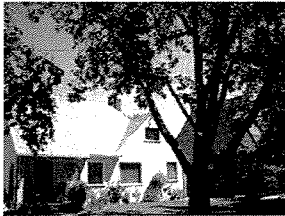
Address	Status	City	Bed / Bath	SqFt.	DOM	Orig. List	List Price	Sale Price
2821 3rd Ave	Active	Sacramento	4 / 1/0	1457	43	\$425,000	\$425,000	--
2830 Castro Way	Active	Sacramento	3 / 2/0	1600	12	\$429,000	\$429,000	--
2741 10th Ave	Active	Sacramento	2 / 1/1	1584	60	\$430,000	\$430,000	--
2665 Portola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

PROPERTY ANALYSIS SUMMARY

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

**2157 3rd Ave
Sacramento 95818**



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

**2763 25th St
Sacramento 95818**



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

**2661 Castro Way
Sacramento 95818**



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

**2210 Markham Way
Sacramento 95818**



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



RESIDENTIAL BROKERAGE

LR0823

CSOC.RICH.007938

PROPERTY ANALYSIS SUMMARY

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

**2417 6th Ave
Sacramento 95818**



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

**2151 3rd Ave
Sacramento 95818**



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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



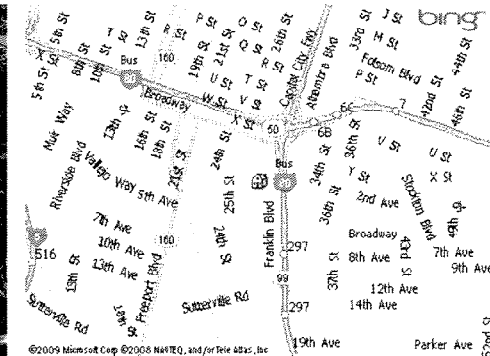
LR0824

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 Structures: **Outbuilding**
Recreational Parking: **RV Access, RV Possible**
Sewer: **In & Connected**
Subtype Description: **Detached, Remodeled/Updated**

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

District: **Heilbron 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 deemed reliable, but not guaranteed.



LR0825

CSOC.RICH.007940

PROPERTY DETAILS

2830 Castro Way, Sacramento, CA 95818

Status: **Active**

List Price: **\$429,000**

Beds: **3** Baths: **2/0**

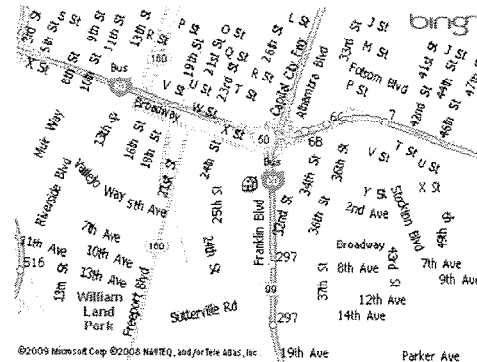
Year Built or Age: **1927**

Lot Size: **0.130 ac, 5663 sf**

List Date: **8/13/2009**

Sq.Ft.: **1,600**

DOM: **12**



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

Status: **Active**

MLS ID: **90062690**

Parcel Number: **013-0052-011**

Map Code:

Stories: **2**

Zoning: **R1**

Air: **Central**

Energy Features: **Attic Fan(s),**

Ceiling Fan(s), Skylight

Floor Covering(s): **Tile, Wood**

Heat: **Central**

Kitchen Appliances: **Dishwasher,**

Range Gas F/S, Refrigerator F/S

Features Misc: **Patio Uncovered**

Road Description: **Paved, Public**

Maintained

Sewer: **In & Connected**

Subtype Description: **Detached**

Orig. List Price: **\$429,000**

Status Date: **8/15/2009**

Directions: **From Hwy 99 take 12**

Avenue / Sutterville Exit West.

Take Right on Franklin Blvd. Left

on Castro Way

Baths Other: **Tile, Tub Jetted, Tub**

w/Shower Over

Dining Description: **Breakfast**

Nook, Formal Room

Foundation: **Raised**

Garage: **Converted, Other See**

Remarks

Kitchen Description: **Counter Tile**

Master Bath: **Shower Stall(s)**

Room Description: **Guest Quarters**

Dtchd

Security Features: **Security Sys**

Owned, Smoke Detector

Utilities: **All Public**

District: **Heilbron Oaks**

County: **Sacramento**

Construction: **Wood**

Exterior: **Stucco**

Fireplace Desc: **Living Room**

Improvements:

Sidewalk/Curb/Gutter

Laundry Description: **Inside Room**

Master Bedroom: **Closet Walk-In,**

Sitting Area

Roof Description: **Comp Shingle**

Site Description: **Level, Shape**

Regular

Water: **Public District**



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**

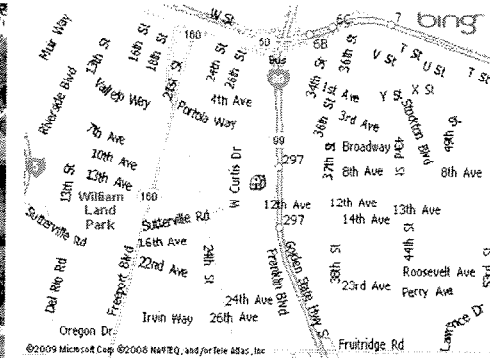
Year Built or Age: **1950**

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 replacment. This is a diamond in the rough but worthy of the investment.

Status: **Active**

MLS ID: **90050048**

Parcel Number: **013-0321-020**

Map Code:

Stories: **2**

Zoning: **R1**

Air: **Refrig Wall Units**

Energy Features: **Ceiling Fan(s)**

Exterior: **Shingle, Stucco**

Garage: **1 Car Attached, Facing**

Front, Uncov Prkng Spc (1)

Improvements:

Sidewalk/Curb/Gutter

Laundry Description: **Inside Area**

Master Bedroom: **Closet**

Sewer: **In & Connected**

Style Description:

Cottage/Bungalow

Orig. List Price: **\$430,000**

Status Date: **6/26/2009**

Directions: **South on Hwy 99, exit 12th Ave..Right onto 12th, Right onto Franklin and Left onto 10th Ave.**

Baths Other: **Tile, Tub w/Shower Over**

Dining Description: **Formal Area**

Floor Covering(s): **Linoleum/Vinyl, Wood**

Fireplace Desc: **Gas Piped, Living Room**

Kitchen Appliances: **Compactor, Cook Top Elec, Dishwasher, Disposal, Oven Elec B/I, Range Elec B/I**

Landscape: **Fenced Back, Sprinkler Auto F&R**

Road Description: **Public Maintained**

Roof Description: **Comp Shingle**

Subtype Description: **Custom, Fixer**

Water: **Public District**

District: **South Curtis Oaks 02**

County: **Sacramento**

Construction: **Frame**

Equipment: **Window Furnishings**

Foundation: **Raised**

Heat: **Central**

Kitchen Description: **Counter Laminate**

Features Misc: **Patio Uncovered**

Room Description: **Basement**

Partial, Great Room Concept

Site Description: **Shape Regular, Trees Many**

Utilities: **All Public**



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0827

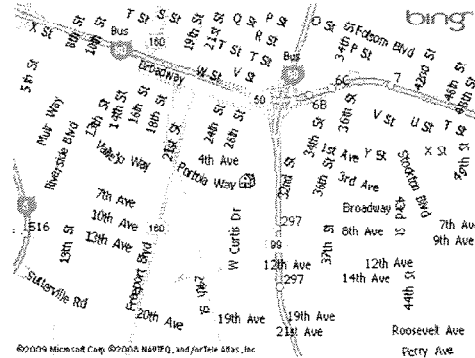
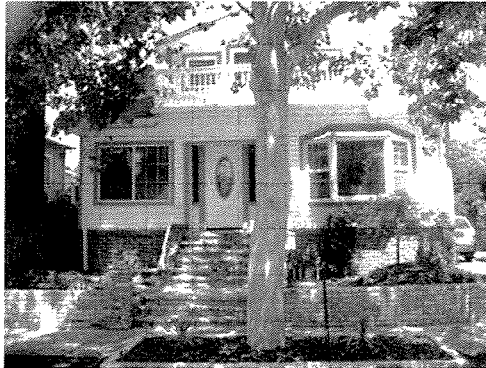
CSOC.RICH.007942

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



RESIDENTIAL BROKERAGE

LR0828

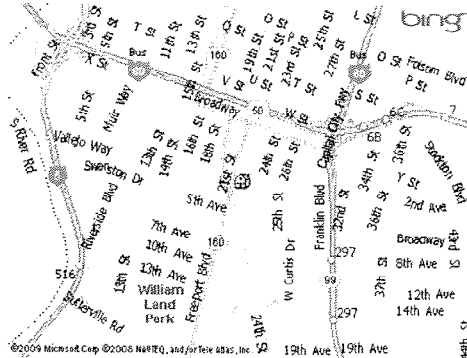
CSOC.RICH.007943

PROPERTY DETAILS

2157 3rd Ave, Sacramento, CA 95818

Status: **Pending**
List Price: **\$440,000**
Beds: **3** Baths: **1/0**
Year Built or Age: **1912**

Lot Size: **0.130 ac, 5663 sf**
List Date: **6/6/2009**
Sq.Ft.: **1,421**
DOM: **74**



Updated and restored West Curtis bungalow. Too many features- remodeled kitchen with soapstone counters, pantry and custom shaker cabinetry. Outdoor kitchen with koi pond and newer 2.5 car garage with alley access and 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**



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0829

CSOC.RICH.007944

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**

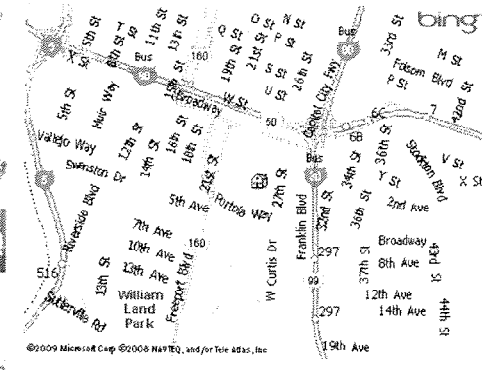
Sale Date: **7/30/2009**

Sq.Ft.: **1,661**

DOM: **3**



MetroList



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

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

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

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0830

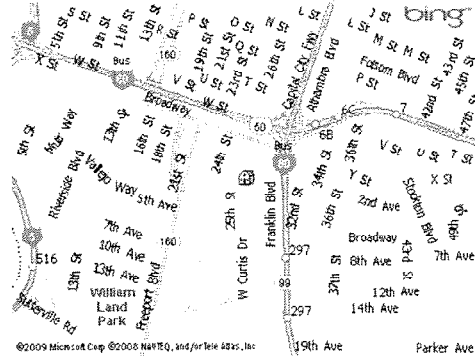
CSOC.RICH.007945

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**
Landscape: **Sprinkler Auto F&R**
Master Bedroom: **Closet**
Roof Description: **Comp Shingle**
Site Description: **Shape Regular**
Subtype Description: **Detached**



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0831

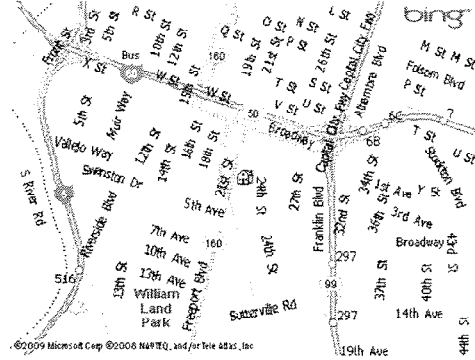
CSOC.RICH.007946

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&M;R**
Road Description: **Public Maintained**
Roof Description: **Shake**
Site Location: **Public Trans Nearby**
Subtype Description: **Custom**

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0832

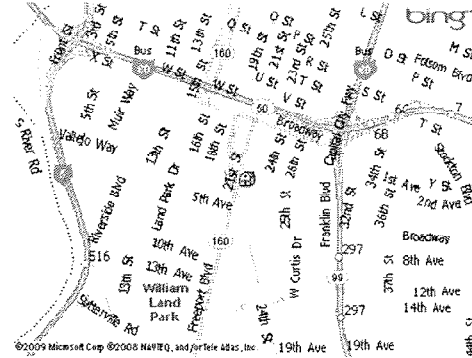
CSOC.RICH.007947

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&R**
Road Description: **Paved, Public Maintained**
Roof Description: **Comp Shingle**
Style Description: **Cottage/Bungalow**
Utilities: **220 Volts, Natural Gas**

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.



LR0834

CSOC.RICH.007949

PRICING SUMMARY

SOLD COMPARABLES AVERAGES

Days on Market	55
List Price	\$462,880
Price Change	-4.53 %
Price Per Square Foot	\$285.61
<i>Average Sale Price</i>	<i>\$441,900</i>

SUGGESTED PRICE

LOW

\$430,853

HIGH

\$452,948



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

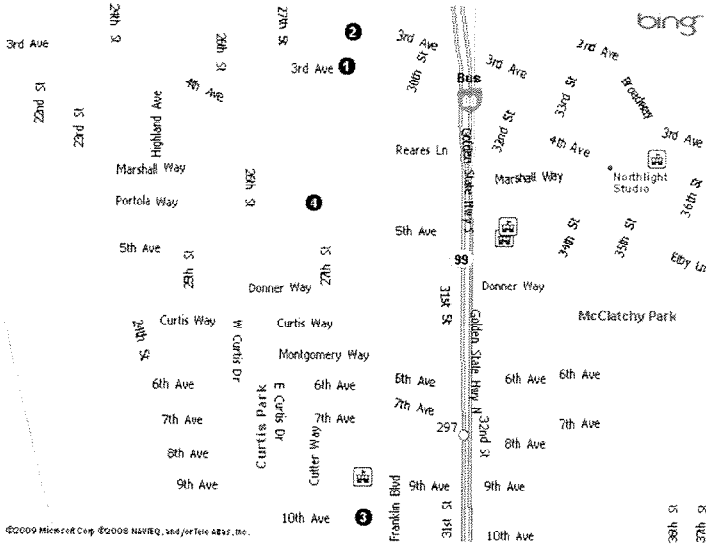


LR0835

CSOC.RICH.007950

MARKET ANALYSIS SUMMARY

Active Properties



©2009 Microsoft Corp. ©2008 NAVTEQ, and/or its data providers.

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	1600	0.130 ac, 5663 sf	\$429,000	2
2741 10th Ave	Sacramento	6/24/2009	2 / 1/1	1584	0.110 ac, 4792 sf	\$430,000	3
2665 Portola Way	Sacramento	8/7/2009	4 / 2/0	1753	0.140 ac, 6098 sf	\$449,900	4



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

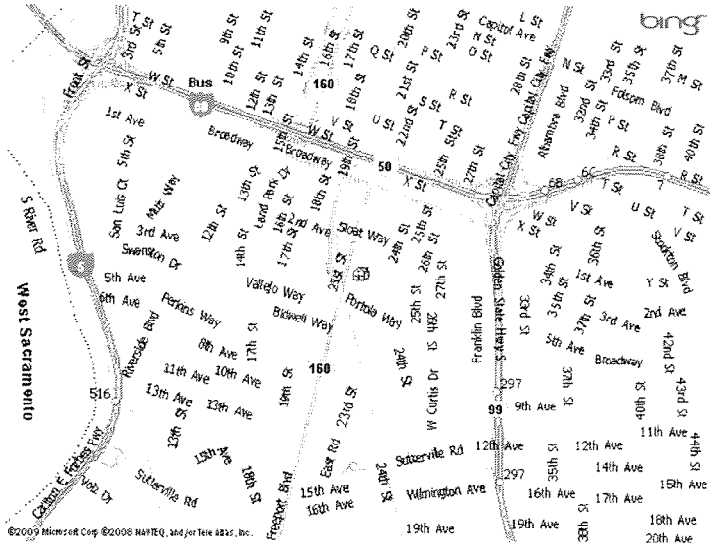


RESIDENTIAL BROKERAGE

LR0836

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.

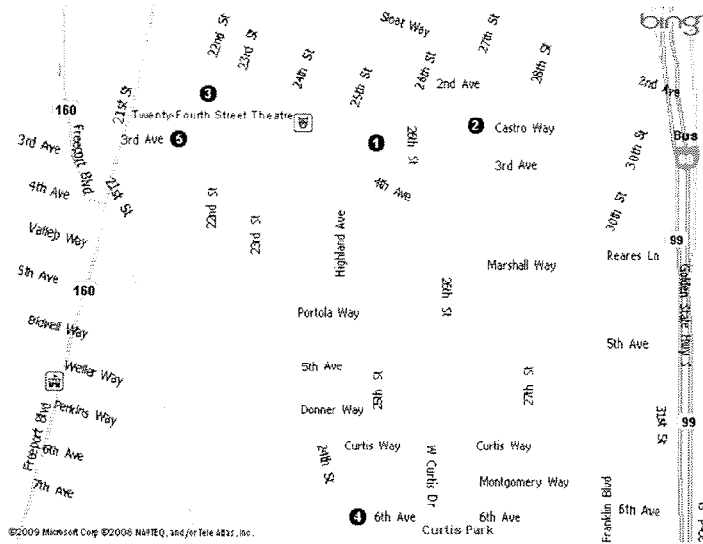


RESIDENTIAL BROKERAGE

LR0837

MARKET ANALYSIS SUMMARY

Sold Properties



©2009 Microsoft Corp. ©2008 NAVTEQ, Inc. for Tele Atlas, Inc.

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



CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

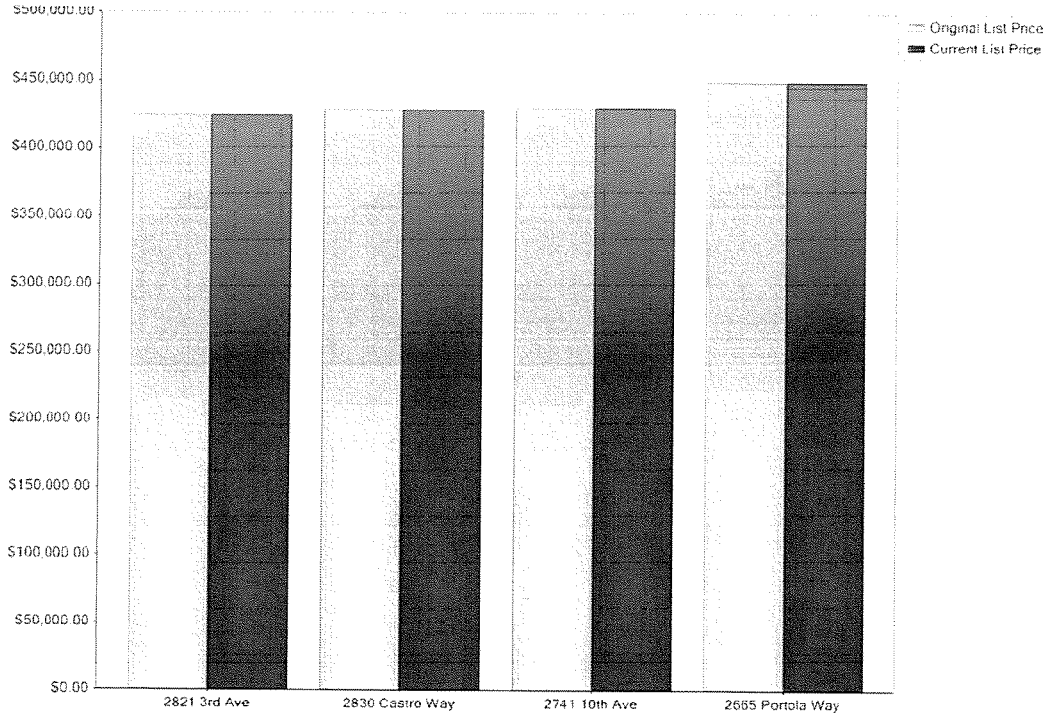


LR0838

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

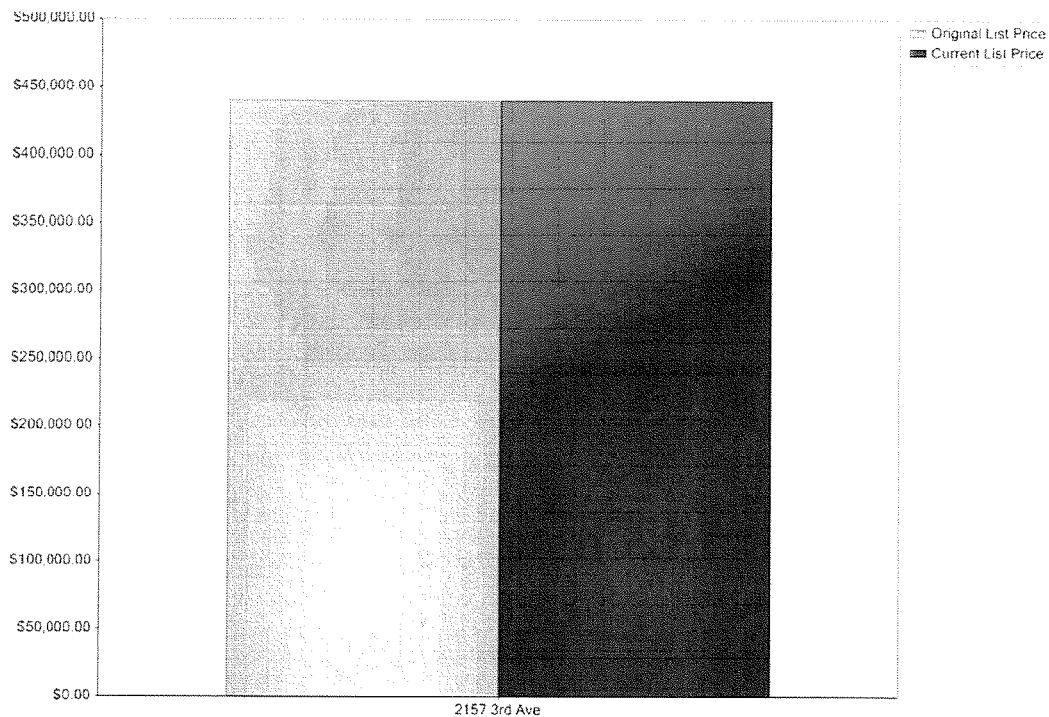
Information deemed reliable, but not guaranteed.



LR0839

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

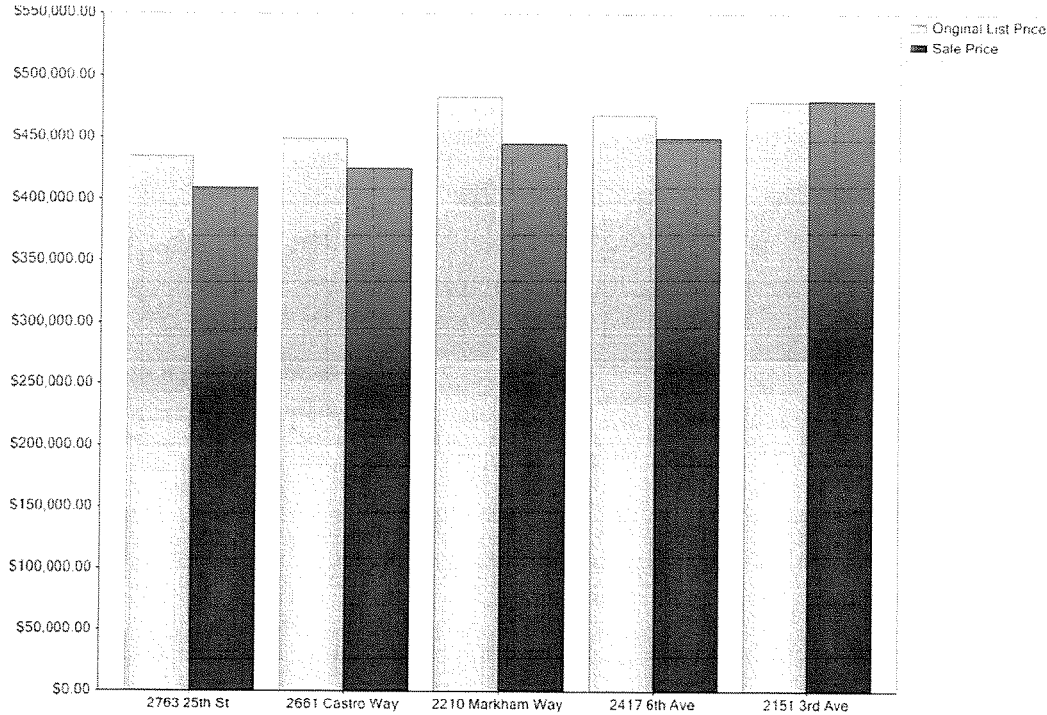
Information deemed reliable, but not guaranteed.



LR0840

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" [mailto:daysha@daysha.com]
To: laurarichardson [mailto:laurarichardson@daysha.com]
7 Files (207KB)



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

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

Vendor	Service Date	Amount
Marty Heckeroth	9/1/2009	\$152.56
Marty Heckeroth	9/16/2009	\$33.75
Marty Heckeroth	11/6/2009	\$143.14
Marty Heckeroth	Invoice #1152	\$33.75
Marty Heckeroth	10/16/2009	\$161.90

Total **\$525.10**
 Already paid by Dorothy (\$186.31)
Amount to be paid 11/12/09 **\$338.79**
 Balance Carry Over \$1,028.16

Please pay the following invoices on December 3, 2009:

Marty Heckeroth	Invoice #1141	\$444.66
Marty Heckeroth	10/30/2009	\$71.09

Total **\$515.75**
 Balance Carry Over \$510.41

Please pay the following invoices on January 3, 2009:

Marty Heckeroth	10/21/2009	\$215.05
Marty Heckeroth	10/30/2009	\$61.91
Marty Heckeroth	11/3/2009	\$233.45

Total \$510.41
 Balance \$0.00

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

Vendor	Service Date	Amount
Mielcasz & Associates	11/5/2009	\$2,350.00
Mielcasz & Associates	11/5/2009	\$1,245.72
Total		\$3,595.72
Paid by Laura Richardson 11/04/2009		(\$1,000.00)

Carry Over Balance

(\$1,350.00 furnace;\$1,245.72 venting) **\$2,595.72**

Please make the following payment on Nov 12, 2009:

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

Please make the following payment on Dec 3, 2009:

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

Please make the following payment on Jan 3, 2009:

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

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

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

Please pay the following invoices on November 12, 2009:

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

Please make the following payment on Dec 3, 2009:

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

Please make the following payment on Jan 3, 2009:

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

LR0845

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

LR0847

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	PYMT 11/12/09	PYMT 12/03/09	
	Deposit		\$1,800.00			
	Capital Repair Acct		\$600.00			
	November 09' Rent		\$1,850.00			
	*(CLR Paid Mielcasz Deposit Directly)		(\$1,000.00)			
	Current Total To Date 111009		\$4,250.00			
		VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09	
	Dorothy Smith Inc. Rental Fee		\$925.00	\$308.33	\$308.33	
	Dorothy Smith Inc. Mgmt Fee - Oct		\$100.00	\$33.33	\$33.33	
	Dorothy Smith Inc. Mgmt Fee - Nov		\$100.00	\$33.33	\$33.33	
	Jose Mendoza Gardner - Sept.		\$50.00	\$50.00		
	Jose Mendoza Gardner - Oct		\$50.00	\$50.00		
	Jose Mendoza Gardner - Nov		\$50.00	\$50.00		
	Marty's Home Repair (Plumbing/Patio Door)		\$152.56	\$152.56		
	Marty's Home Repair (Reset Sprinkler/Door Bell)		\$33.75	\$33.75		
	Marty's Home Repair (Blinds/Door Chime)				\$444.66	
	Marty's Home Repair (Stair Rail/Smoke Alarms/Attic)		\$161.90	\$161.90		
	Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys)		\$143.14	\$143.14		
	Marty's Home Repair (Cleaning ?)		\$135.00		\$73.09	
	Marty's Home Repair (Door Chime)		\$33.75	\$33.75		
	Marty's Home Repair (Keys/Install Range/Repair Walls)		\$215.05			
	Marty's Home Repair (Keys/Doors/AC Vents)		\$233.45			
	Total Due Marty \$1,553.26 pay 50% 11/11 & 50% 12/1					

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

**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- [redacted]

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

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

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

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a

LR0854

problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

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

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

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

Friday, November 13, 2009 3:35 PM

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



DOC.PDF

Trying again

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

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

Hello Alsion,

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

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

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

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

Please advise at your earliest convenience @ [laurarichardson \[redacted\]](mailto:laurarichardson@laurarichardson.com) or 562-706- [redacted]. Thank you very much.

Laura Richardson

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

From: Daysha McArthur [redacted]

Subject: Invoices
To: laurarichardson
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

Mielcasz & Associates, Inc.

Invoice

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

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

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

PAID \$1,000 *overight to Dan/Mielcasz*

	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

Mielcasz & Associates, Inc.

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

Invoice

Charge to	Invoice #	
Dorothy Smith 1019 21st St. Suite 204 Sacto. Ca. 95814	Date	11/5/2009
	P.O. No.	Verbal
	Make	
	Model#	
Job Location	Serial #	
3622 W. Curtis Dr.	Reason for Call	

Item	Description	Qty	Rate	Amount
Thermlund pow...	Thermlund 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: 9164570119

NOV-06-2009 FRI 01:13 PM DOROTHY R SMITH INC

California
Earthquake
Authority

Earthquake
Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information			
Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Middle Initial	Home _____ 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>7117 E VERNON ST</u>	Unit <u>Unit</u>	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

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>		Year Built	Personal Property — Coverage C
Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Property Inspected Date _____	Condo Value	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000
Number of Chimneys <u>1</u>	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"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage.
Square Footage <u>1772</u>	If yes, DO NOT BIND and explain in Remarks.	<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	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	<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.	Real Property — \$25,000 There is a \$3,750 deductible for this coverage.	Remarks
Property Inspected Date <u>11-10-09</u>		<input type="checkbox"/> Option Two	PAID \$316.50 check # 1312
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dwelling — Coverage A	Personal Property — Coverage C	
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Dwelling Limit \$ Same as Companion Policy	<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.	
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%	Loss of Use — Coverage D	
Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Personal Property — Coverage C	<input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.	Agent's code stamp
Dwelling — 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 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Option Three	
Dwelling Limit \$ <u>350,000</u> Same as Companion Policy	Loss of Use — Coverage D	Loss Assessment — Coverage E	
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.	<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 if value of property is \$135,000 or less.	
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			

Dwelling Limit \$ <u>350,000</u> Same as Companion Policy 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 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met. Loss of Use — Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. Additional Limited Building Code Upgrade — optional — <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.	Premium Calculation Base Premium _____ Increased Limits Premium _____ Hazard Reduction Discount _____ Total Premium = <u>1254.00</u> Homeowner and Manufactured Home only (if qualifications are met)	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"/> 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 _____	
Date and Time of Application MM <u>11</u> DD <u>10</u> YY <u>09</u> Hour <u>3:31</u> <input type="checkbox"/> A.M. <input checked="" type="checkbox"/> P.M.		

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0861

Laura's Messages
Wednesday, August 8, 2007
Checked at 4:00 pm (PST) -Rosa

WEDNESDAY 8/8

Bill Leti with the Carpenters 213/300-

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599-

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605- or **310/605-**

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833-

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election...i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.


Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384- cell or **323/299-** 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.

LR0863

CSOC.RICH.007978


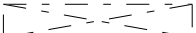
Laura's Messages
Thursday, August 9, 2007
Checked at 3:30 pm (PST) -Rosa


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.

LR0864

CSOC.RICH.007979

WEDNESDAY 8/8

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes-cell: 310/384; work: 562/356; house: 310/532

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie


Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605 or 310/605

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-



Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election...i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now


Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384- cell or 323/299- 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- [redacted] (called twice)
Her secretary said she wanted to speak with you.

Jourdan called

Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524- [redacted]

Jose Mejia with Labor 916/447- [redacted] or on cell 916/806- [redacted]
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777- [redacted]

I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260- [redacted]

Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250- [redacted] or personal cell 916/479- [redacted]

Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432- [redacted] (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- [redacted]

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

Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.
Office: 213/626 or cell 213/247

Patrick Horn- Kritney's son 562/843
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria

I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 cell or 760/861-1 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

LR0868

CSOC.RICH.007983

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760-

Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301-

Debra Freeman- Traci's mother 619/562- or 619/277-

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes-cell: 310/384- work: 562/356- house: 310/532-

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300-

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599-

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605- or 310/605-

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833-

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384- cell or 323/299- 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
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-

Tryint to get a hold of you. This is Nate with Harvard University with the Study of Black Leaders- to get interviewed please give me a call.



FRIDAY 8/10


Supervisor Burkes- direct office 213/626- (called twice)
Her secretary said she wanted to speak with you.

Jourdan called


Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524-



Jose Mejia with Labor 916/447- or on cell 916/806-
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777-


I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260-


Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250- or personal cell 916/479-

Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432- (called twice)

Hi Congresswoman I met you at McDonald's office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

Kritney Horn 562/254-

We committed to do funding for you for next week. Bye.

Bruce

Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9

Traci

Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728
Give me a call I'm in the office.

Mike Gipson

Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.
Office: 213/626 or **cell 213/247**

Patrick Horn- Kritney's son 562/843
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria

I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 cell or **760/861** work-cell
Hello goodmorning. I got your message. Call me back.

Jordain

I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes

Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to

LR0873

CSOC.RICH.007988

talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes-cell: 310/384 work: 562/356; house: 310/532

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605 or 310/605

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384 cell or 323/299 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
Tuesday, August 14, 2007
Checked at 7:40 pm (PST) -Rosa

TUESDAY 8/14

Megan 206/392

From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

Reverand Al Freddy Johnson

Hello. I need your endorsement for a mailer, pretty much saying "No On the Recall". I just got out of Dymally's office. I need your permission to use your image. We are going to print tomorrow. Please call me and leave me a message if I don't answer. Alright- peace.

Megan 916/444

From Little Realestate. Following up to see if you need our services.

Debra Spring

From the office of the clerk. Indicated that September 4th at 6:30pm or after 1st vote when we return. Thank you.

Kritney Horn 562/254

Congresswoman, this is Kritney Horn. A friend and mine would like to go to your swearing in. Give me a call to make arrangements.

Danny Voghn 562/760

Goodmorning. Laura we have several friends who would like to attend your swearing in. Please call me or have someone call me to help make arrangements. I have never been there before. Thank you sister.

MONDAY 8/13

Danny Aguiyen with Speaker Pelosi's office

202/225 cell or 202/225 office

I checked with Lorraine and I see no problem- 100% that your election will be certified a few days after the 21st. You will be sworn in on the 4th of September. If you have any questions please call me.

Al Austin

A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a \$5000 check for you and would like some face time to see you. His number is 213/924. Please call me if you have any questions.

LR0876

CSOC.RICH.007991

Derek

Hi Assemblywoman I am returning your call. Please call me when you have a chance.

Rosa

George Economides address is [REDACTED] Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

Nate Sessims 562/833 [REDACTED]

Tryint to get a hold of you. This is Nate with Harvard University with the Study of Black Leaders- to get interviewed please give me a call.

SUNDAY 8/13

Pat Wood

I hope you are having a good weekend. I want to check in with you and talk about a conversation I had with my contact at the Administration office on the hill. I spoke with Derek about possibly meeting with you some time. I have some great ideas about making a smooth transition. I look forward to having a conversation with you this week. I have a few recommendations. Talk to you soon.

Jeff Alder 562/400 [REDACTED] **or office 562/435** [REDACTED]

I'm back east about to get on a plane headed to southern California. That's why I missed your call. You can call me on my cell or at my office the rest of the week. We do need to talk regarding a little fundraiser for you this second round.

Ridley Thomas

I appreciate it if you could call. This is my 3rd call- what's up here?

Daysha

See how you are doing? Ran into Leslie a few times last week and I asked her about you. I've been wanting to call you. Also wanted to know when and if you still want to get together for dinner and to talk? Let me know.

FRIDAY 8/10

Supervisor Burkes- direct office 213/626 [REDACTED] **(called twice)**

Her secretary said she wanted to speak with you.

Jourdan called

Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524 [REDACTED]

Jose Mejia with Labor 916/447 [REDACTED] **or on cell 916/806** [REDACTED]

Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777

I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260

Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250 or personal cell 916/479

Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432 (called twice)

Hi Congresswoman I met you at McDonald's office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

Kritney Horn 562/254

We committed to do funding for you for next week. Bye.

Bruce

Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9

Traci

Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728

Give me a call I'm in the office.

Mike Gipson

Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.

Office: 213/626 or cell 213/247

Patrick Horn- Kritney's son 562/843

Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595

Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria

I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 cell or 760/861 work-cell

Hello goodmorning. I got your message. Call me back.

Jordain

LR0879

CSOC.RICH.007994

I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes

Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes-cell: 310/384 work: 562/356 house: 310/532

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605 or **310/605**

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384 cell or 323/299 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.

LR0881

CSOC.RICH.007996

Brenda called returning your call.

LR0882

Laura's Messages
Friday, August 17, 2007
Checked at 11:20 am (PST) -Rosa

FRIDAY

Erin with Senator Perata-916/651

Please give me a call at your earliest convenience. I am sorry for the delayed response but I was waiting to get marching orders. We are holding off on taking up any bills until the budget is passed. Please see us after the budget is passed, we are not prepared to make any commitments at this time. Thank you.

Eddie Kisinger cell 562/761 or office 310/326

Hello Ms. Richardson my name is Eddie and I am with the South Bay Association of Realtors. I met you in Washington I the office of Congresswoman Waters. I regret that I was not able to join you at the luncheon that we hosted for you. You are clearly going to be successful in this race and in congress. Wishing you the best. Please call me if you have any questions or thoughts. Thank you very much.

THURSDAY 8/14

Ben Kalish office 202/347

Assemblywoman I am returning your call. About to call American Dental in a minute. Wanted to touch base with you- I am going on vacation starting tomorrow throughout next week. There will be someone here that you will be able to contact as well as others that will be working. Thank you Laura.

Ilana Goldman 202/393

Hi Laura. I'm with the Women's Campaign Forum. I had a question about your endorsement.

Jazmine 323/839

Hi Laura. I have NPR confirmed for Wednesday after the election. Either from about 9:30-10am. Its in-studio and national. This is a wonderful opportunity for you to have them as your first radio interview as a Congresswoman. I will talk to Rosa to make sure its on your schedule.

WEDNESDAY 8/15

Bob Foster 562/505 cell he prefers

Sorry for not getting back to you sooner. I was playing golf all day, just got the message you called. I am happy to talk to you. Don't call me on this phone call me at this one.

Jenny Olver 323/286 or office 310/605

Ms. Richardson we spoke at the memorial service for Congresswoman Millender-McDonald. I have files that will be useful for your congressional efforts. MLK, housing issues you may find interesting. I plan to send these to you, but not all are electronic. Please let me know how I can help. Congratulations.

LR0883

CSOC.RICH.007998

Susan Anderson h 310/645 or c 310/941

Yes, I am doing an opinion in the LA Times on history of civic influence and African Americans and population numbers. I know the election is coming up. I look forward to interviewing you.

Alvin c 760/250 personal c 760/396

Trying to call you again. Look forward to speaking with you.

Gloria Danfield from Signal Hill

Hi I had a message to call you. I will be in tomorrow and the rest of the week. Please return my call when you are available.

Anthony Thomas 916/719 or 916/658

Calling to check in with you and wishing you well next Tuesday

Phil Gonzalez 323/595

Just got a call this morning. Sending out \$1000. Best of luck to you hope you are successful next week.

TUESDAY 8/14

Megan 206/392

From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

Reverend Al Freddy Johnson

Hello. I need your endorsement for a mailer, pretty much saying "No On the Recall". I just got out of Dymally's office. I need your permission to use your image. We are going to print tomorrow. Please call me and leave me a message if I don't answer. Alright- peace.

Megan 916/444

From Little Realestate. Following up to see if you need our services.

Debra Spring

From the office of the clerk. Indicated that September 4th at 6:30pm or after 1st vote when we return. Thank you.

Kritney Horn 562/254

Congresswoman, this is Kritney Horn. A friend and mine would like to go to your swearing in. Give me a call to make arrangements.

Danny Voghn 562/760

Goodmorning. Laura we have several friends who would like to attend your swearing in. Please call me or have someone call me to help make arrangements. I have never been there before. Thank you sister.

LR0884

CSOC.RICH.007999

MONDAY 8/13

Danny Aguiyen with Speaker Pelosi's office

202/225- cell or 202/225- office

I checked with Lorraine and I see no problem- 100% that your election will be certified a few days after the 21st. You will be sworn in on the 4th of September. If you have any questions please call me.

Al Austin

A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a \$5000 check for you and would like some face time to see you. His number is 213/924- . Please call me if you have any questions.

Derek

Hi Assemblywoman I am returning your call. Please call me when you have a chance.

Rosa

George Economides address is [redacted] Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

Nate Sessims 562/833-

Tryint to get a hold of you. This is Nate with Harvard University with the Study of Black Leaders- to get interviewed please give me a call.

SUNDAY 8/13

Pat Wood

I hope you are having a good weekend. I want to check in with you and talk about a conversation I had with my contact at the Administration office on the hill. I spoke with Derek about possibly meeting with you some time. I have some great ideas about making a smooth transition. I look forward to having a conversation with you this week. I have a few recommendations. Talk to you soon.

Jeff Alder 562/400- or office 562/435-

I'm back east about to get on a plane headed to southern California. That's why I missed your call. You can call me on my cell or at my office the rest of the week. We do need to talk regarding a little fundraiser for you this second round.

Ridley Thomas

I appreciate it if you could call. This is my 3rd call- what's up here?

Daysha

LR0885

See how you are doing? Ran into Leslie a few times last week and I asked her about you. I've been wanting to call you. Also wanted to know when and if you still want to get together for dinner and to talk? Let me know.

FRIDAY 8/10

Supervisor Burkes- direct office 213/626 [redacted] called twice)
Her secretary said she wanted to speak with you.

Jourdan called

Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524 [redacted]

Jose Mejia with Labor 916/447 [redacted] or on cell 916/806 [redacted]
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777 [redacted]

I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260 [redacted]

Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250 [redacted] or personal cell 916/479 [redacted]

Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432 [redacted] 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 [redacted]

We committed to do funding for you for next week. Bye.


Bruce

Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9

Traci

Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728 
Give me a call I'm in the office.

Mike Gipson

Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.

LR0887

Office: 213/626 or cell **213/247**

Patrick Horn- Kritney's son 562/843

Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595

Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria

I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 cell or 760/861 work-cell

Hello goodmorning. I got your message. Call me back.

Jordain

I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes

Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

LR0888

CSOC.RICH.008003

Randy Hughes-cell: 310/384-[~]_~~[~]; work: 562/356[~]_~~[~] house: 310/532[~]_~~[~]

Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300[~]_~~[~]

Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599[~]_~~[~]

This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie

Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605[~]_~~[~] or 310/605[~]_~~[~]

Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833[~]_~~[~]

I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720[~]_~~[~]

Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election....i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now

Returning your call.

Rosa

Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384[~]_~~[~] cell or 323/299[~]_~~[~] 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.

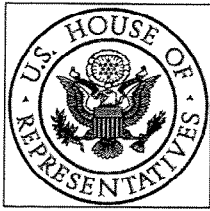
Traci

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.



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:

October 29, 2009

Contact:

Jeff Billington

jeffrey.billington@

202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

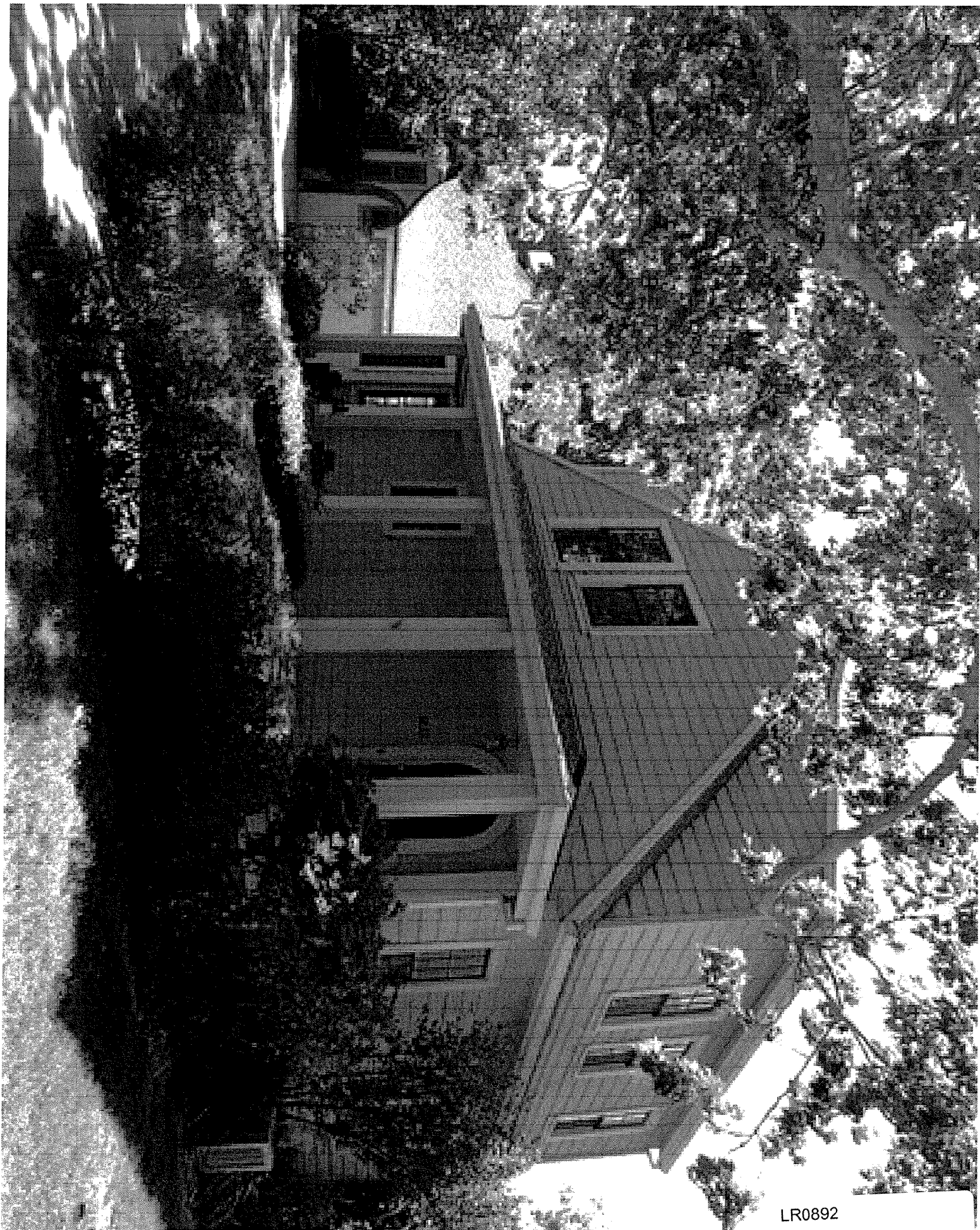
Washington, D.C. — Statement from Congresswoman Laura Richardson:

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

“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.



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	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

**ABOUT
CONGRESSWOMAN LAURA RICHARDSON**

III LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting personal financial audit by accountants
 - Direct Deposit Payroll Checks to Accountant
 - All Bills Paid Directly by Accountant
 - Contracting with Property Managers at all residential properties
-

HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

I BACKGROUND

14 Years of Fortune 40 Business Experience
Served Local, State and Federal
Masters in Business Administration
Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
Region 2 (2) Northern Ca., HI, AS, GU & AK)
Region 3 (3) MI, MN, WI, IA, ND, SD & NE
Region 4 (1) IL, IN, MO, KS & OK
Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
Region 6 (1) TX
Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
Region 9 (2) NJ, MD, VA, WV, DC & DE
Region 10 (1) PA, OH & KY
Region 11 (3) NY
Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

*100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE
OR FEDERAL LEVEL
*100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT
NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES
* 99% VOTED IN SUPPORT WITH CHAIRMAN

**HOW CAN LAURA RICHARDSON
HELP THE WAYS AND MEANS COMMITTEE**

V IN PROGRESS

LR0897

HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

IV RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee

Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, Cal-WORKs, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee

-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee

INITIAL COMMITTED SUPPORT

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!!!!!!!!!!!!!!!!!!!!

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

recognizes the economic opportunities, the job creation aspects, and the trade benefits of the Port of Los Angeles. So I salute you, Congresswoman *Richardson*. From the Port of Oakland to the Port of Los Angeles, Happy Anniversary.

Rep. DAVIS

I particularly want to commend my colleague for bringing it forward.

Rep. CAPPS

It's a pleasure to honor the Port of Los Angeles on your 100th anniversary and to commend our new colleague from California, Congresswoman *Richardson*, for calling attention to all of us the importance of our ports and for signaling this specific anniversary of the Port in Los Angeles, our Nation's largest container port.

Rep. CUMMINGS (CHAIRMAN)

I also want to take a moment to salute Ms. *Richardson*. She has, without a doubt, I think it was Ms. *Lee* that said that she came in and hit the ground running. I say she hit the ground flying, including her work just recently with me. When we visited San Francisco, she was the only other subcommittee member who attended the special field hearing convened by our subcommittee to examine the terrible oil spill in San Francisco Bay. Ms. *Richardson* ably represents California's 37th Congressional District, including the interests of the Port of Los Angeles as evidenced through her work on the resolution before us today. I shall never forget in her opening statement on the floor in the well of this House, one of the things that she mentioned, Madam Speaker, was that she wanted to make sure that the port and the port's interests in her district were well situated and that they were made better by her presence in this great House. And so I want to applaud her for her efforts.

I want to thank her for her insight, and I am so, so excited that she is part of the subcommittee which I chair.

Rep. TAUSCHER

I commend my colleague on the Transportation Committee for her diligent work.

III AUTHORED LEGISLATION BY CONGRESSWOMAN LAURA RICHARDSON 110TH CONGRESS

1. H.R. 4846

Purpose: H.R. 4846 is legislation authorize federal grants for infrastructure improvements to fire first responders. Establishes a competitive grant program to improve first responder incident response and firefighter livability by making improvements to the infrastructure of fire stations. Allows repairing a station if the condition of the infrastructure prevents the service from performing incident response duties in a timely manner because the station is either decaying or contains structural impairments that impede egress of equipment or personnel or renovating a station if it does not properly accommodate all fire service personnel through the use of gender-equitable facilities.

2. H.R. 4849

Purpose: H.R. 4849 is legislation to prohibit discrimination on the basis of sex, race, color, national origin, sexual orientation, or disability status against any person in the United States under any health care service or research program or activity receiving federal financial assistance.

3. H.R. 7002

Purpose: Making Opportunities via Efficient and More Effective National Transportation Act of 2008 (MOVEMENT Act) creates a national container fee to promote efficient goods movement for trade corridors. 80% of the funds would be used for trade corridor transportation projects, 10% Homeland Security trade projects and 10% Environmental protection trade projects or programs.

4. H.R. 7126

Purpose: Housing Opportunities Made Effective Act (HOME Act)
Requires lenders to provide borrowers with diligent notice before a foreclosure proceeding can be initiated. Requires the lender to provide a work out loan modification options and includes protections to the renters of foreclosed properties.

5. H.R. 4131

Purpose: H.R. 4131 is legislation to designate a portion of State Road 91 after the Late-Congresswoman Juanita Millender-McDonald.

6. **H. Res. 822**
Purpose: H.Res. 822, Recognizing the 100th anniversary of the Port of Los Angeles and the economic contributions that the Port has had on California and our nation.

7. **H. Res. 1238**
Purpose: Congratulating the University of California, Los Angeles, Men's Basketball team for its National Collegiate Athletic Association tournament performance.

8. **H. Res. 1269**
Purpose: Recognizes the historic significance of the 110th anniversary of the establishment of the sovereign country of the Philippines on June 12, 1898.

9. **H. Res. 1508**
Purpose: Honoring the 40th anniversary of the incorporation of the city of Carson, California, and recognizing the city for its rich contributions to California history.

10. **Committee Amendment to H.R. 4847**
Purpose: Amend the U.S. Fire Administration Reauthorization Act of 2008 to ensure that training courses incorporated responding to emergencies at seaports. Incorporates “emergency port response” into the curriculum at the National Fire Academy in Maryland. The language was incorporated into the text of the bill passed by the House.

11. **Floor Amendment to H.R. 2537**
Purpose: Amend the Beach Protection Act to Create a National list of Beaches to be updated and made public by the EPA Administrator.

12. **Floor Amendment to H.R. 3021 Included in Manager’s Amendment**
Purpose: Amend the 21st Century Green High-Performing Public School Facilities Act to allow spending of green roofs on public schools.

**Congresswoman Richardson and staff reviewed at least 500 hundred pieces of legislation and co-sponsored 151 bills.*

IV 2007-08 APPROPRIATIONS

37TH CONGRESSIONAL DISTRICT

As noted in *“The Hill”* newspaper, “Representative Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald’s seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to *“The Hill’s”* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. “I assumed the assignment and took immediate efforts to participate in the appropriations process, Richardson said.”

Labor, Health and Human Services and Education

Compton Career Link

\$195,000

Watts Labor Community Action Committee

\$195,000

Long Beach Center for Working Families

\$136,000

YWCA’s of Los Angeles County, for Sexual Assault Response Teams

\$ 97,000

Housing Urban Development

Wattstar Theatre and Education Center

\$200,000

Energy and Water

Port of Long Beach Channel Deepening

\$3,603,000

Long Beach Desalination

\$750,000

Long Beach Water Reuse Project

\$600,000

In addition, Congresswoman Richardson was able to insert language into the Omnibus bill that will stop Martin Luther King Hospital’s critical residency program from disappearing when it is taken over by a new organization. This residency program, which represents a considerable amount of federal funding, is a key incentive in attracting new management to the MLK site.

2008-09 APPROPRIATIONS

LR0909

37TH CONGRESSIONAL DISTRICT

37th Congressional District was awarded \$8.4 million which reflects a significant increase from Congresswoman Richardson's predecessor with only 7 out of the 9 bills reporting.

Commerce, Justice, Science

City of Signal Hill Police Department Interoperable Technology Upgrade
\$200,000

Boys Town, Los Angeles County Region
\$245,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams
\$100,000

Energy and Water

Long Beach Desalinization Project
\$1,325,000

Harbor / South Bay Water Recycling Project
\$1,750,000

Long Beach Water Reuse
\$692,000

Port of LA Harbor Main Channel Deepening
\$885,000

Financial Services

Cal State, Dominguez Hills Online Certificate Program for Veterans and Disabled Students
\$200,000

Interior and the Environment

City of Compton Water Department, Water Resources Project
\$500,000

2008-09 APPROPRIATIONS Cont.

Labor, Health and Human Services and Education

Long Beach Memorial Medical Center, for equipment and medical facilities
\$300,000

WLCAC Reading Program for their shelter
\$100,000

St. Mary's Medical Center Foundation, for their Well Woman Outreach Program
\$250,000

LA County Community Development Commission Computer Literacy / Job
Training Program for Public Housing Residents
\$210,000

Para Los Ninos, for teacher instruction and curriculum development
\$150,000

Defense

Quiet Drive Advanced Rotary Actuator
\$2,000,000

Integrated Medical Systems, Life Support for Trauma and Transport (LSTAT)
Procurement
\$2,400,000

California State University Long Beach, Strategic Language Initiative
\$1,600,000

Integrated Medical Systems, Life Support for Trauma & Transport (LSTAT)
R&D
\$2,400,000

2008-09 Pending Committee Review and Authorization
Agriculture

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

- 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 |

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

*Statement for Jet Magazine thru William Marshall, Jr.
Office of Rep. Laura Richardson on July 9, 2008.*

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she has been working hard to meet her financial obligations and is committed to helping others with this experience.

Due to multiple job changes, divorce, illness, death of her father, and 9 campaigns over the last five years --- including being a member of the Long Beach City Council, the Calif. State Assembly, and the U.S. Congress **all in one year** -- these life-changing moments have come at great personal expense and at challenging financial strain.

The fact is that Congresswoman Richardson recently met with the staff of the House Ethics Committee and was given a preliminary advisement that her Congressional Financial Disclosure Statement is in accordance with what is required.

She has been transparent with these matters and shares with my constituents the anguish that the housing industry is in a severe crisis. In fact, during the Annual Legislative CBC Conference, Congresswoman Richardson will give a personal update.

California is #2 in the country in foreclosures and the LA/Long Beach area witnessed over 38,000 dreams of homeownership destroyed.

She will continue to be a hard-working member of Congress, with a 100% Committee record and a 93% voting record and continue bring millions of dollars to my district for important projects.###

Washington Mutual
1301 2nd Ave.
Seattle, Washington 98101

Dear Sara Gaugl:

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

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

And:

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

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

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

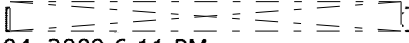

Washington, DC ---- Congresswoman Laura Richardson has done absolutely nothing illegal nor has she done anything unethical in reference to her loan modifications on her properties. She received absolutely no favorable treatment with her mortgages and she has been informally advised that her House Financial 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.####

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:26 PM
To: RichardsonMC, Laura
Subject: FW: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

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

Cooks, Shirley

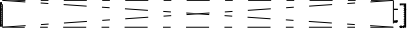
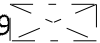
From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:58 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

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




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

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

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

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




Cooks, Shirley




From: Cooks, Shirley
Sent: Monday, May 04, 2009 7:29 PM
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209   

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

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

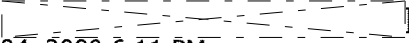



Yes I just spoke to her we will know more tomorrow so I will not call back until then. Thx

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209   
I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.




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

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


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

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



Cooks, Shirley

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

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



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



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

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 19:28:47 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209  
The only trouble in waiting is that he may want to file a story tonight. Not having the benefit of your statement might do more harm than good. Wouldn't it better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

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

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

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209  
I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

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

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

Sent using BlackBerry

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

From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 20:09:59 2009
Subject: Fyi

Shirley--Ivon and Henry emailed me to say that a conservative talk radio station is asking its listeners to call our offices to complain about the house. I told them to expect more because it's probably going to be on tv tonight too. Daysha has not been able to get a hold of Carlos yet. Just thought I'd give you the heads up

Sent using BlackBerry

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, July 17, 2009 6:17 PM
To: Eagle, Michael
Subject: Fw: CLR News

Mike, start asking chiller and alex to generate talking points to compliment those matters/items CLR wants to raise with the editorial board of the PT. What is her current list of items? Acknowledge. Thanks.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Fri Jul 17 17:47:21 2009
Subject: Re: CLR News

1) Let's put this in section to discuss with pt how we do something and get one quote and a city councilmember who did nothing and got elected 6 months ago gets 5 quotes. 2) draft letter to mayor, city mgr and tom re there failure toacknowdege and minimize what received 2nd time.

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Fri Jul 17 09:49:49 2009
Subject: CLR News
A few items today.
.....

PRESS TELEGRAM

Richardson announces \$1 million to help improve Shoemaker Bridge

By Duke Rescola,

LONG BEACH - The federal government will chip in \$1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

Residual benefits would be to double the size of Cesar Chavez Park by connecting it to what 1st District Councilman Robert Garcia referred to as "big green space that's not used. It's a park between an onramp and the freeway," Garcia said, describing the land west of the park as inaccessible.

Garcia also pointed to traffic safety concerns as the main reason to bring the bridge up to par.

"We've had many accidents on the bridge and its ramps," Garcia said. "It wasn't built to sustain the type of traffic we see today."

Garcia said improving the bridge and its surrounding access ways would not only benefit his district, but would be important to the entire city.

"This is more about structurally fixing the problems on a vitally essential gateway," Garcia said.

Tom Modica, the city's manager of government affairs, said, "This is very good news. It brings us much closer to being project-ready and will help us compete for construction dollars in the future," explaining that an additional \$3 million is needed to get to the drawing board with designs.

Modica said overall estimated costs for the project would be about \$140 million. Modica said the city hopes to tap into other county and federal transportation funding sources to pay for the project.

"If we had all of the money today, the work would be done by 2015," Modica said. He added that the project doesn't qualify for federal stimulus money because it isn't shovel ready.

The \$1 million cleared the Transportation, Housing and Urban Development Appropriations Subcommittee on Wednesday and is now headed to full committee.

Richardson said it should clear the Appropriations Committee next week and expects the House to pass the bill before its August recess.

duke.rescola@presstelegram.com, 562-499-1284
.....

CONTRA COSTA TIMES

Richardson announces \$1 million to help improve Shoemaker Bridge

By Duke Rescola, Staff Writer

LONG BEACH - The federal government will chip in \$1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

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

.....

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.



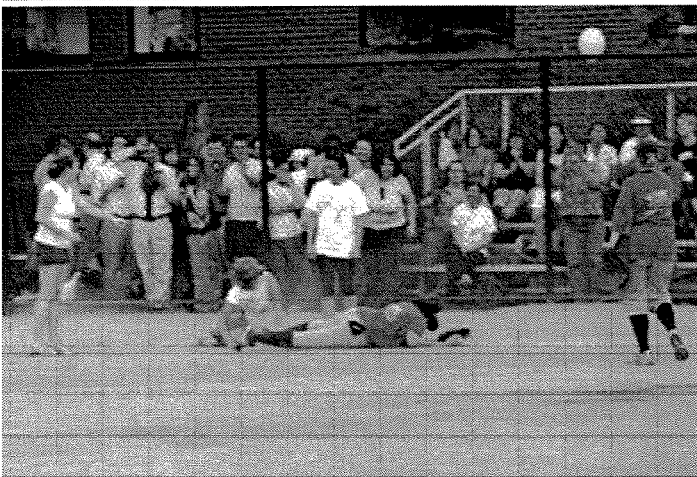
alt=richardsonsoftball1.jpg class=mt-image-center>



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.

.....

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 lax regulations permit him to flip those funds into any campaign he’d like. For a long time, it’s been rumored that he’d like to be mayor of Long Beach, which would bring his political career full circle: he got his start as an elected official on the Long Beach City Council in 1992 after many years as an influential community activist while a professor at Long Beach State.

“I thought about [running for mayor of Long Beach] before Bob Foster ran, I thought long and hard,” Lowenthal acknowledged in a wide-ranging 2008 interview with The District Weekly in his satellite senate office in Paramount. “When I started on the city council in the early 1990s I ultimately wanted to be mayor. Ernie Kell was mayor at the time, and I said, ‘I think I can do a better job as mayor.’ But I went to Sacramento.

“I was in the senate when Beverly [ex-Mayor Beverly O’Neill] announced she wasn’t going to be running [in 2006]. There was an opening, but at that time I had other issues I really wanted to complete, and I kind of think I let go of that dream.”

After hearing himself say that, Lowenthal paused for barely a second before reaching out toward that dream again.

“Not that I still don’t think it’s a wonderful job. Maybe I might come back,” he added. And after hearing himself say that, he seemed to adjust course again. “But I’m into supporting the mayor—and he’s going to be there, hopefully, for another six or seven years. And by that time, I just want to enjoy my grandchildren.”

But then Lowenthal leaned the other way.

“If the opportunity was right now, maybe, I still think I might have something to give,” he added. “But you know, I’m at that point where I think of Sandy Koufax. I like Koufax because he went out on top.”

Whatever all that really amounted to, it could be complicated by the uncertainty that may linger around Foster’s plans. Although Foster announced late last winter that he will run for re-election as Long Beach’s mayor—and already has held two major fundraisers—there is speculation that he announced his candidacy earlier than he planned after Councilmember Tonia Reyes Uranga not-too-niftily sidestepped a question from The District Weekly about her plans to run for mayor.

“All I’m going to say is that labor has been looking for a strong candidate,” said Reyes Uranga in February. “There’s a feeling that the present administration has not been good to working families.”

The fact remains that Foster has never explicitly committed to completing the four-year term that voters awarded him in 2006—and has declined numerous invitations from Bill Pearl of LBreport.com to say he would. The District Weekly followed up on Pearl's question last summer during an interview with Foster at Creama coffee house on Pine Ave.

"What Bill wanted me to say was, 'Never under any circumstances will I do anything but serve out my term.' Who is going to say that?" Foster responded. "I don't know. I'm never going to rule out anything, but I fully intend to serve out my term. I have no interest in running for the legislature, no interest in running for congress. But I wouldn't rule out everything that's out there."

So how about the State Board of Equalization? Long Beach's seat on the panel probably has an opening, assuming that its representative, Judy Chu, won the Tuesday (July 14) runoff election for the 32nd District congressional seat that was vacated by Hilda Solis when President Obama appointed her Secretary of Labor. The Board of Equalization is a well-paying, heavily perked, relatively obscure but very influential job—it's the only elected tax authority in the country—as well as a great stepping stone toward offices like state treasurer or even lieutenant governor. Foster's long corporate history and the contacts he made while lobbying his way to the presidency of Southern California Edison could make him a good fit and powerful candidate for the office.

If a special election is held to replace Chu on the Board of Equalization—Gov. Arnold Schwarzenegger could just appoint somebody—it would be held in autumn. That means an announcement from Foster about his plans would be coming soon. If he ran and won, Long Beach would probably be without a mayor for the first few months of 2010, until the local primary in April. And that would leave others to solve the massive budget deficit left behind.

This is all speculation, of course, but a phone call requesting comment from Foster got another less-than-air-tight reply from his chief of staff, Becki Ames, who texted: "Are you serious?"

.....

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/YIOrh>

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, July 28, 2009 9:05 PM
To: 'shirleycooks@...' <...>
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."

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.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 11, 2009 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: 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 exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief's office and one source has stated the crime report number has been changed and the original title changed to "bicycle report," apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to "blow the whistle" on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Beith, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts' domestic violence reports and the subsequent blackmail attempts. Batts' domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. "The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts' prior domestic violence crimes and he got the job," our source said.

Words used by former officers to describe Batts often ranged from "slick, charismatic, golden-tongued, outgoing and intelligent" to "vindictive, arrogant, egotistical, womanizer and mean." A former detective relayed the story about how one officer said "Hi Tony" to Batts in the public service building elevator with the response "You will address me a chief" and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPDP 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 LBPDP 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 LBPDP 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: 'stoneycooks'
Subject: Fw: NY Times

Fyi

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Tue Aug 18 09:34:07 2009
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

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

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

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

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

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

“The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 10:14 AM
To: Eagle, Michael
Subject: Re: NY Times

Just the DC staff. The Long Beach PT is carrying a front page article on Batts' appointment. My room overlooks to damn parking lot. Peace, shirley

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 09:34:38 2009
Subject: FW: NY Times

Should this not go to the rest of the staff?

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

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

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

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

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

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

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

“The front yard grass started getting overwhelmingly high, and she’d come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property’s beleaguered ivy plant — were meant to curry Ms. Richardson’s favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson’s house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 10:18 AM
To: Eagle, Michael
Subject: Re: NY Times

I know. Lalla told me.

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 10:15:18 2009
Subject: Re: NY Times

We have a fire drill

Sent using BlackBerry

From: Cooks, Shirley
To: Eagle, Michael
Sent: Tue Aug 18 10:14:21 2009
Subject: Re: NY Times

Just the DC staff. The Long Beach PT is carrying a front page article on Batts' appointment. My room overlooks to damn parking lot. Peace, shirley

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 09:34:38 2009
Subject: FW: NY Times

Should this not go to the rest of the staff?

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

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

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

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

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

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

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

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Saturday, September 05, 2009 3:00 PM
To: 'stoneycook@clrp.com'
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
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:20 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Thanks Jeff. Not bad.

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley
Sent: Fri Sep 18 10:17:18 2009
Subject: RE: Press-Telegram Article

Watchdog group critical of Richardson

By John Canalis, Staff Writer
Posted: 09/17/2009 05:51:46 PM PDT

Citizens for Responsibility and Ethics, a Washington, D.C., watchdog group known by the acronym CREW, has placed Rep. Laura Richardson on its "most corrupt members of Congress list." CREW put Richardson on the same list last year.

An independent Congressional committee is looking into the agreement that allowed the Long Beach Democrat to get back her Sacramento house after losing it in foreclosure. Richardson bought the home while serving in the Assembly, but later fell behind in her payments.

CREW cited the issue with the house, as well as mounting legal bills paid by the congresswoman's campaign committee, as evidence of its "corrupt" label.

Richardson has maintained that she did nothing wrong in winning back her home from a man who bought it auction, blaming the lender for making an error in selling it in the first place. She has also said she is making the payments now and maintaining the home.

Though CREW has placed Richardson on its list, the ethics committee has not reached a conclusion in its investigation, nor will it confirm that it is even looking into the home sale.

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:07 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Hi Jeff, could you paste the article and send it to me?

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Fri Sep 18 09:54:36 2009
Subject: Press-Telegram Article

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=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yajksjvinhgjyq>

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan | 09/24/09 12:00 AM PST

 [Email](#)

 [Print](#)

 [SHARE](#) 

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's

office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

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

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

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

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

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Foly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

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.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

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

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

King, Lalla (Richardson)

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

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

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

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

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

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

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

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

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

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

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

Matthew Chiller
Deputy Chief of Staff
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: 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.

.....

Press-Telegram Blog—The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009

By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

.....

United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

.....

LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

.....

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.

"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.

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

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

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Berry, Gregory

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces \$1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded \$1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over \$3 million in federal appropriations and over \$66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the \$3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

.....
LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

.....

6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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

.....

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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.

.....

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.

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.

.....

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

Berry, Gregory

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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

.....

PRESS TELEGRAM

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

.....

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

Berry, Gregory

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: CA37-dc
Subject: CLR News

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

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

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

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

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

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

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

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

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

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

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

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

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

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

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

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

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

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Berry, Gregory

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

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

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

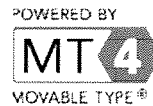
Tag Cloud

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

Monthly Archives

- [September 2009 \(50\)](#)
- [August 2009 \(29\)](#)
- [July 2009 \(58\)](#)
- [June 2009 \(54\)](#)
- [May 2009 \(69\)](#)
- [April 2009 \(77\)](#)
- [March 2009 \(40\)](#)
- [February 2009 \(41\)](#)
- [January 2009 \(65\)](#)
- [December 2008 \(56\)](#)
- [November 2008 \(98\)](#)
- [October 2008 \(63\)](#)
- [September 2008 \(62\)](#)
- [August 2008 \(27\)](#)

[Subscribe to this blog's feed](#)



Links

- [How to contact us](#)
- [How to follow us on Twitter](#)
- [South Bay Court Tracker](#)
- [South Bay Crime & Courts blog](#)
- [South Bay Business blog](#)
- [South Bay Web resources blog](#)
- [Archive of readers' "Ask Us" questions](#)

Other South Bay Media

- [The Beach Reporter](#)
- [Easy Reader](#)
- [Palos Verdes Peninsula News](#)
- [San Pedro News Blog](#)

Search

Categories

- [Carson \(100\)](#)
- [Catalina Island \(7\)](#)
- [Courts \(53\)](#)
- [Crime \(115\)](#)
- [El Segundo \(63\)](#)
- [Environment \(32\)](#)
- [Gardena \(37\)](#)
- [Harbor City \(15\)](#)
- [Harbor Gateway \(6\)](#)
- [Hawthorne \(53\)](#)
- [Health & medicine \(48\)](#)
- [Hermosa Beach \(49\)](#)
- [Inglewood \(5\)](#)
- [LAUSD \(13\)](#)
- [LAX \(27\)](#)
- [Lawndale \(26\)](#)
- [Lomax \(1\)](#)
- [Lomita \(6\)](#)
- [Los Angeles \(30\)](#)
- [Los Angeles County \(37\)](#)
- [Manhattan Beach \(95\)](#)
- [Marina del Rey \(8\)](#)
- [Military \(3\)](#)
- [Palos Verdes Estates \(28\)](#)
- [Palos Verdes Peninsula \(7\)](#)
- [Playa Vista \(2\)](#)
- [Playa del Rey \(1\)](#)
- [Politics \(385\)](#)
- [Port of Los Angeles \(26\)](#)
- [Rancho Palos Verdes \(61\)](#)
- [Real estate \(17\)](#)
- [Redondo Beach \(72\)](#)
- [Religion \(5\)](#)
- [Rolling Hills \(3\)](#)
- [Rolling Hills Estates \(4\)](#)
- [San Pedro \(108\)](#)

LR0976

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

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

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

[Social issues \(11\)](#)

[South Bay \(142\)](#)

[Torrance \(15\)](#)

[Westchester \(11\)](#)

[Wilmington \(28\)](#)

[business \(117\)](#)

[economy \(57\)](#)

[education \(59\)](#)

[housing \(18\)](#)

[religion \(6\)](#)

[sports \(128\)](#)

National perspectives on L.A.'s Clean Trucks

By [Gene Maddaus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

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

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

South Bay, howdy! It's Sept. 23

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

Readers, let's hit it:

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

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

LR0977

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

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

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

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

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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



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

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

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

Fein: It's the nation building, stupid!

By [Gene Maddaus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

By [Gene Maddaus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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 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 [Gene 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 souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

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

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

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

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

LR0979

[Archives](#)

Powered by Movable Type

LR0980

file://C:\Documents and Settings\gberry.US\Local Settings\Temporary Internet Files\Cont... 11/19/2009

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=.yaiksivinhgjq>

Richardson's congressional tenure marked by high staff turnover

By Malcolm MacLachlan | 09/24/09 12:00 AM PST

 [Email](#)

 [Print](#)

 [SHARE](#) 

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

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

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Billington, Jeffrey

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.



 Get **\$4,000** Total Cash Back — or — **0% APR** for 72 Months for qualified buyers on every new Saturn.

click to learn more

Live Traffic: 405N 405S 605N 605S 710N 710S 91E 91W

Fresh News back!

www.impactousa.com

 videos, blogs and more...

 CLICK HERE

Login Newsletter E-Edition Mobile Mobile Edition RSS Home Delivery

 This Site Web Search powered by YAHOO! SEARCH

Home News Sports Business Opinions LA.COM Lifestyle Info Classifieds Jobs Autos Homes Obituaries Business Directory

Ask About this Story

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

Article eyes Richardson staff turnover

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

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

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

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

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

- Gene Maddaus

Advertisement

Laser Spine Institute: Free MRI Review

 Get Complimentary MRI Review and Rediscover your life without back pain!

LaserSpineInstitute.com

Do NOT Pay For White Teeth

 Learn the trick discovered by a mom to turn yellow teeth white for \$10

weekly-consumer-tips.com

Laser Spine Institute: Free MRI Review

 Get Complimentary MRI Review and Rediscover your life without back pain!

LaserSpineInstitute.com

Don't Pay For Teeth Whitening

 Local mom discovers cool trick to whiten teeth for under \$4. Featured Story.

Weekly-consumer-tips.com

1 Rule To Weight loss :Obey


 Obey This 1 Simple Rule And Lose 12 Pounds A Week With Ease.

weekly-consumer-tips.com

- Recent Blog Posts**
Updated at 11:06 AM
- **Assemblyman Mendoza to host open house, toy drive (The Canalis Report)**
 - **Heroes Watch: For those of you not watching the fourth season (Modern Mythology)**
 - **CIF State Volleyball Pairings (PT Prep Sports)**
 - **PHOTOS: Robotics Competition (Long Beach Seen)**
 - **Donate a toy to get a discount at Geoffrey's Comics' 31st Anniversary sale today (Modern Mythology)**

- Most Views Most Comments**
1. Impact of global climate change speeds up
 2. New Long Beach Sunday Market reaches Heights
 3. 5 Poly freshmen arrested in on-campus sexual battery case
 4. Desire for streetcars gets a look in Long Beach
 5. Long Beach Transit to increase fares
 6. Gang link suspected in West Long Beach murder
 7. Long Beach man slain in liquor store attack is identified
 8. Auto break-in turns violent in downtown Long Beach
 9. 2 arrested in San Pedro killing
 10. Army recruiters see a jump in enlistment

- More News**
- Updated: September 24, 2009
 - Article eyes Richardson staff turnover
 - Man gets probation in hit-and-run crash that killed homeless dog owner
 - Red Cross golf tournament is Oct. 12
 - Gold Star Mothers luncheon Sunday
 - Health seminar for women Oct. 17
 - Long Beach man gets life


 Click here to sign up for home delivery of the Long Beach Press-Telegram.

LR0984

for DUI death

Shore Patrol: Sifting costs of wetlands' cleanup roles

Conference aimed at boosting college attendance

Refinance and Save \$1,000's
\$200K Mortgage for \$917/month. No Obligation.
www.pickAmortgage.com

Super Cheap Car Insurance Quotes
Get Discount Auto Insurance Quotes Online - Rates from \$15
USInsuranceOnline.com

Need Affordable Health Care?
Get Affordable Health Insurance Quotes Online - Rates from
Health-Insurance-Quotes.com

Ads by Yahoo!



9/10: Homeowners Fail To Take Advantage of Government Refinance Plan

Last spring, the U.S. government launched a housing relief program designed to help 7-9 million homeowners, but so far only 85,000 homeowners

have used the program to refinance. Many homeowners mistal only think they are not eligible. If you are a homeowner and you haven't looked into refinancing recently,

you may be surprised at how much you can save
Select Your State:
Alabama
Calculate New Payment

Copyright Notice | Privacy Policy | Information | Subscriber Services | Mobile Edition | Site
Map | RSS | MY YAHOO!

For more local Southern California News:
Select a newspaper...

Copyright ©2008
Los Angeles Newspaper group

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, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article
Attachments: South Bay Pipeline.htm

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

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

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

Tag Cloud

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

Monthly Archives

[September 2009 \(50\)](#)
[August 2009 \(29\)](#)
[July 2009 \(58\)](#)
[June 2009 \(54\)](#)
[May 2009 \(69\)](#)
[April 2009 \(77\)](#)
[March 2009 \(40\)](#)
[February 2009 \(41\)](#)
[January 2009 \(65\)](#)
[December 2008 \(56\)](#)
[November 2008 \(98\)](#)
[October 2008 \(63\)](#)
[September 2008 \(62\)](#)
[August 2008 \(27\)](#)

[Subscribe to this blog's feed](#)



Links

[How to contact us](#)
[How to follow us on Twitter](#)
[South Bay Court Tracker](#)
[South Bay Crime & Courts blog](#)
[South Bay Business blog](#)
[South Bay Web resources blog](#)
[Archive of readers' "Ask Us" questions](#)

Other South Bay Media

[The Beach Reporter](#)
[Easy Reader](#)
[Palos Verdes Peninsula News](#)
[San Pedro News Blog](#)

Search

Categories

[Carson \(100\)](#)
[Catalina Island \(7\)](#)
[Courts \(53\)](#)
[Crime \(115\)](#)
[El Segundo \(63\)](#)
[Environment \(32\)](#)
[Gardena \(37\)](#)
[Harbor City \(15\)](#)
[Harbor Gateway \(6\)](#)
[Hawthorne \(53\)](#)
[Health & medicine \(48\)](#)
[Hermosa Beach \(49\)](#)
[Inglewood \(5\)](#)
[LAUSD \(13\)](#)
[LAX \(27\)](#)
[Lawndale \(26\)](#)
[Lennox \(1\)](#)
[Lomita \(6\)](#)
[Los Angeles \(30\)](#)
[Los Angeles County \(37\)](#)
[Manhattan Beach \(95\)](#)
[Marina del Rey \(8\)](#)
[Military \(3\)](#)
[Palos Verdes Estates \(28\)](#)
[Palos Verdes Peninsula \(7\)](#)
[Playa Vista \(2\)](#)
[Playa del Rey \(1\)](#)
[Politics \(385\)](#)
[Port of Los Angeles \(26\)](#)
[Rancho Palos Verdes \(61\)](#)
[Real estate \(17\)](#)
[Redondo Beach \(72\)](#)
[Religion \(5\)](#)
[Rolling Hills \(3\)](#)
[Rolling Hills Estates \(4\)](#)
[San Pedro \(108\)](#)

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.

[Social issues \(11\)](#)

[South Bay \(142\)](#)

[Torrance \(151\)](#)

[Westchester \(11\)](#)

[Wilmington \(28\)](#)

[business \(117\)](#)

[economy \(57\)](#)

[education \(59\)](#)

[housing \(18\)](#)

[religion \(6\)](#)

[sports \(128\)](#)

National perspectives on L.A.'s Clean Trucks

By [Gene Maddaus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

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

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

South Bay, howdy! It's Sept. 23

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

Readers, let's hit it:

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

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

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 [roosters](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

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

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

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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



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

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

Fein: It's the nation building, stupid!

By [Gene Maddaus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

By [Gene Maddaus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

Winograd: We can't afford to stay in Afghanistan

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

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

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

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

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

Harman: More troops in Afghanistan, with conditions

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

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

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

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

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

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

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

LR0990

[Archives](#)

Powered by *Movable Type*

LR0991

file://C:\Documents and Settings\jbillington\Local Settings\Temporary Internet Fil... 11/23/2009

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](#)

<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)

<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436-3828
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.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436-3828

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.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)

<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers@ [redacted]

PH: (562) 436-3828

FX: (562) 437-6434

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 Colbert Report called again and said they were going to be in town doing one of these spots for their Better Know the District segments on October 21st. I'm assuming your answer for this is no? It is done in good fun, but it has been embarrassing for some members, though others have gotten into it. But Congressman Frank would be sure to tell you not to do it.

From: Marshall, Jr., William
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Tue Oct 13 12:31:48 2009
Subject: FW: Fox Business News Media Op

From: Williams, Nicole
Sent: Tuesday, October 13, 2009 12:31:36 PM
To: Anderson, Debra; Avant, Lanier; Clendinen, Monique; Cohen, Ira; Comis, Adam; Cullen, Kristen; Daniels, Ryan; Rotert, Danny; Simon, David; Dillard, Larry; dm; Edmonds, Kenneth; Engelhardt, Steven; Gadlin, Stephanie; Gibson, Jennie; Goepfert, Alex; Graziano, Dena; Jauert, Rick; Jenkins, Sharon; Godfrey, Jonathan; Jones, Brenda; Willis, Ken; Greco, Kristie; Levin, Michael; Little, Corey; Mamaux, Lale; Marshall, Jr., William; Mbanu, Nkechi; McKenney, Kerry; Milne, Emile; Montgomery, Sonsyrea; Muhammad, Toure; Ofosu, Asi; Ohlemiller, Justin; O'Reilly, Shanna; Palmer, Jioni; Perkins, Trudy; Phelan, Richard Andrew;

Plummer, Derrick; Ragland, Micah; Saavedra, Susie; O'Reilly, Shanna;
Sharon, Adam; Sidney, Arthur; Silag, Phoebe; Simmons, Aketa; Simon, David;
Spaulding, Sondra; Sterlin, Shrita; Engelhardt, Steven; Sykes, Ronnie;
Tanks, Ashley; Walker, Tracy; Weber, Dan; Whisenant, Addie;
White, Dorinda; Williams, Nicole; Willis, Ken
Subject: Fox Business News Media Op
Auto forwarded by a Rule

Fox Business News is looking for someone to appear on their show Happy Hour this evening to discuss Healthcare and other topics. Hit time is 5:12pm and the interview would last a total of 5 minutes and would be taped in the Cannon Rotunda. Your member would appear alone along with the 3 Fox anchors. Please contact me if you're interested. Thanks.

Who: Fox Business News

When: Today, 5:12pm

Where: Cannon Rotunda

Nicole Y. Williams

Communications Director

The Honorable Barbara Lee (CA-9)

2444 Rayburn House Office Building

Washington, DC 20515

(202) 226- 

(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 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@hhs.gov

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.](#)

[Click here to Change Preferences.](#) | [Buy/Sell on uPost](#)



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)



(click thumbnail to play)

...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

Advertisements



Sit'n Sleep
YOUR MATTRESS SUPERSTORE

"We'll Beat Anyone's Advertised Price or Your Mattress is FREEEEEE!"

Save 10% Now

Serta Sealy Simmons MIRALUX

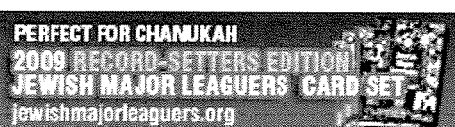
Advertisements

JOIN OUR NETWORK



EVERY
Jew The Chosen People Network

JewishJournal.com



PERFECT FOR CHANUKAH
2009 RECORD-SETTERS EDITION
JEWISH MAJOR LEAGUERS CARD SET
jewishmajorleaguers.org

- HOME
- **Community Calendar**

- Arts

- Arts in L.A.
- Books
- Film
- Music
- Television
- Theater
- Tommywood

- Calendar

- Picks and Clicks
- Scene and Heard

- Education

- Food

- Israel

- Kids and Teens

- Tribe
- yeLAdim

- Los Angeles

- Community
- Circuit
- Community Briefs

- Obituaries

- Opinion

- Rob Eshman
- David Suissa
- Letters to the Editor

- Religion

- Singles

- Sports

- Special Sections

- Bar & Bat Mitzvahs
- Elections
- Health
- Green Living
- High Holy Days
- L.A. Woman
- Passover
- Science & Technology
- 50 Plus
- Travel
- Weddings

- Torah Portion

- Nation

- World

- Archive

- Blogs

- 12:12
- 30 Years After
- Ask a Business Mensch
- Ask an Angel
- Bloggish
- Chai Tech
- Emily Stern
- Foodaism
- Geek Heeb
- Hollywood East
- Hollywood Insider
- Hollywood Jew

- Iranian American Jews
- Jérusalem View
- Jew Mama
- Jewlyweds
- Jews Choose
- Keeping the Faith
- L.A. Weiss
- Life Coach. Jew
- Live From AIPAC
- Morethodoxy
- Nice Jewish Doctor
- Paris-Chronicler
- PrimeTime Jew
- Rabbi Shmuley
- Serious Stern
- Shesh Besh
- Swindler's List
- The Calendar Girls
- The Chosen Dish
- Live in Sderot
- The God Blog
- The Wide Angle
- Tommywood (the blog)
- The Memo
- VideoJew

- Celebrations/Simchas
- Directories

-
- Kosher Eats
 - Congregations
 - Tehrangeles
 - Schools

- Multimedia

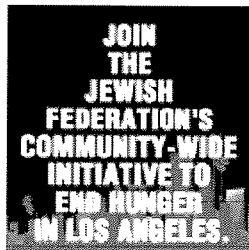
-
- Audio
 - Cartoons
 - Photos
 - Video
 - RSS Feeds

- Reader Forums

- Newspaper

-
- Current Edition
 - Contact Us
 - FAQ
 - Free Pick-up Locations
 - Privacy Policy
 - Job Listings
 - Subscribe

ADVERTISEMENTS



The Jewish Journal
is a proud member
of the Los Angeles
Jewish Chamber
of Commerce
Are You?

www.
mxenergysales
.com
COMMERCIAL GAS
Lara Barrett
888-429-4375



[Email](#) | [Print](#) | [Text](#) - Normal Text +

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?

0 Comments — Leave your comment

Share this post:  del.icio.us  Digg  Facebook  Google  Reddit  StumbleUpon  Technorati  YahooMyWeb

- Recently Updated
- Popular
- Recent Comments
- Recently Updated
- Popular
- Recent Comments
- Recently Updated
- Popular
- Recent Comments



Race and Ethics---Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . .



Failing to Connect the Terror Dots---Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . .



Afghanistan: Which Way Forward?

By David A. Lehrer

11.4.09 at 3:20 pm | Experts to debate America's proper course in . . .



A Man Who's Changing Attitudes

By David A. Lehrer

10.30.09 at 4:32 pm | A Leader Who Inspires Change---Here and In . . .



Crime and Spin

By David A. Lehrer

10.29.09 at 1:49 pm | Missing an opportunity---a crime that should have . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . . (66)



• **Failing to Connect the Terror Dots--Political Correctness Run Amuck**

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . . (41)



• **Race and Ethics--Let's Be Honest**

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . . (36)



• **Complex Problems Deserve Thoughtful Responses**

Very interesting link - I just did a quick check, ...



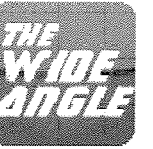
• **Obama and Education Reform**

Great piece. It's refreshing for a change to read ...



• **The Facts About Fast Food in South LA**

Mr. Lehrer's article is right on many points. ...



• **Rush Limbaugh and the Use and Abuse of the Racism Charge**

Sadly, RACISM is alive and well on our shores en ...



Knee Jerk Responses to Real World Problems Make No Sense

You forget Moynihans equally moronic remedy to ...



A Chance to Fix LA Schools

I can find many logical ideological arguments to ...

COMMENTS

We welcome your feedback.

Privacy Policy

Your information will not be shared or sold without your consent. Get all the details.

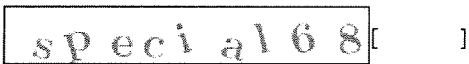
Post a Comment

Name: []

Email: []

URL: []

Type the word you see below:



Comment:

Remember my personal information

Notify me of follow-up comments?

[Submit Comment]



Blog Extras

- Tag Cloud
- Blogroll
- Tag Cloud
- Blogroll

Advertisements

About this Blog

Blog Home

About the Blogger(s)

Contact



Search this blog...
[Search]

Blog Archive

- By Month
- Categories
- By Month
- Categories

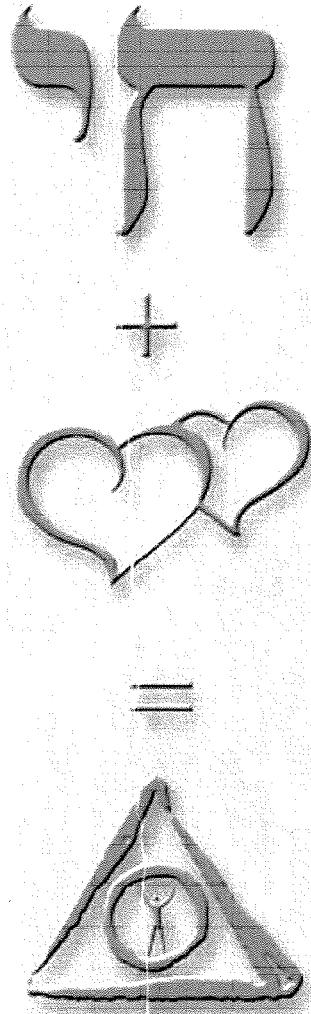
November 2009
October 2009
September 2009
August 2009
July 2009

Advertisements

The Perfect
Wedding
Requires
the Perfect
Location...



Advertisements



Site Sections

- Home
- Arts
- Calendar
- Education
- Food
- Israel

- Kids and Teens
- Los Angeles
- Obituaries
- Opinion
- Singles
- Sports

- Torah Portion

- U.S.
- World

Newspaper

- Current Edition
- Archive
- Contact Us
- FAQ
- Privacy Policy
- Terms of Service
- Site Map
- Advertise

Serving a community of 600,000, The Jewish Journal of Greater Los Angeles is the largest Jewish weekly outside New York City. Our award-winning paper reaches over 150,000 educated, involved and affluent readers each week. [Subscribe here.](#)

© Copyright 2009 The Jewish Journal and JewishJournal.com

All rights reserved. JewishJournal.com is hosted by Nexcess.net. Homepage design by Koret Communications.

Widgets by Mijits. Site construction by Hop Studios.

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

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

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

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

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

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

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

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

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

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

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

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Richard, Lucinda

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm



Article eyes
Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Richard, Lucinda

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

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

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

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

Tag Cloud

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

[September 2009 \(50\)](#)

[August 2009 \(29\)](#)

[July 2009 \(58\)](#)

[June 2009 \(54\)](#)

[May 2009 \(69\)](#)

[April 2009 \(77\)](#)

[March 2009 \(40\)](#)

[February 2009 \(41\)](#)

[January 2009 \(65\)](#)

[December 2008 \(56\)](#)

[November 2008 \(98\)](#)

[October 2008 \(63\)](#)

[September 2008 \(62\)](#)

[August 2008 \(27\)](#)

[Subscribe to this blog's feed](#)

POWERED BY



MOVABLE TYPE®

Links

[How to contact us](#)
[How to follow us on Twitter](#)
[South Bay Court Tracker](#)
[South Bay Crime & Courts blog](#)
[South Bay Business blog](#)
[South Bay Web resources blog](#)
[Archive of readers' "Ask Us" questions](#)

Other South Bay Media

[The Beach Reporter](#)
[Easy Reader](#)
[Palos Verdes Peninsula News](#)
[San Pedro News Blog](#)

Search

Categories

[Carson \(100\)](#)
[Catalina Island \(7\)](#)
[Courts \(53\)](#)
[Crime \(115\)](#)
[El Segundo \(63\)](#)
[Environment \(32\)](#)
[Gardena \(37\)](#)
[Harbor City \(15\)](#)
[Harbor Gateway \(6\)](#)
[Hawthorne \(53\)](#)
[Health & medicine \(48\)](#)
[Hermosa Beach \(49\)](#)
[Inglewood \(5\)](#)
[LAUSD \(13\)](#)
[LAX \(27\)](#)
[Lawndale \(26\)](#)
[Lennox \(1\)](#)
[Lomita \(6\)](#)
[Los Angeles \(30\)](#)
[Los Angeles County \(37\)](#)
[Manhattan Beach \(95\)](#)
[Marina del Rey \(8\)](#)
[Military \(3\)](#)
[Palos Verdes Estates \(28\)](#)
[Palos Verdes Peninsula \(7\)](#)
[Playa Vista \(2\)](#)
[Playa del Rey \(1\)](#)
[Politics \(385\)](#)
[Port of Los Angeles \(26\)](#)
[Rancho Palos Verdes \(61\)](#)
[Real estate \(17\)](#)
[Redondo Beach \(72\)](#)
[Religion \(5\)](#)
[Rolling Hills \(3\)](#)
[Rolling Hills Estates \(4\)](#)
[San Pedro \(108\)](#)

LR1025

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

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

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

[Social issues \(11\)](#)

[South Bay \(142\)](#)

[Torrance \(151\)](#)

[Westchester \(11\)](#)

[Wilmington \(28\)](#)

[business \(117\)](#)

[economy \(57\)](#)

[education \(59\)](#)

[housing \(18\)](#)

[religion \(6\)](#)

[sports \(128\)](#)

National perspectives on L.A.'s Clean Trucks

By [Gene Maddaus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

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

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

South Bay, howdy! It's Sept. 23

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

Readers, let's hit it:

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

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

LR1026

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

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

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

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

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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



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

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

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

Fein: It's the nation building, stupid!

By [Gene Maddaus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

By [Gene Maddaus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

LR1027

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

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

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

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

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

Winograd: We can't afford to stay in Afghanistan

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

Powered by Movable Type

LR1029

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

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
Table of Contents

ABOUT CONGRESSWOMAN RICHARDSON & THE DISTRICT:

- Biography.....1
- California's 37th Congressional District.....3
- District Map.....4
- District Demographics.....5
- Staff Directory.....?

SACRAMENTO HOUSE

- Content?.....10

KEY VOTES

- Key Votes in the 111th Congress.....11

LEGISLATIVE ACCOMPLISHMENTS

- Congressional Committee Assignments.....17
- Committee Activities.....?
- Voting Record.....?
- Authored Legislation—111th Congress.....18
- Authored Legislation—110th Congress.....20
- Cosponsored Legislation—111th Congress.....23
- Legislative Proposals Under Consideration.....?
- Cosponsored Legislation—110th Congress.....50
- Leadership & Committee Assignments in the CA State Assembly.....83
- Authored Legislation Signed by Gov. Schwarzenegger.....84
- Accomplishments on the Long Beach City Council.....85
- Meetings w/ Senior Executive Branch Officers and Foreign Dignitaries...?

FEDERAL FUNDING

- Fiscal Year 2010 Appropriations Successes.....87
- Fiscal Year 2009 Appropriations Successes.....89
- Fiscal Year 2008 Appropriations Successes.....91
- Appropriations Comparisons.....?
- Recovery Dollars at Work in the 37th Congressional District.....92

CONSTITUENT SERVICES

- Constituent Services.....94
- Congressional District Art Competition.....95
- Healthcare Town Hall.....96
- Senior Briefing.....97

- In the Community.....98
- People’s Congress.....106
- Bringing Washington Home.....107
- Office Locations and Hours.....113

From: 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.



Live Traffic: 405N 405S 605N 605S 710N 710S 91E 91W

Search [] Login Newsletter E-Edition Mobile Mobile Edition RSS Home Delivery

This Site Web Search powered by YAHOO! SEARCH

Home News Sports Business Opinions LA.COM Lifestyle Info Classifieds Jobs Autos Homes Obituaries Business Directory

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

BOOKMARK

Print Email Font Resize

Article eyes Richardson staff turnover

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

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

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

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

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

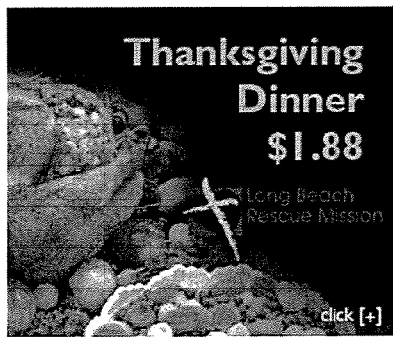
- Gene Maddaus

- Recent Blog Posts Updated at 11:06 AM
- Assemblyman Mendoza to host open house, toy drive (*The Canalis Report*)
 - Heroes Watch: For those of you not watching the fourth season (*Modern Mythology*)
 - CIF State Volleyball Pairings (*PT Prep Sports*)
 - PHOTOS: Robotics Competition (*Long Beach Seen*)
 - Donate a toy to get a discount at Geoffrey's Comics' 31st Anniversary sale today (*Modern Mythology*)

Most Views Most Comments

1. Impact of global climate change speeds up
2. New Long Beach Sunday Market reaches Heights
3. 5 Poly freshmen arrested in on-campus sexual battery case
4. Desire for streetcars gets a look in Long Beach
5. Long Beach Transit to increase fares
6. Gang link suspected in West Long Beach murder
7. Long Beach man slain in liquor store attack is identified
8. Auto break-in turns violent in downtown Long Beach
9. 2 arrested in San Pedro killing
10. Army recruiters see a jump in enlistment

Advertisement



More News

- Updated: September 24, 2009
- Article eyes Richardson staff turnover
 - Man gets probation in hit-and-run crash that killed homeless dog owner
 - Red Cross golf tournament is Oct. 12
 - Gold Star Mothers luncheon Sunday
 - Health seminar for women

BOOKMARK

Print Email Font Resize Return to Top



Click here to sign up for home delivery of the Long Beach Press-Telegram.

SHARE YOUR COMMENTS GOT A QUESTION?

LR1040

Oct. 17

Long Beach man gets life
for DUI death

Shore Patrol: Sifting costs
of wetlands' cleanup roles

Conference aimed at
boosting college
attendance

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 | [Permalink](#) | [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 Bedtime [Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [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, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [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.

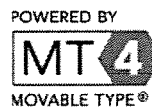
Tag Cloud

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

Monthly Archives

[September 2009 \(50\)](#)
[August 2009 \(29\)](#)
[July 2009 \(58\)](#)
[June 2009 \(54\)](#)
[May 2009 \(69\)](#)
[April 2009 \(77\)](#)
[March 2009 \(40\)](#)
[February 2009 \(41\)](#)
[January 2009 \(65\)](#)
[December 2008 \(56\)](#)
[November 2008 \(98\)](#)
[October 2008 \(63\)](#)
[September 2008 \(62\)](#)
[August 2008 \(27\)](#)

[Subscribe to this blog's feed](#)



Links

[How to contact us](#)
[How to follow us on Twitter](#)
[South Bay Court Tracker](#)
[South Bay Crime & Courts blog](#)
[South Bay Business blog](#)
[South Bay Web resources blog](#)
[Archive of readers' "Ask Us" questions](#)

Other South Bay Media

[The Beach Reporter](#)
[Easy Reader](#)
[Palos Verdes Peninsula News](#)
[San Pedro News Blog](#)

Search

Categories

[Carson \(100\)](#)
[Catalina Island \(7\)](#)
[Courts \(53\)](#)
[Crime \(115\)](#)
[El Segundo \(63\)](#)
[Environment \(32\)](#)
[Gardena \(37\)](#)
[Harbor City \(15\)](#)
[Harbor Gateway \(6\)](#)
[Hawthorne \(53\)](#)
[Health & medicine \(48\)](#)
[Hermosa Beach \(49\)](#)
[Inglewood \(5\)](#)
[LAIUSD \(13\)](#)
[LAX \(27\)](#)
[Lawndale \(26\)](#)
[Lennox \(1\)](#)
[Lomita \(6\)](#)
[Los Angeles \(30\)](#)
[Los Angeles County \(37\)](#)
[Manhattan Beach \(95\)](#)
[Marina del Rey \(8\)](#)
[Military \(3\)](#)
[Palos Verdes Estates \(28\)](#)
[Palos Verdes Peninsula \(7\)](#)
[Playa Vista \(2\)](#)
[Playa del Rey \(1\)](#)
[Politics \(385\)](#)
[Port of Los Angeles \(26\)](#)
[Rancho Palos Verdes \(61\)](#)
[Real estate \(17\)](#)
[Redondo Beach \(72\)](#)
[Religion \(5\)](#)
[Rolling Hills \(3\)](#)
[Rolling Hills Estates \(4\)](#)
[San Pedro \(108\)](#)

LR1043

Several South Bay [survivors](#) of drunk driving victims are participating in this weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

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

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

[Social issues \(11\)](#)
[South Bay \(142\)](#)
[Torrance \(151\)](#)
[Westchester \(11\)](#)
[Wilmington \(28\)](#)
[business \(117\)](#)
[economy \(57\)](#)
[education \(59\)](#)
[housing \(18\)](#)
[religion \(6\)](#)
[sports \(128\)](#)

National perspectives on L.A.'s Clean Trucks

By Gene Maddaus on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [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 [Andreea 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

LR1044

details.

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

Sorry, friends, but you've gotta limit your roosters to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

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

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

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

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

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



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

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

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

Fein: It's the nation building, stupid!

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

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

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

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

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

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

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

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

In a voicemail, Jane Harman takes issue with my characterization of her op/ed in

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 Gene Maddaus on September 22, 2009 12:50 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

Harman: More troops in Afghanistan, with conditions

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

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

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

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

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

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

LR1046

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

[Archives](#)

Powered by Movable Type

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, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Daysha McArthur [daysha
Sent: Wednesday, July 22, 2009 1:05 PM
To: Boyd, Eric
Subject: Sacramento Property

Hey EB...can you email me the contact information for the woman in Sacramento that is interested in renting CLR's house?

Thanks.

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:28 AM
To: Austin, Daysha; Boyd, Eric; Rogers, Henry
Subject: FW: CLR News

Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces \$1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded \$1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over \$3 million in federal appropriations and over \$66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the \$3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge
- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue
- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit
- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project
- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project
- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project
- City of Compton, Critical Road Rehabilitation
- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

.....
LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year. The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house
Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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

.....

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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.

.....

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.

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.

.....

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: 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

Congresswoman Laura Richardson
2009 Legislative Report
Table of Contents

ABOUT CONGRESSWOMAN RICHARDSON & THE DISTRICT:

- Biography.....1
- California’s37th Congressional District.....3
- District Map.....4
- District Demographics.....5
- Staff Directory.....?

SACRAMENTO HOUSE

- Content?.....10

KEY VOTES

- Key Votes in the 111th Congress.....11

LEGISLATIVE ACCOMPLISHMENTS

- Congressional Committee Assignments.....17
- Committee Activities.....?
- Voting Record.....?
- Authored Legislation—111th Congress.....18
- Authored Legislation—110th Congress.....20
- Cosponsored Legislation—111th Congress.....23
- Legislative Proposals Under Consideration.....?
- Cosponsored Legislation—110th Congress.....50
- Leadership & Committee Assignments in the CA State Assembly.....83
- Authored Legislation Signed by Gov. Schwarzenegger.....84
- Accomplishments on the Long Beach City Council.....85
- Meetings w/ Senior Executive Branch Officers and Foreign Dignitaries...?

FEDERAL FUNDING

- Fiscal Year 2010 Appropriations Successes.....87
- Fiscal Year 2009 Appropriations Successes.....89
- Fiscal Year 2008 Appropriations Successes.....91
- Appropriations Comparisons.....?
- Recovery Dollars at Work in the 37th Congressional District.....92

CONSTITUENT SERVICES

- Constituent Services.....94
- Congressional District Art Competition.....95
- Healthcare Town Hall.....96
- Senior Briefing.....97

- In the Community.....98
- People’s Congress.....106
- Bringing Washington Home.....107
- Office Locations and Hours.....113

From: RichardsonMC, Laura
Sent: Wednesday, September 02, 2009 1:14 AM
To: Boyd, Eric
Subject: sac update

Importance: High



SAC PROPERTY
UPDATE.doc

Insert in the 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?

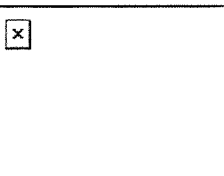
2) Why Not Sell, Lease or Rent

- 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



CAPITOL WEEKLY
THE NEWSPAPER OF CALIFORNIA GOVERNMENT AND POLITICS

[Visit CapitolWeekly.net](#) | [View this article on Capitol Weekly](#) | [Forward to Friends](#)

Dear Eric --

Robert Donin thought you would be interested in this article from Capitol Weekly

[\[Home\]](#) [\[View this article on Capitol Weekly\]](#) [\[Forward to Friends\]](#)

Richardson's congressional tenure marked by high staff turnover

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

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

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

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

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

The turnover in congressional staffs is generally high. But 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.

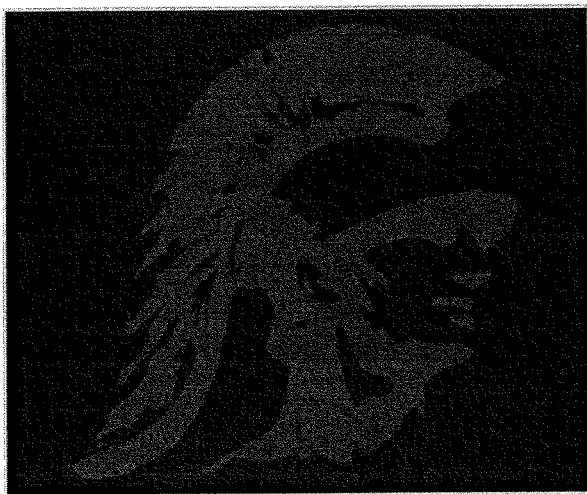
Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

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. 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.

[\[Home\]](#) [\[View this article on Capitol Weekly\]](#) [\[Forward to Friends\]](#)

© Capitol Weekly. All Rights Reserved.
This message was sent by direct request from a visitor to capitolweekly.net



From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician
Signal Tribune Newspaper.htm



Laura Richardson
explains circ...

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.

Signal Tribune Newspaper

Your Weekly Community Newspaper in Long Beach and Signal Hill

- [front page](#)
- [archives](#)
- [General Information](#)
- [Advertising](#)
- [RSS](#)



Serving the Long Beach communities of
Bixby Knolls, California Heights, Wrigley,
Virginia Country Club, and the City of Signal Hill

← [Youth forum provides kids with tools for succeeding in life](#) [Artist's mural becomes finishing touch in Cal Heights backyard garden](#) →

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.

[Share This](#)

Tags: [News](#)

3 responses so far ↓

- [1 Megan Fox Leaked Photos](#) // Sep 25, 2009 at 5:46 pm

[...] Laura Richardson explains circumstances, insists she is not a ... [...]

- [2 uzafaxizufip](#) // Sep 26, 2009 at 3:19 am

[uzafaxizufip...](#)

[Ghost Hunting - Ghost Hunting | Hauntings | Sighti... ..](#)

- [3 Twitter Trackbacks for Laura Richardson explains circumstances, insists she is not a corrupt politician | Signal Tribune Newspaper \[signaltribunenewspaper.com\] on Topsy.com](#) // Sep 27, 2009 at 2:53 am

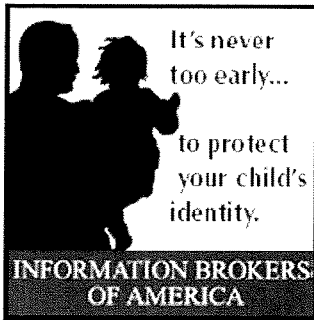
[...] Laura Richardson explains circumstances, insists she is not a corrupt politician | Signal Tribune Ne...
<http://www.signaltribunenewspaper.com/archives/4400> – view page – cached ← Youth forum provides kids with tools for succeeding in life Artist’s mural becomes finishing touch in Cal Heights backyard’

LR1069

the page [...]

You must [log in](#) to post a comment.

• Advertising



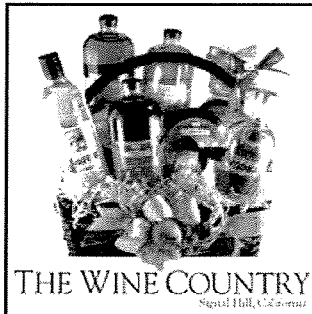
• Choose a Section

- [* Download Entire Issue](#)
- [Around Town](#)
- [Art](#)
- [Arts](#)
- [Books](#)
- [Briefly Speaking](#)
- [Business](#)
- [Chris' Community Connections](#)
- [Commentary](#)
- [Communique From Rae](#)
- [Community](#)
- [Education](#)
- [Employment](#)
- [Entertainment](#)
- [Environment](#)
- [Fashion](#)
- [Finance](#)
- [Focus On Business](#)
- [food](#)
- [Garden Variety](#)
- [Gift Guide](#)
- [Health](#)
- [History](#)
- [Leisure](#)
- [Letters to the Editor](#)
- [Listen to this](#)
- [Literature](#)
- [Message from the Mayor](#)
- [music](#)
- [News](#)
- [nutrition](#)
- [Nutrition Nuggets](#)
- [Obituary](#)
- [Offbeat Occupations](#)
- [Pets](#)
- [Politics](#)
- [Reminiscing](#)
- [Reminiscing Revealed](#)
- [Reminiscing with Rachael](#)

LR1070

- [Remotely Familiar](#)
- [Special Section](#)
- [Sports](#)
- [Spotlight on Advertisers](#)
- [The Wine Press](#)
- [theater](#)
- [theatre](#)
- [Thinking Green](#)
- [Thoughts From The Publisher](#)
- [Tonia Talk](#)
- [Uncategorized](#)
- [Vicki's View](#)

• Advertising



• Advertising



• Meta

- [Login](#)
- [Entries RSS](#)
- [Comments RSS](#)
- [WordPress.org](#)

• Recent Posts

- [Cleaning up storm water, urban runoff getting more expensive](#)
- [Artist's mural becomes finishing touch in Cal Heights backyard garden](#)
- [Laura Richardson explains circumstances, insists she is not a corrupt politician](#)
- [Youth forum provides kids with tools for succeeding in life](#)
- [Thoughts from the Publisher](#)

• Archives

Select Month

Close

- Social Web
- E-mail

- [del.icio.us](#)
- [Digg](#)
- [Furl](#)
- [Netscape](#)
- [Yahoo! My Web](#)
- [StumbleUpon](#)
- [Google Bookmarks](#)
- [Technorati](#)
- [BlinkList](#)
- [Newsvine](#)
- [ma.gnolia](#)
- [reddit](#)
- [Windows Live](#)
- [Tailrank](#)

E-mail It

- To Address:
- Your Name:
- Your Address:
- [Send It](#)

×

LR1072

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

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

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

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

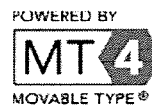
Several South Bay [survivors](#) of drunk driving victims are participating in this

Tag Cloud

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

- [September 2009 \(50\)](#)
- [August 2009 \(29\)](#)
- [July 2009 \(58\)](#)
- [June 2009 \(54\)](#)
- [May 2009 \(69\)](#)
- [April 2009 \(77\)](#)
- [March 2009 \(40\)](#)
- [February 2009 \(41\)](#)
- [January 2009 \(65\)](#)
- [December 2008 \(56\)](#)
- [November 2008 \(98\)](#)
- [October 2008 \(63\)](#)
- [September 2008 \(62\)](#)
- [August 2008 \(27\)](#)

[Subscribe to this blog's feed](#)



Links

- [How to contact us](#)
- [How to follow us on Twitter](#)
- [South Bay Court Tracker](#)
- [South Bay Crime & Courts blog](#)
- [South Bay Business blog](#)
- [South Bay Web resources blog](#)
- [Archive of readers' "Ask Us" questions](#)

Other South Bay Media

- [The Beach Reporter](#)
- [Easy Reader](#)
- [Palos Verdes Peninsula News](#)
- [San Pedro News Blog](#)

Search

Categories

- [Carson \(100\)](#)
- [Catalina Island \(7\)](#)
- [Courts \(53\)](#)
- [Crime \(115\)](#)
- [El Segundo \(63\)](#)
- [Environment \(32\)](#)
- [Gardena \(37\)](#)
- [Harbor City \(15\)](#)
- [Harbor Gateway \(6\)](#)
- [Hawthorne \(53\)](#)
- [Health & medicine \(48\)](#)
- [Hermosa Beach \(49\)](#)
- [Inglewood \(5\)](#)
- [LAUSD \(13\)](#)
- [LAX \(27\)](#)
- [Lawndale \(26\)](#)
- [Lennox \(1\)](#)
- [Lomita \(6\)](#)
- [Los Angeles \(30\)](#)
- [Los Angeles County \(37\)](#)
- [Manhattan Beach \(95\)](#)
- [Marina del Rey \(8\)](#)
- [Military \(3\)](#)
- [Palos Verdes Estates \(28\)](#)
- [Palos Verdes Peninsula \(7\)](#)
- [Playa Vista \(2\)](#)
- [Playa del Rey \(1\)](#)
- [Politics \(385\)](#)
- [Port of Los Angeles \(26\)](#)
- [Rancho Palos Verdes \(61\)](#)
- [Real estate \(17\)](#)
- [Redondo Beach \(72\)](#)
- [Religion \(5\)](#)
- [Rolling Hills \(3\)](#)
- [Rolling Hills Estates \(4\)](#)
- [San Pedro \(108\)](#)

LR1074

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

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

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

[Social issues \(11\)](#)
[South Bay \(142\)](#)
[Torrance \(151\)](#)
[Westchester \(11\)](#)
[Wilmington \(28\)](#)
[business \(117\)](#)
[economy \(57\)](#)
[education \(59\)](#)
[housing \(18\)](#)
[religion \(6\)](#)
[sports \(128\)](#)

National perspectives on L.A.'s Clean Trucks

By [Gene Maddaus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

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

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

South Bay, howdy! It's Sept. 23

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

Readers, let's hit it:

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

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

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 [roosters](#) to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

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

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

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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



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

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

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

Fein: It's the nation building, stupid!

By [Gene Maddaus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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

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

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

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

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

By [Gene Maddaus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

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

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 [Gene 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 [Gene 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 souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

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

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

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

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

LR1077

Archives

Powered by Movable Type

LR1078

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

Advertisements



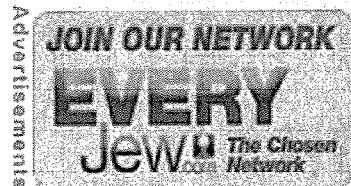
Sit'n Sleep
YOUR MATTRESS SUPERSTORE

"We'll Beat Anyone's Advertised Price or Your Mattress is FREEEEEE!"

Save 10% Now

Serta Sealy Simmons Miralux

Advertisements



JOIN OUR NETWORK
EVERY
JEWISH The Chosen Network

JewishJournal.com



PERFECT FOR CHANUKAH
2009 RECORD-SETTERS EDITION
JEWISH MAJOR LEAGUERS CARD SET
jewishmajorleaguers.org



- HOME
 - **Community Calendar**
-

- Arts

- Arts in L.A.
- Books
- Film
- Music
- Television
- Theater
- Tommywood

- Calendar

- Picks and Clicks
- Scene and Heard

- Education

- Food

- Israel

- Kids and Teens

- Tribe
- yeLAdim

- Los Angeles

- Community
- Circuit
- Community Briefs

- Obituaries

- Opinion

- Rob Eshman
- David Suissa
- Letters to the Editor

- Religion

- Singles

- Sports

- Special Sections

- Bar & Bat Mitzvahs
- Elections
- Health
- Green Living
- High Holy Days
- L.A. Woman
- Passover
- Science & Technology
- 50 Plus
- Travel
- Weddings

- Torah Portion

- Nation

- World

- Archive

- Blogs

- 12:12
- 30 Years After
- Ask a Business Mensch
- Ask an Angel
- Bloggish
- Chai Tech
- Emily Stern
- Foodaism
- Geek Heeb
- Hollywood East
- Hollywood Insider
- Hollywood Jew

- Iranian American Jews
- Jerusalem View
- Jew Mama
- Jewlyweds
- Jews Choose
- Keeping the Faith
- L.A. Weiss
- Life Coach. Jew
- Live From AIPAC
- Morethodoxy
- Nice Jewish Doctor
- Paris-Chronicler
- PrimeTime Jew
- Rabbi Shmuley
- Serious Stern
- Shesh Besh
- Swindler's List
- The Calendar Girls
- The Chosen Dish
- Live in Sderot
- The God Blog
- The Wide Angle
- Tommywood (the blog)
- The Memo
- VideoJew

- Celebrations/Simchas
- Directories

- Kosher Eats
- Congregations
- Tehrangeles
- Schools

- Multimedia

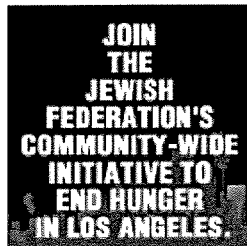
- Audio
- Cartoons
- Photos
- Video
- RSS Feeds

- Reader Forums

- Newspaper

- Current Edition
- Contact Us
- FAQ
- Free Pick-up Locations
- Privacy Policy
- Job Listings
- Subscribe

Advertisements



The Jewish Journal
is a proud member
of the Los Angeles
Jewish Chamber
of Commerce
Are You?

www.
mxenergysales
.com
COMMERCIAL GAS
Lara Barrett
888-429-4375



[Email](#) | [Print](#) | [Text - Normal Text](#) +

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?

0 Comments — Leave your comment

Share this post: del.icio.us Digg Facebook Google Reddit StumbleUpon Technorati YahooMyWeb

- Recently Updated
- Popular
- Recent Comments
- Recently Updated
- Popular
- Recent Comments
- Recently Updated
- Popular
- Recent Comments



Race and Ethics---Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . .



Failing to Connect the Terror Dots---Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . .



Afghanistan: Which Way Forward?

By David A. Lehrer

11.4.09 at 3:20 pm | Experts to debate America's proper course in . . .



A Man Who's Changing Attitudes

By David A. Lehrer

10.30.09 at 4:32 pm | A Leader Who Inspires Change---Here and In . . .



Crime and Spin

By David A. Lehrer

10.29.09 at 1:49 pm | Missing an opportunity---a crime that should have . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . . (66)



Falling to Connect the Terror Dots—Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . . (41)



Race and Ethics—Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . . (36)



Complex Problems Deserve Thoughtful Responses

Very interesting link - I just did a quick check, ...



Obama and Education Reform

Great piece. It's refreshing for a change to read ...



The Facts About Fast Food in South LA

Mr. Lehrer's article is right on many points. ...



Rush Limbaugh and the Use and Abuse of the Racism Charge

Sadly, RACISM is alive and well on our shores en ...



Knee Jerk Responses to Real World Problems Make No Sense

You forget Moynihans equally moronic remedy to ...



A Chance to Fix LA Schools

I can find many logical ideological arguments to ...

COMMENTS

We welcome your feedback.

Privacy Policy

Your information will not be shared or sold without your consent. Get all the details.

Post a Comment

Name: []

Email: []

URL: []

Type the word you see below:

special68 []

Comment:

Remember my personal information

Notify me of follow-up comments?

[Submit Comment]



Blog Extras

- Tag Cloud
- Blogroll
- Tag Cloud
- Blogroll

Advertisement

About this Blog

[Blog Home](#)

[About the Blogger\(s\)](#)

[Contact](#)



Search this blog...
[Search]

Blog Archive

- By Month
- Categories
- By Month
- Categories

November 2009
October 2009
September 2009
August 2009
July 2009

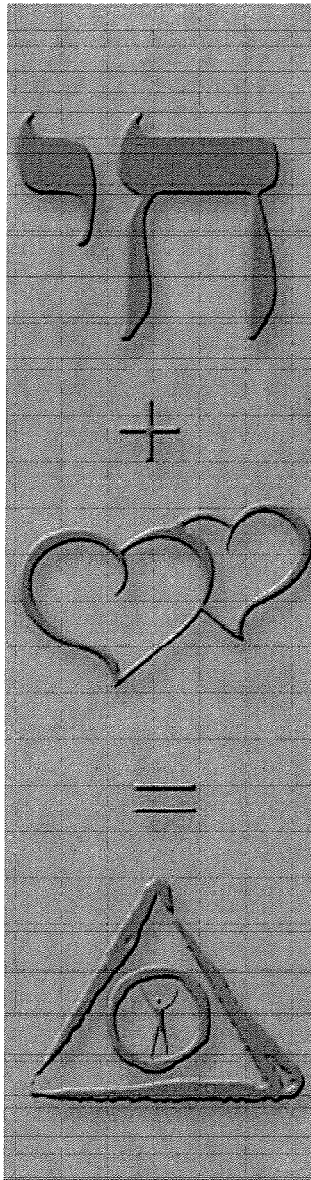
Advertisements

The Perfect
Wedding
Requires
the Perfect
Location...




Sherwood
Country Club

Advertisements



Site Sections

- Home
- Arts
- Calendar
- Education
- Food
- Israel

- Kids and Teens
- Los Angeles
- Obituaries
- Opinion
- Singles
- Sports

- Torah Portion

- o U.S.
- o World

Newspaper

- o Current Edition
- o Archive
- o Contact Us
- o FAQ
- o Privacy Policy
- o Terms of Service
- o Site Map
- o Advertise

Serving a community of 600,000, The Jewish Journal of Greater Los Angeles is the largest Jewish weekly outside New York City. Our award-winning paper reaches over 150,000 educated, involved and affluent readers each week. [Subscribe here.](#)

© Copyright 2009 The Jewish Journal and JewishJournal.com

All rights reserved. JewishJournal.com is hosted by Nexcess.net. Homepage design by Koret Communications.

Widgets by Mijits. Site construction by Hop Studios.

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)

1725 Longworth House Office Building

Washington, D.C. 20515

(202) 225-7924

(202) 225-7926 (fax)



Please consider the environment before printing this e-mail

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

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

Headlines

NY Times

- Where Home Prices Crashed Early, Signs of a Rebound
- Porous Pakistani Border Could Hinder U.S. Troops
- Justices Limit Use of Identity Theft Law in Immigration Cases
- Schumer Offers Middle Ground on Health Care

LA Times

- Housing crunch becomes literal in Victorville
- Assembly Republicans block labor contract for state government workers
- State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing \$31,875 penalty.
- Long Beach congresswoman's problems with houses continues

Daily Breeze

- LAUSD board member to revive plan making teacher firings easier
- L.A.'s summer jobs program gets \$20 million stimulus boost

Press-Telegram

- Bloody weekend in Long Beach; gang shootings leave 3 dead, 1 hurt
- Domestic dispute preceded shootout with LBPD

The New York Times

May 5, 2009

Where Home Prices Crashed Early, Signs of a Rebound

By DAVID STREITFELD

SACRAMENTO — Is this what a bottom looks like?

This city was among the first in the nation to fall victim to the real estate collapse. Now it seems to be in the earliest stages of a recovery, a hopeful sign for an economy mired in trouble and anxiety.

Investors and first-time buyers, the traditional harbingers of a housing rebound, are out in force here, competing for bargain-price foreclosures. With sales up 45 percent from last year, the vast backlog of inventory has diminished. Even prices, which have plummeted to levels not seen since the beginning of the decade, show evidence of stabilizing.

Indications of progress are visible in other hard-hit areas, including Las Vegas, parts of Florida and the Inland Empire in southeastern California. Sales in Las Vegas in March, for example, rose 35 percent from last year.

“It’s fragile, and it could easily be fleeting,” said an MDA DataQuick analyst, Andrew LePage. “But history suggests this is how things might look six months before prices bottom out.”

Hope for housing was on full display in the stock market on Monday. News that pending home sales rose in March instead of falling, coupled with improved construction spending, propelled a strong rally. One broad market average, the Standard & Poor’s 500-stock index, is now in positive territory for the year, after being down 25 percent on March 9.

No one in Sacramento is predicting that local housing prices, which have been cut in half from their mid-2005 peak, are going to reclaim much of that ground anytime soon.

Instead, this is what passes for wild-eyed optimism: a belief that things have finally stopped getting worse. “A period of price stagnation would boost a lot of spirits,” Mr. LePage said.

When a market bottoms, foreclosures usually stop piling up and banks become more willing to make loans, confident the collateral backing them will not fall in value.

Nationally, signs of progress in real estate are still faint at best. Existing home sales in March were down 7 percent from last year, according to the National Association of Realtors.

The supply of unsold homes was about 10 months, a number that has changed little over the last year and is abnormally high. But first-time buyers were an impressive 53 percent of the market — and that was largely before a first-time buyer’s tax credit of \$8,000 became available.

With the tax credit in place and interest rates low, the pace of sales may be picking up. The Realtors’ group said Monday that the number of houses under contract in March was up 1 percent from a year earlier. Those pending deals will be reported in the existing-home sales for April and May.

Sales volume tends to recover long before prices. In fact, some analysts think price declines in many markets are accelerating. First American CoreLogic, a real estate data firm, reported that “the depth and breadth of price declines continued to worsen in February.” Fitch Ratings

recently revised its estimate of future declines to 12.5 percent, from 10 percent, saying the drop would extend to the end of next year.

Amid the uncertainty, Sacramento is drawing scrutiny as a test case. The area boomed in the first part of the decade; the population of Sacramento County increased 10 percent, to 1.4 million, as San Franciscans sought cheaper places to live.

When the market peaked and the ability to refinance all those costly mortgages dried up, the carnage began. There have been 28,898 foreclosures in Sacramento County since 2005.

Sales in the top half of the market remain slow. The Federal Reserve reported on Monday that half of all banks recently tightened their lending standards on prime mortgages. Many would-be buyers, here as elsewhere, simply cannot get financing.

Sellers, meanwhile, are reluctant to lower their prices, preferring to bide their time. New construction is nearly nonexistent.

What drives the market here, then, are all those foreclosures. Two-thirds of the 2,092 existing single-family houses and condominiums sold here in March were bank repossessions, up from 8.5 percent two years ago, according to MDA DataQuick, a real estate research firm.

These cut-rate properties are engendering the same frenzy and frustration that symbolized the boom, as Rebecca and Chris Whitman discovered when they started looking for a house in December. Ms. Whitman's new job as an athletics director at Sacramento State required an immediate move from Chico, two hours north.

In two months the couple looked at 100 houses, nearly all foreclosures priced under \$200,000, making verbal offers on 20. Only rarely did they get a response. Banks trying to unload large numbers of properties are less interested in traditional transactions with individuals than all-cash offers from investors.

As interest rates fell, the Whitmans were able to increase their price limit. They ended up buying from investors. A syndicate had bought a three-bedroom foreclosure on a cul-de-sac in eastern Sacramento last fall for \$172,000, made a few improvements and was flipping it — another boom-era element that is back. The Whitmans bought it three weeks ago for \$224,500.

“We think we got a good deal,” said Ms. Whitman, 31. Their monthly payment, including property taxes, will be about \$1,200. Renting an equivalent house, with space for their two dogs, two cats and the baby they are expecting, would have been hundreds of dollars more.

When buying is cheaper than renting, markets begin to turn. At the current rate of sales, there is less than three months of inventory in the Sacramento market. In normal times, that would indicate a seller’s market.

Except these are not normal times. The unemployment rate in the county is 11.3 percent, the highest in decades. That will prompt more foreclosures all by itself. Furthermore, banks have lifted various processing moratoriums that lowered foreclosures last fall.

These two factors yielded a rise in the number of default notices filed in Sacramento County in March to 2,819, a record. Thousands more bank-owned houses are likely to come to market this summer and fall.

“That will stall any progress toward stability,” said Michael Lyon, chief executive of Lyon Real Estate. “The prospects for a recovery are fool’s gold.”

Mr. Lyon expects further price declines and slowing sales. But David Berson, the chief economist for the mortgage insurer PMI, argues that such bleakness from the people whose livelihood is selling houses is itself a positive sign. “Things are awful at the bottom, and we’re at the bottom,” Mr. Berson said. “No question about it. But the trend going forward should be higher sales, and that will eventually affect prices.”

The New York Times

May 5, 2009

Porous Pakistani Border Could Hinder U.S. Troops

By JANE PERLEZ and PIR ZUBAIR SHAH

PESHAWAR, Pakistan — President Obama is pouring more than 20,000 new troops into Afghanistan this year for a fighting season that the United States military has called a make-or-break test of the allied campaign in Afghanistan.

But if Taliban strategists have their way, those forces will face a stiff challenge, not least because of one distinct Taliban advantage: the border between Afghanistan and Pakistan barely exists for the Taliban, who are counting on the fact that American forces cannot reach them in their sanctuaries in Pakistan.

One Pakistani logistics tactician for the Taliban, a 28-year-old from the country's tribal areas, in interviews with The New York Times, described a Taliban strategy that relied on free movement over the border and in and around Pakistan, ready recruitment of Pakistani men and sustained cooperation of sympathetic Afghan villagers.

His account provided a keyhole view of the opponent the Americans and their NATO allies are up against, as well as the workings and ambitions of the Taliban as they prepared to meet the influx of American troops.

It also illustrated how the Pakistani Taliban, an umbrella group of many brands of jihadist fighters backed by Al Qaeda, are spearheading wars on both sides of the border in what for them is a seamless conflict.

The tactician wears a thick but carefully shaped black beard and a well-trimmed shock of black hair, a look cultivated to allow him to move

easily all over Pakistan. He spoke on the condition of anonymity for fear of retribution by his fellow Taliban members.

But on an array of issues, discussed over six months of interviews with The Times, he showed himself to be knowledgeable of Taliban activities, and the information he provided matched up consistently with that of other sources.

He was well informed — and unconcerned, he said — of the plans of the head of the United States Central Command, Gen. David H. Petraeus, to replicate in Afghanistan some of the techniques he had used in Iraq to stop the Sunni tribes from fighting the Americans.

“I know of the Petraeus experiment there,” he said. “But we know our Afghans. They will take the money from Petraeus, but they will not be on his side. There are so many people working with the Afghans and the Americans who are on their payroll, but they inform us, sell us weapons.”

He acknowledged that the Americans would have far superior forces and power this year, but was confident that the Taliban could turn this advantage on its head. “The Americans cannot take control of the villages,” he said. “In order to expel us they will have to resort to aerial bombing, and then they will have more civilian casualties.”

The one thing that impressed him were the missile strikes by drones — virtually the only American military presence felt inside Pakistan. “The drones are very effective,” he said, acknowledging that they had thinned the top leadership of Al Qaeda and the Taliban in the area. He said 29 of his friends had been killed in the strikes.

The drone attacks simply prompted Taliban fighters to spend more time in Afghanistan, or to move deeper into Pakistan, straddling both theaters of a widening conflict. The recruits were prepared to fight where they were needed, in either country, he said.

In the fighting now under way in Buner and Dir Districts, in the North-West Frontier Province of Pakistan, the Pakistani Taliban are taking on the Pakistani Army in a battle that is the most obvious front of a long-haul strategy to destabilize and take over a nuclear-armed Pakistan.

In Afghanistan, the Pakistani Taliban are directly singling out the United States and NATO forces by sending guerrillas to assist their Afghan Taliban allies in ousting the foreigners from Afghanistan.

While to the Taliban those conflicts are one fluid and sprawling war, the border between Afghanistan and Pakistan has long presented a firm barrier for the United States.

Although Pakistan is an official ally of the United States, the Pakistanis will not allow American troops to cross the border from Afghanistan. They will also not allow the troops to be present as a fighting force alongside the Pakistani military in the tribal areas that Al Qaeda and the Taliban use as a base.

The United States has helped Pakistan and Afghanistan recently open a series of joint posts to share intelligence and improve border monitoring. But those efforts are slight when compared with the demands of a 1,600-mile frontier of unforgiving terrain.

Despite years of demands by American and NATO commanders for Pakistan to control Taliban infiltration, the Taliban tactician said getting his fighters over the border was not a problem. The Pakistani

paramilitary soldiers from the Frontier Corps who guard the border were too busy looking after their own survival, he said.

He has already begun moving 80 Taliban fighters in four groups stealthily into Afghanistan in the past month to meet the new American forces, he said.

The tactician says he embeds his men in what he described as friendly Afghan villages, where they will spend the next four to six months with the residents, who provide the weapons and succor for the missions against American and NATO soldiers.

In March, he made a reconnaissance trip by motorcycle to Paktika Province in Afghanistan from Wana, the main city in South Waziristan, in Pakistan's tribal areas, to make sure the route was safe for his men. It was.

The main task for his first two groups of fighters will be to ambush convoys of NATO goods and soldiers on the Kandahar-Kabul highway, a major supply line for the allied war effort. "We want to inflict maximum trouble, to lower their morale, to destabilize," he said.

His guerrillas, in their late teens to mid-20s, are handpicked for their endurance and commitment, he said. Some, like him, were trained by the Pakistani government as proxy fighters against India in Kashmir and have now joined the Qaeda and Taliban cause.

In a new twist, cameramen instructed to capture video of faltering American soldiers for propaganda DVDs are increasingly accompanying the guerrillas.

The tactician, a heavily built man who says he has put on weight in the past two years and is now too heavy and old to fight, said he was loyal to a commander named Mullah Mansoor.

In turn, Mr. Mansoor serves under the aegis of Siraj Haqqani, the son of a veteran Afghan mujahedeen leader, Jalaluddin Haqqani.

The tactician worked mostly from Wana, where he owns a small business and where, he acknowledged, the American drone strikes had disrupted life. The threat of the drones had ended the custom of gathering in groups of 10 to 20 men to discuss the issues of the day. “The gossip has finished,” he said.

The relationship between the Pakistani Taliban and Qaeda operatives, most of whom are Arabs, is respectful but distant, according to his descriptions.

The Arabs often go to the bazaar in Wana. But they bristle when asked questions, he said. “They never tell us their activities,” he said.

But the Taliban are willing providers for Al Qaeda. “When they need a suicide bomber, like blowing up a government building, we provide it,” he said.

There was respect for the scale of Al Qaeda’s ambitions. “They have a global agenda, they have a big design,” he said.

The Taliban goal was more narrow. “Capturing Afghanistan is not an Al Qaeda mission,” he said. “It’s a Taliban mission. We will be content in capturing Afghanistan and throwing the Americans out.”

The Pakistani Taliban will fight as long as it takes to defeat the Americans, he said. At the end of this fighting season, he said, "We will have a body count, and we will see who has broken whose back."

The New York Times

May 5, 2009

Justices Limit Use of Identity Theft Law in Immigration Cases

By ADAM LIPTAK and JULIA PRESTON

WASHINGTON — The Supreme Court on Monday rejected a favorite tool of prosecutors in immigration cases, ruling unanimously that a federal identity-theft law may not be used against many illegal workers who used false Social Security numbers to get jobs.

The question in the case was whether workers who use fake identification numbers to commit some other crimes must know they belong to a real person to be subject to a two-year sentence extension for “aggravated identity theft.”

The answer, the Supreme Court said, is yes.

Prosecutors had used the threat of that punishment to persuade illegal workers to plead guilty to lesser charges of document fraud.

“The court’s ruling preserves basic ideals of fairness for some of our society’s most vulnerable workers,” said Chuck Roth, litigation director at the National Immigrant Justice Center in Chicago. “An immigrant who uses a false Social Security number to get a job doesn’t intend to harm anyone, and it makes no sense to spend our tax dollars to imprison them for two years.”

Justice Samuel A. Alito Jr. said in a concurring opinion that a central flaw in the interpretation of the law urged by the government was that it made criminal liability turn on chance. Consider, Justice Alito said, a defendant who chooses a Social Security number at random.

“If it turns out that the number belongs to a real person,” Justice Alito wrote, “two years will be added to the defendant’s sentence, but if the defendant is lucky and the number does not belong to another person, the statute is not violated.”

The most sweeping use of the statute was in Iowa, after an immigration raid in May 2008 at a meatpacking plant in Postville. Nearly 300 unauthorized immigrant workers from the plant, most of them from Guatemala, pleaded guilty to document-fraud charges rather than risk being convicted at trial of the identity-theft charge. In most of those cases, the prosecutors demonstrated only that the Social Security numbers and immigration documents the workers had presented were false.

Many of the immigrants served five-month prison sentences and then faced summary deportation. The Postville cases raised an outcry among immigrant advocates, because they transformed into federal felonies a common practice by illegal immigrants of presenting fake Social Security numbers and other documents to employers.

The court’s ruling is unlikely to aid the immigrants in the Postville cases. Most of them have long since been deported.

Justice Stephen G. Breyer, in his opinion for the court, said the case should be decided by applying “ordinary English grammar” to the text of the law, which applies when an offender “knowingly transfers, possesses or uses, without lawful authority, a means of identification of another person.”

The government had argued that the “knowingly” requirement applied only to the verbs in question. Justice Breyer rejected that interpretation,

saying that “it seems natural to read the statute’s word ‘knowingly’ as applying to all the subsequently listed elements of the crime.”

He gave examples from everyday life to support this view. “If we say that someone knowingly ate a sandwich with cheese,” Justice Breyer wrote, “we normally assume that the person knew both that he was eating a sandwich and that it contained cheese.”

Five justices joined all of Justice Breyer’s opinion, and three others — Justices Alito, Antonin Scalia and Clarence Thomas — concurred in the result and in some of the reasoning.

The defendant in the case, *Flores-Figueroa v. United States*, No. 08-108, was Ignacio Flores-Figueroa, a Mexican citizen who had worked illegally for a steel plant in Illinois. At first, Mr. Flores-Figueroa used a false name and fake Social Security number, one that did not happen to match that of a real person. Six years later, he told his employer that he wanted to be known by his real name, and he presented forged Social Security and alien registration cards that bore numbers assigned to real people.

Mr. Flores-Figueroa eventually pleaded guilty to several immigration offenses, resulting in a 51-month sentence, but he went to trial to contest charges under the identity-theft law. He was convicted and sentenced to the additional two years mandated by the law. Monday’s decision reversed that two-year extension.

Kevin K. Russell, a lawyer for Mr. Flores-Figueroa, said his client is in federal prison in Georgia. After Mr. Flores-Figueroa has served his time, Mr. Russell said, “I assume the government will try to deport him.”

Nearly 8 million illegal immigrants are working in the United States, the Pew Hispanic Center in Washington estimates.

Stephen H. Legomsky, a professor of immigration law at Washington University School of Law in St. Louis, said Monday's decision would have a major impact on the strategy of Immigration and Customs Enforcement, making it more difficult for the agency to press criminal charges against immigrants with no other offenses but working illegally.

"In the ordinary immigration case, this will no longer be a weapon," Professor Legomsky said.

The Obama administration has said that it will shift the focus of immigration enforcement to employers who intentionally hire unauthorized immigrants in order to pay lower wages or otherwise lower costs. But last week the administration said agents would continue to detain illegal immigrants found in raids.

The New York Times

May 5, 2009

Schumer Offers Middle Ground on Health Care

By ROBERT PEAR

WASHINGTON — In an effort to defuse the most explosive issue in the debate over comprehensive health care legislation, a top Senate Democrat has proposed that any new government-run insurance program comply with all the rules and standards that apply to private insurance.

The proposal was made Monday by Senator Charles E. Schumer of New York, the third-ranking member of the Senate Democratic leadership, in a bid to address fears that a public program would drive private insurers from the market.

Calls for a new public plan have provoked more political passion than any other issue in discussions of how to revamp the nation's \$2.5 trillion health care system. The Senate Finance Committee begins to wrestle with the idea at a meeting on Tuesday, where it will examine ways to expand coverage.

President Obama campaigned on a promise to create a public plan, in an effort to compete with private insurers and keep them honest. But insurance companies and Republican lawmakers say a government-run plan could drive private insurers out of business and eventually lead to a single-payer system run by the government.

Scorched by Republican opposition to the idea of a new public program like Medicare, Senate Democrats are looking for a middle ground that would address the concerns of political moderates. One way they propose to do that is by requiring the public plan to resemble private insurance as much as possible.

“The public plan,” Mr. Schumer said Monday, “must be subject to the same regulations and requirements as all other plans” in the insurance market.

Democrats in Congress hope to shift the debate from the question of whether to create a public health insurance plan to the question of how it would work.

In so doing, they look for the support of influential moderates. But in the last few days, three moderate senators — Ben Nelson, Democrat of Nebraska; Olympia J. Snowe, Republican of Maine; and Arlen Specter of Pennsylvania, who switched parties to become a Democrat — have expressed reservations about a public plan.

Insurers also remain skeptical. Karen M. Ignagni, president of America's Health Insurance Plans, a trade group, said, "We are very, very grateful that members of Congress have been thoughtfully looking at our concerns." But she said she still saw no need for a public plan "if you have much more aggressive regulation of insurance," which the industry has agreed to support.

Linda Douglass, a White House spokeswoman, said that Mr. Obama was for a public plan but that he realized it could be defined in different ways.

Mr. Schumer said his goal was "a level playing field for competition" between public and private insurers. But Ms. Ignagni said, "It's almost impossible to accomplish that objective."

The chairman of the Senate Finance Committee, Max Baucus, Democrat of Montana, asked Mr. Schumer to seek a solution. In his response, Mr. Schumer set forth these principles:

¶The public plan must be self-sustaining. It should pay claims with money raised from premiums and co-payments. It should not receive tax revenue or appropriations from the government.

¶The public plan should pay doctors and hospitals more than what Medicare pays. Medicare rates, set by law and regulation, are often lower than what private insurers pay.

¶The government should not compel doctors and hospitals to participate in a public plan just because they participate in Medicare.

¶To prevent the government from serving as both “player and umpire,” the officials who manage a public plan should be different from those who regulate the insurance market.

In addition, Mr. Schumer said, the public plan should be required to establish a reserve fund, just as private insurers must maintain reserves for the payment of anticipated claims. And he said the public plan should be required to provide the same minimum benefits as private insurers.

But some thorny questions remain. Could states tax the premiums of a public plan, as they tax private insurance premiums? Would the public plan have to comply with state laws, as private insurers do? Would the government ever allow the public plan to become insolvent?

In the pursuit of universal coverage, liberal Democrats say, it would be a mistake to rely entirely on the same insurance companies that have profited by selecting healthier customers, avoiding sick people and refusing to pay many legitimate claims.

“Private insurance plans are often just one step ahead of the sheriff,” said Senator Sherrod Brown, Democrat of Ohio.

On Monday, some insurers and Republican lawmakers circulated a video clip of a recent speech by Representative Jan Schakowsky, Democrat of Illinois, in which she said insurers were right to fear that a public plan option could “put the private insurance industry out of business.” Ms. Schakowsky said that might happen because of “the superiority of the public health care option.”

Los Angeles Times

From the Los Angeles Times

Housing crunch becomes literal in Victorville

A bank cuts its losses on a failed 16-unit project by having the homes demolished.

By Peter Y. Hong

May 5, 2009

Curtis Forrester moved into a brand-new house in Victorville last week, but there was little time to enjoy the Jacuzzi and designer kitchen. He was there only to see it destroyed.

Just a few days after his arrival, the two-story residence and three other luxurious model homes were crushed and hauled off for scrap, the latest fallout from Southern California's real estate crash.

The homes were part of a planned 16-unit project in this community 100 miles north of Los Angeles. The Texas bank that owns the failed development decided to demolish the houses, a cheaper alternative to completing and selling them.

Forrester was hired to keep thieves away and help sell off the fixtures. "All my life I've been building things," said the 59-year-old construction worker. "It's kind of fun tearing them down."

The Victorville demolition is one of the most dramatic ends to a bad bet made during the housing boom, but abandoned developments have become an all-too-common sight in California. Nearly 250 residential developments totaling 9,389 homes have been halted across the state, according to one research firm.

The developer of the Victorville project had hoped to sell the houses for more than \$300,000 as they were being built last year, Forrester said. But reality quickly diverged from that vision. Home prices have tanked faster in San Bernardino County than any other Southern California county during the downturn. In March, the median home sale price for the county was \$160,000, down 43% in a year, according to the San Diego-based research firm MDA DataQuick.

Officials of Guaranty Bank of Austin, Texas, which took over the development last year, were unavailable for comment. But Victorville city spokeswoman Yvonne Hester said the bank decided not to throw good money after bad.

"It just didn't pencil out for them," she said. "They'd have to spend a lot of money to turn around and sell the houses. They just made a financial decision to just demolish them."

The development was in a part of town remote even for Victorville, a wind-swept high

desert city of about 100,000 residents. A dozen of the homes were in various stages of construction. Some had frames erected, and a few others had drywall hung, said Jorge Duran, Victorville's code enforcement manager.

The four finished homes, however, were richly appointed with granite countertops, whirlpool bathtubs and dual-pane windows.

Building permits were issued in September 2007, Hester said. Home prices were already falling, but in San Bernardino County, the median price that month was still a robust \$325,000, according to DataQuick, enough to keep fueling hope -- or denial.

Construction halted in the summer of 2008, and the homes became a nuisance, attracting vandals and squatters, Hester said. The city first cited the developer for failing to maintain the property in July, Hester said.

"People were taking sinks, the air conditioners. For someone who wanted to do no good, it provided an opportunity," she said.

The bank repossessed the development in August, Hester said. Demolition permits were granted April 9.

The wrecking crew showed up near the end of the month. Forrester was not officially part of the demolition team. His nephew, who got him the job, operated the backhoe that tore through the houses with the destructive ease of a mechanical Godzilla. Forrester's job was to chase vandals away and sell what he could to bargain hunters.

He slept in the model homes until, one by one, they were gone. By Friday, the crew was on the last house -- a hulking two-story model with a floor plan blown open by demolished exterior walls.

The place looked as if it had been hit by a hurricane, but it was only the splatter of the burst housing bubble. Folks driving by on U.S. 395, the highway from Hesperia to Reno, saw the wreckage and stopped by to see what they could salvage.

Forrester was happy to oblige them. Whatever they would take "saves the dump fees," he said. "I gave one guy a granite counter for \$40, gave another dual-pane windows for \$20 a piece."

A fellow with a dually pickup and trailer showed up asking for some studs. He declined to be interviewed, nor did he want to talk about what he would use them for. Used building materials are prohibited for use in new construction, so lumber from the site would have to be for personal projects.

Forrester sold him a trailer full of 2-by-4s for \$40.

A bit later, Marla Bowers and Candy Sweet drove up, also looking for lumber. Bowers

said she wanted to build a shed. Sweet needed to repair some termite damage.

"A dollar for clean ones, 50 cents if they're dirty," Forrester offered. When Bowers hesitated, Forrester lowered his price. They settled on a six-pack of Corona.

Ron Willemsen, president of Intravaia Rock and Sand, the Montclair company handling the demolition, said he was glad to see people finding uses for the materials. But wrecking a pristine house troubled him.

"It's a waste of a lot of resources and perfectly good construction," he said.

Willemsen, whose family has run the business for 50 years, said it was the first time the firm had demolished a new housing project to return a potential neighborhood to soil.

Typically, the company demolishes vacant properties when they've outlived their usefulness and other construction projects are set to take their places.

His firm also recycles the demolished structures, as it will these former dream homes. The concrete will become base material for parking lots and roads, the wood chipped into mulch.

"Have you seen the side of the 210 Freeway?" Willemsen said. "That's our product."

Los Angeles Times

<http://www.latimes.com/news/local/la-me-worker-furloughs5-2009may05,0,813117.story>
From the Los Angeles Times

Assembly Republicans block labor contract for state government workers

The pact would have restored half of the monthly pay cut the employees absorbed in recent months. GOP leaders say approval would have been irresponsible given the state's ongoing financial problems.

By Eric Bailey and Patrick McGreevy

May 5, 2009

Reporting from Sacramento — A unified band of Assembly Republicans on Monday blocked a labor contract for 95,000 state government workers that would have restored half of the monthly pay cut they absorbed in recent months as the state scrambled to bridge a \$42-billion budget deficit.

Assembly GOP leaders said approval of the contract would have been irresponsible given the state's continuing financial problems, the potential for voters to reject several budget-related measures on the May 19 special election ballot and the likelihood of another big deficit by summer.

The labor deal is just one "piece of the budgetary puzzle, and not all the pieces have yet to land," said Assemblyman Roger Niello (R-Fair Oaks). "It makes sense to wait until after the election."

All 29 Republicans in the Assembly either voted no or abstained, preventing the two-thirds majority needed to ratify the contract with Local 1000 of the Service Employees International Union.

As Democrats and labor leaders redoubled their efforts to coax the needed handful of votes from GOP lawmakers, Monday's move drew a sharp rebuke from union officials who said they negotiated in good faith with Gov. Arnold Schwarzenegger's office. And the union began urging its members to mount a phone-call campaign in nine Republican Assembly districts, including Niello's.

Yvonne Walker, Local 1000 president, said the contract would save the state about \$340 million. If it is applied to about 100,000 other state workers represented by other bargaining units, it could save nearly \$1 billion, she said.

"How could 29 Republican legislators refuse to support a bill that saves the state so much money?" Walker asked. "We negotiated this contract with the governor in good faith to help close the budget shortfall. More than 90% of our members voted to ratify this agreement."

"Once again, Republicans failed to do their jobs."

The governor's spokesman, Aaron McLear, expressed dismay at fellow Republicans.

"While we understand the Legislature's concerns, we stand behind the contract," McLear said. "It is a fair contract for state employees and saves the state hundreds of millions of dollars."

McLear said the labor agreement would not tie the state's hands if voters reject the May 19 ballot measures, which would cut an even deeper hole in the budget.

Even if the contract is ratified, McLear said, the governor could again use his emergency authority to order worker furloughs, further cutting payroll costs to help balance California's books.

Assembly Speaker Karen Bass (D-Los Angeles) said the state and the SEIU both made concessions in the contract.

"I am disappointed that not even a single Republican Assembly member voted to support this cost-saving deal the governor cut with the state workforce," she said in a statement.

Most state workers are required to take two unpaid furlough days per month, which reduces their salary by about 9.2%.

Local 1000's contract would impose a 4.6% pay cut in lieu of the two furlough days. The pact also would eliminate Columbus Day and Lincoln's birthday as paid state holidays; instead, workers would be able to choose two paid days off.

The contract also would prohibit mass layoffs unless entire state programs are eliminated.

Local 1000 represents clerical workers, auditors, information technology professionals, teachers, printers, librarians, custodians, nurses and other healthcare professionals.

Los Angeles Times

From the Los Angeles Times

State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing \$31,875 penalty.

By Kim Christensen

May 5, 2009

State regulators on Monday fined UCLA more than \$31,000 for three "serious" violations of workplace safety laws in the fatal burning of a staff research assistant in a Dec. 29 chemistry lab fire.

The findings by the California Division of Occupational Safety and Health concluded that Sheharbano "Sheri" Sangji, 23, had not been properly trained and was not wearing protective clothing when an experiment exploded, spreading second- and third-degree burns over 43% of her body. She died 18 days later.

Cal/OSHA also cited UCLA for not addressing deficiencies noted in an internal safety inspection two months before the fatal fire in professor Patrick Harran's organic chemistry laboratory, including a finding that workers were not wearing lab coats.

The 10-page report, which contained scant detail of the Cal/OSHA investigation, left many questions unanswered about the lab's protocols, equipment and supervision, said Sangji's sister, Naveen, a Harvard medical student.

"This report sheds very little light on the incident. Sheri went to work that day and never got the chance to come home," she said. "She suffered agonizing injuries, and these . . . pages do not explain what happened or how it happened."

Cal/OSHA officials said the UCLA fine was the largest among seven recent

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.

Serious violations carry a maximum fine of \$25,000 and a base penalty of \$18,000, which can be increased or reduced based on the circumstances.

Born and raised in Pakistan, Sangji graduated in 2008 from Pomona College in Claremont with plans to become a lawyer. While applying to law schools, she took a \$46,000-a-year job in October in a lab run by Harran, a researcher with a rising reputation in organic chemistry.

A former member of the faculty at University of Texas Southwestern Medical Center, he joined the UCLA faculty in July as the first Donald J. Cram Chair in Organic Chemistry, according to his biography on UCLA's website.

A day after the fire, Harran told a UCLA investigator that a syringe "was the appropriate method" for transferring t-butyl lithium, and that Sangji had been trained how to do it. But Harran did not know when that training occurred and had no record of it, as required by Cal/OSHA and UCLA lab safety standards.

Two months before the fire, an annual safety inspection conducted Oct. 30 uncovered more than two dozen deficiencies in Harran's four labs, including the one where Sangji worked.

Among other things, inspectors found excessive amounts of flammable liquids, and workers who lacked the required lab coats and other required safety gear, such as rubber gloves and eye protection.

Some of the fixes were made immediately, Harran later told colleagues in e-mails, but others were delayed because the lab was in the process of moving to another floor and was to have been reinspected afterward.

A campus safety official agreed to the delayed reinspection, according to UCLA records reviewed by The Times.

In a statement Monday, Harran said that he and his students "deeply mourn the death of our friend Sheri Sangji," describing her as exceptionally gifted.

He also said that although it is important to develop a culture of lab safety, the inspection and training records that have garnered scrutiny since Sangji's death had little relation to the accident.

"Sheri was an experienced chemist and published researcher who exuded confidence and had performed this experiment before in my lab," he said.

"However, it seems evident, based on mistakes investigators tell us were made that day, I underestimated her understanding of the care necessary when working with such materials."

Los Angeles



From the Los Angeles Times

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.

By Jeff Gottlieb

May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 -bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for \$535,000. It went into foreclosure and was sold at auction to real estate investor James York for \$388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

Daily Breeze

LAUSD board member to revive plan making teacher firings easier

By George B. Sanchez Staff Writer
Posted: 05/04/2009 07:08:28 PM PDT

A week after the Los Angeles school board brushed off a plan to change state law to make it easier to fire bad teachers, a board member is planning to revive the proposal.

Westchester-area board member Marlene Canter, who last week joined her colleagues in supporting an alternative to her own proposal, now believes there may be an opportunity to try again.

"I'm bringing it back because now there's more public awareness," Canter said.

Canter, working with LAUSD attorney Roberta Fesler and the board's executive officer, Jefferson Crain, plans at next week's board meeting to propose changes to the state Education Code to give school districts final authority in the firing of bad teachers. However, she has dropped the second half of her original proposal, which called for revisions to the district's internal tenure process.

But only one other board member, Tamar Galatzan, supported her plan last week, and there's no indication that any other members will switch sides. Also, the deadline for introducing new legislation in Sacramento this year has already passed.

Canter was the swing vote in a substitute motion put forward by Yolie Flores Aguilar that effectively defeated her own proposal.

State Sen. Gloria Romero, D-Los Angeles, chairwoman of the Senate Education Committee, said there is no chance to move forward with new legislation this year.

"I believe this is an issue for us to look at, but it amounts to shooting blanks with the deadline already passed," Romero said.

Romero flew to Los Angeles last Tuesday to dissuade the board from voting on Canter's proposal, calling it a rush to judgment.

Santiago Jackson, head of LAUSD's governmental affairs division, said that while there may be support among lawmakers to change laws that make it difficult to fire teachers who have abused students, the board needs to build public support. Without the teachers unions, he said, proposed changes to the teacher firing process will turn into a dogfight.

"We would oppose anything that doesn't have our input," said Frank Wells, spokesperson for the California Teachers Association.

Only California's largest public school districts - such as LAUSD, San Diego, San Jose, San Francisco or even Sacramento - have the resources to seek these legislative changes, said Rick Pratt, assistant executive director of the California School Boards Association.

"A bill like this would have a real uphill battle," Pratt said.

The Senate Education committee is dominated by Democrats who often side with the teachers unions, he noted.

Aguilar had substituted Canter's proposal with one that would create a task force to review teacher firings and legislative change, among other issues. She had the support of board President Monica Garcia and harbor-district member Richard Vladovic before gaining Canter's vote.

"My substitute resolution addresses every one of her issues," Aguilar said. "I don't think we need another resolution. We need to build support. There is a lot of opposition to this issue."

Daily Breeze

L.A.'s summer jobs program gets \$20 million stimulus boost

By Rick Orlov Staff Writer

Posted: 05/04/2009 07:21:48 PM PDT

Recalling the life lessons learned from their first jobs, Gov. Arnold Schwarzenegger and Mayor Antonio Villaraigosa on Monday helped kick off the city's summer youth jobs program, which will get a boost this year from \$20 million in federal stimulus money.

Officials hope the program will find jobs for 16,500 residents ages 14 to 24, up from 15,000 last summer and 5,000 hired in 2005, the year Villaraigosa took office.

"I think all of us remember our first job," Villaraigosa said at a news conference on the steps of City Hall, backed by a crowd of 300 teens wearing green Hire LA's Youth T-shirts.

"Struggling with how to do it and realizing you can do it and then a light bulb comes on and you say, 'Maybe I have to go to school to improve my skills.' All that leads to a great future with opportunity."

Villaraigosa said this year's program is bolstered by a \$20.3 million federal grant under President Barack Obama's American Recovery and Reinvestment Act.

Villaraigosa, who has made a half-dozen lobbying trips to Washington, D.C., said the federal money is a sign the administration is aware of cities' needs.

"I think it's important for the White House to understand that this is where the people are, this is where the work force of America is," Villaraigosa said.

"Hiring young people is about investing in our cities again. It's about committing to the next generation of America's work force."

The program is good news for teens in Los Angeles County, where the unemployment rate hit a record 11.4 percent in March, with an estimated 565,000 residents out of work.

A recent study by Challenger, Gray & Christmas Inc., also predicted that fewer than 1 million U.S. teens will find jobs this summer - the lowest number in more than a half-century.

"Every kid needs a job," Schwarzenegger said. "It doesn't matter if they come from a Democratic household or a Republican household. It makes the kid feel proud."

Deputy Mayor Larry Frank said the annual program is designed to create new jobs in private firms and government agencies rather than displace existing workers.

LR1125

"That would hurt our overall effort to improve employment," Frank said. "The firms we are working with are not looking to replace workers with students. These are new jobs or increasing services or internships."

He lauded a partnership in which participants receive six weeks of training in a Los Angeles Community College District campus, then are assigned to an after-school program run by Los Angeles Unified.

"What we are hoping is that once the summer is over, these young people will be able to find slots to continue with the after-school program and be encouraged to return to school to get an AA degree and then go on to a four-year college," Frank said.

The federal stimulus money, along with a \$4 million city allocation, will be used to secure work in the private sector and to pay salaries for those who get certain jobs with the city, from parks and recreation to environmental cleanup. There's also a program for students to work part-time and receive help preparing for the California High School Exit Exam.

Press-Telegram

Bloody weekend in Long Beach; gang shootings leave 3 dead, 1 hurt

By Tracy Manzer, Staff Writer

Posted: 05/04/2009 07:08:38 PM PDT

LONG BEACH - Police are investigating a series of gang-related shootings that left three dead and one injured over the weekend, authorities said Monday.

Whether any of the homicides - which occurred Friday, Saturday and Sunday - are linked is still under investigation, said Sgt. Dina Zapalski, a Long Beach Police Department spokeswoman.

"The investigations are still active, and we're looking into whether or not any of them are related," Zapalski said. "We are investigating all of them as gang-related."

Zapalski said resources were being pulled from divisions throughout the department to help in the investigations. Patrol divisions were also beefed up, particularly in neighborhoods hit with recent spikes in violent crime.

The trio of killings brought the city's homicide rate to 27 people dead so far this year, the sergeant said.

The bloody weekend began to unfold with the first shooting, which resulted in the death of 26-year-old Jose Manuel Hernandez, at about 10:30 p.m. Friday in the 500 block of Olive Avenue in Downtown Long Beach.

Hernandez and another man, who was also hit by gunfire but survived, were at a party at the time of the attack, police said.

The first officers on the scene found Hernandez lying in the street, suffering from numerous gunshot wounds to the upper torso. He was pronounced dead at the scene by Long Beach Fire Department paramedics, police said.

The second victim, a 25-year-old Long Beach man, was already gone from the location. He was driven to a local hospital for treatment, and is expected to survive, authorities said.

The following day, in North Long Beach, a 25-year-old Los Angeles man was gunned down at about 1:30 p.m. near 52nd Street and Orange Avenue, police said.

Dwight Caldwell, 25, was shot repeatedly in broad daylight

in an area that included a number of potential witnesses, police said.

Caldwell was standing at an intersection when a car pulled up and a gunman opened fire, according to the Los Angeles County Coroner's Department.

Caldwell suffered multiple gunshot wounds and collapsed after running into a nearby residence, said Craig Harvey, a Coroner's Department spokesman.

The L.A. man was taken to a local hospital where he later succumbed to his injuries, police said.

While no suspect description was given, police did say the suspects were seen fleeing the area in the dark vehicle used in the attack.

The third victim - whose name was withheld Monday pending notification of his family - was killed in North Long Beach shortly before 11 p.m. Sunday, police said.

The victim, a 24-year-old Long Beach man, was killed as he sat at a four-way stop in his vehicle at the intersection of Cummings Lane and Butler Avenue, near the border of Compton, police said.

It was not clear what prompted the gunman to walk up to the 24-year-old's vehicle and open fire, pumping several rounds into the car and killing the man.

He was pronounced dead at the scene, said Nancy Pratt, a Long Beach Police Department spokeswoman.

Details on that incident were particularly sketchy Monday, with no suspect description and no motive for the shooting.

"We have no idea what happened," Pratt said.

Police on Monday urged anyone with information about the slaying or any of the other deadly incidents to come forward.

"Our most successful cases are cases where the community has worked with us," Zapalski said. "A little bit of information goes a long way."

In addition to the three shootings, two other deaths occurred in the city over the weekend: a 41-year-old Long Beach woman was found dead in her Peninsula home; the cause of her death has yet to be determined; and a 29-year-old city employee was killed in a shootout with police Sunday.

Shannon Elizabeth Emerick was found inside her home, near Ocean Boulevard and 63rd Place, at 11:24 a.m. Thursday after loved ones reported to police that she had not been seen or heard from in a while.

There were no obvious signs of foul play, police said, and her cause of death will be determined by autopsy, which will include a toxicology test used to detect drugs and/or alcohol, police and coroner's officials said Monday.

James Neal Tuggle, a Long Beach sanitation worker and father of two children, was shot and killed by police after he ambushed officers two different times, authorities said Sunday.

Tuggle, who had a criminal history going back more than 10 years, was armed with two handguns and a shotgun and shot out windows in two police cruisers before he was fatally shot at about 5 a.m. on Cedar Avenue, just south of Anaheim Street, officers said.

"We're very lucky that no officers were injured in this incident," said Long Beach Police Cmdr. Laura Farinella.

The investigation into Tuggle's death - which includes an investigation by the LBPD and an independent review by the Los Angeles County District Attorney's office - remains open.

Anyone with information on any case is asked to call the Homicide Detail, at 562-570-7244.

Press Telegram

Domestic dispute preceded shootout with LBPB

By Kelly Puente, Staff Writer

Posted: 05/04/2009 10:30:58 PM PDT

LONG BEACH - New details emerged Monday on the circumstances surrounding an officer-involved shooting that left a man dead after he fired multiple weapons in a shootout with officers.

Long Beach Police Sgt. Dina Zapalski said James Neal Tuggle, 29, was involved in a domestic dispute with the mother of his child when police were called twice to the 1100 block of Chestnut Avenue in early morning hours Sunday.

Zapalski said officers feared not only for their own lives, but for the lives of the mother and children when Tuggle opened fire directly in front of the home.

"Seeing the police cars and the officers standing in front of the location did not deter him," Zapalski said. "We don't know if he was there to harm the female and the children, or to engage police in a gunbattle."

According to Los Angeles Superior Court records, Tuggle had a lengthy criminal history dating back to 1998, when he was convicted of carrying a concealed firearm and fighting in public.

Convictions over the years range from causing loud noise to battery. He was most recently convicted in November for obstructing a police officer, according to court records.

Friends and family were struggling to understand what could have happened to the man they described as a hard-working father to two young boys.

He worked as a refuse operator for the City of Long Beach for nearly 10 years and was a dependable and well-liked employee, said supervisor Jim Kuhl, manager of the Environmental Services Bureau.

"To me it's very out of character for what we know about his workplace habits," Kuhl said.

Mother Sherryl Myles and police Monday said Tuggle had been having ongoing relationship problems with the mother of his child.

Police were initially called about 2:30 a.m. for a dispute between Tuggle and the mother of his child, but left after she refused to speak to them, Zapalski said. An hour later, police were called again and spent an hour talking with woman and taking a report.

Tuggle returned as officers were leaving.

He stopped his car on the west side of the street, left the engine running and began firing a handgun.

Zapalski said he dropped the first weapon on the ground and then began firing a shotgun. Officers fired back and then took cover as Tuggle ran northbound on Chestnut Avenue.

Tuggle hid behind a wall off the alley north of 12th Street but jumped out and fired as an assisting officer drove by. The shooting finally came to an end when an officer shot Tuggle in the 1200 block of Cedar Avenue. He was pronounced dead at the scene.

Authorities have said it was a miracle that no officers were injured after Tuggle ambushed police twice and shot out windows in two police cruisers.

Zapalski said police were "troubled" by his possible intentions, noting that he had returned to the home three times that night - the third time with three guns.

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.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a

dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: 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.

.....

Press-Telegram Blog—The Canalis Report

Laura Richardson's house in the news (again)

June 12, 2009

By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

.....
United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

.....

LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

.....

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.

"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.

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.

.....
LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house
The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year. The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

6 ACTION NEWS, KSBY
(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house
Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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.

.....

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.

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.

.....

THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

<http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html>

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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

.....

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

.....

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

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864



Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487

Check Number
Monday, MAY 19, 2008 11:12:43 AM
Tel Pd \$12.00 Nbr-0000300000

006-Sacramento Cy DTT PAID

AMH/GB/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No.

TRUSTEE'S DEED UPON SALE

APN T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was.....\$388,000.01
- 4) The documentary transfer tax is.....\$427.35
- 5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

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

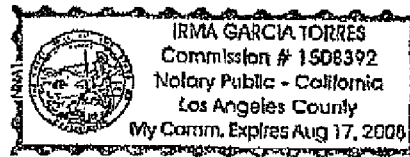
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

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 06 12
Chatsworth, CA 91311

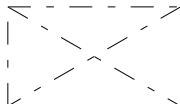


Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358

Check Number
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd \$11.00 Nbr-0005311112

JLW/14/1-1

Trustee Sale No.
Loan No.
Title Order No.



Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument, of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

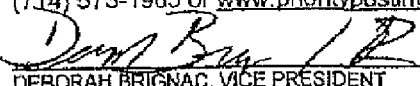
Amount of unpaid balance and other charges: \$578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: []

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.priorityposting.com


DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



PRIORITY
POSTING AND PUBLISHING

TRUSTEE SALE

TRUSTOR PAYMENT

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 7 PRIORITY NO. 7 DATE 5-7-08

TRUSTEE California Reconveyance Co.

ADDRESS 9200 Oakdale Ave, N 110612

CITY Chatsworth STATE CA ZIP 91311

PHONE NO. 800-892-7777 CONTACT Deborah Brignal

CHECK NO.	NAME OF BANK	AMOUNT
<u>7</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. 7

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. 916-721-7777

WKB000004

Recording requested by and when recor mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparens & Youmans, LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655



Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK **20080613** PAGE **1219**

Check Number
Friday, JUN 13, 2008 2:09:50 PM
Ttl Pd \$20.00 Nbr-0005438518

AMH/68/1-4

Space above this line for recorder's use

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

1 CARL P. BLAINE (State Bar # 65229)
Email: cblaine@wagnerkirkmanblaine.com
2 THOMAS B. SHERIDAN (State Bar #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 SUPERIOR COURT OF CALIFORNIA
9 COUNTY OF SACRAMENTO

10 RED ROCK MORTGAGE, INC.,
11 Plaintiff,

12 v.

13 WASHINGTON MUTUAL BANK,
14 CALIFORNIA RECONVEYANCE COMPANY,
15 LAURA RICHARDSON, and all persons
16 unknown, claiming any legal or equitable right,
17 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. []
NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

19
20
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

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

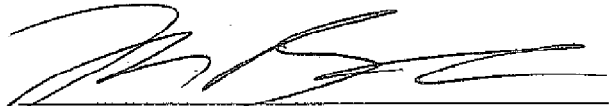
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

OAKS SUBDIVISION NO. 6", FILED IN THE OFFICE OF THE COUNTY
RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
BOOK 19 OF MAPS, MAP NO. 18.

The Property is designated as Assessor's Parcel No. [] in the
Sacramento County Assessor's office.

DATED: June 11, 2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNGANS LLP

By: 
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNGANS LLP
ATTORNEYS AT LAW

10640 Mather Blvd., Suite 200, Mather, CA 95665
Phone: (916) 920-5286 Fax: (916) 920-8608

1 **PROOF OF SERVICE**

2
3 Case Name: *Red Rock Mortgage v. Washington Mutual et al.*
4 Court: Sacramento Superior Court
5 Case No.: TBD

6 I am a citizen of the United States, employed in the City of Mather and County of Sacramento.
7 My business address is 10640 Mather Blvd., Suite 200, Mather, CA 95655. I am over the age
8 of 18 years and not a party to the above-entitled action.

9 On June 12, 2008, I served the following:

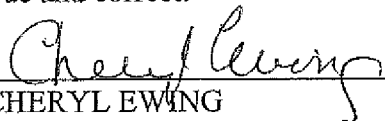
10 **NOTICE OF PENDENCY OF ACTION**

11 **BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED** on the parties in this
12 action by causing a true copy thereof to be placed in a sealed envelope with postage thereon
13 fully prepaid in the designated area for outgoing mail. I am familiar with the ordinary business
14 practices of Wagner Kirkman Blaine Klomprens & Youmans LLP for collection and
15 processing of outgoing mail with the United States Postal Service at the aforementioned place
16 of business and that the above-entitled document was placed in a sealed envelope and
17 deposited for collection and mailing on the date stated above, following such ordinary
18 practices and in such manner as to cause it to be deposited with the United States Postal
19 Service that same day in the ordinary course of business, addressed as indicated below.

20 21 22 23 24 25 26 27 28	<i>Washington Mutual Bank</i> A Federal Association 9200 Oakdale Ave. N1107101 Chatsworth, CA 91331	<i>Congresswoman Laura Richardson</i> 970 West 190 th Street East Tower, Ste. 900 Torrance, CA 90502
	<i>California Reconveyance Company</i> C/O Corporation Service Company 2730 Gateway Oaks Dr., Ste. 100 Sacramento, CA 95833	

Executed on this June 12, 2008, at Mather, California.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct.

25 
26 _____
27 CHERYL EWING

WAGNER KIRKMAN BLAINE
KLOMPRENS & YOUNMANS LLP
Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-8608

1 CARL P. BLAINE (State Bar # [redacted])
Email: cblaine@wagnerkirkmanblaine.com
2 THOMAS B. SHERIDAN (State Bar # [redacted])
Email: tsheridan@wagnerkirkmanblaine.com
3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUNG 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.

FILED
Superior Court Of California,
Sacramento
Dennis Jones, Executive
Officer
08/12/2008
avalevich
By _____, Deputy
Case Number: [redacted]

8
9 SUPERIOR COURT OF CALIFORNIA
10 COUNTY OF SACRAMENTO

Department
Assignments
Case Management 43
Law and Motion 54
Minors Compromise 25

11 RED ROCK MORTGAGE, INC.,
12 Plaintiff,

13 v.

14 WASHINGTON MUTUAL BANK,
CALIFORNIA RECONVEYANCE COMPANY,
15 LAURA RICHARDSON, and all persons
unknown, claiming any legal or equitable right,
16 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,

18 Defendants.

Case No.

COMPLAINT FOR:

1. SLANDER OF TITLE
2. CANCELLATION
3. QUIET TITLE
4. UNJUST ENRICHMENT

19
20 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
28

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 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.)

WKB000010

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

9. Plaintiff is informed and believes and thereon alleges that, at some point prior to December 17, 2007, Defendant RICHARDSON defaulted on the payments due on the loan secured by the Deed of Trust.

10. On December 17, 2007, CRC recorded a Notice of Default on the Subject Property. (Attached hereto as Exhibit B, and incorporated herein by this reference, is a true and correct copy of the Notice of Default.) The Notice of Default provides that, as of December 13, 2007, the amount of the default was \$18,356.40.

11. On March 19, 2008, CRC recorded a Notice of Trustee's sale on the Subject Property, advertising the Trustee's Sale of the Subject Property to the general public. (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct copy of the Notice of Trustee's Sale.) Pursuant to the Notice of Trustee's Sale, the unpaid balance and other charges was approximately \$578,384.52.

12. The Notice of Trustee's Sale provides that the sale was to occur on April 7, 2008, at 1:30 p.m., at the main entrance to the Sacramento County Courthouse, 720 9th Street, Sacramento, California.

13. Plaintiff is informed and believes and thereon alleges that the sale was postponed to May 7, 2008, at 1:30 p.m., to be held at the same location.

14. In accordance with the Notice of Trustee's Sale and the duly noticed postponement thereof, on May 7, 2008, Plaintiff appeared at the trustee's sale to bid on the Subject Property. Plaintiff secured a cashier's check in order to qualify to bid at the sale.

15. At the noticed time and place, CRC conducted the trustee's sale of the Subject Property. Plaintiff is informed and believes thereon alleges that Defendants complied with all statutory requirements in conducting the trustee's sale of the Subject Property.

16. Plaintiff bid at the trustee's sale. Plaintiff is informed and believes and thereon alleges that Plaintiff was the high bidder at the trustee's sale with a bid of \$388,000.01.

17. Plaintiff timely delivered a cashier's check in the amount of \$388,000.01 to CRC. CRC accepted the cashier's check from Plaintiff. (Attached hereto as Exhibit D & E,

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

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

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, 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 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 DATED: 6/11/2008

25 WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

26 By: 

27 THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE,
28 INC.

EXHIBIT A

WKB000016

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 4268
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd \$63.00

REB/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

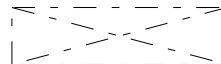
- (A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
- (B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States



CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3005 1/01

 -6(CA) (0207).01

Page 1 of 15

Initials: 

VMP Mortgage Solutions, Inc.



WKB000017

A

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and
No/100 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

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 []
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: 

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.

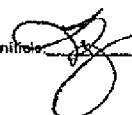
Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient 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.

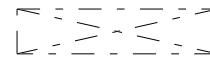
2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall 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

Initials 



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.

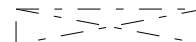
If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender 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

Initials: 



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.

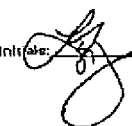
Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

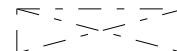
5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. 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

Initials: 



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.

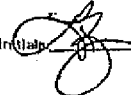
18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales 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

Initials




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.

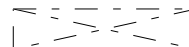
Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty 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.

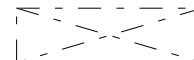
Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following 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.

Initials: 



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

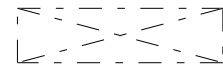
_____ (Seal)
Laura Richardson -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower



State of California
County of Sacramento

} ss.

On January 4, 2007

before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity
upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.




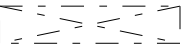
 (Seal)

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn: 

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

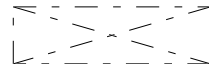
(A) Change Dates

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 - Libor



4140623 (0509)

Page 1 of 3

WKB000033

CSOC.RICH.009326

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

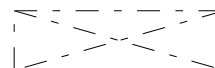
Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Fider - Libor




(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

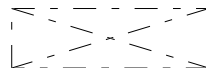
(Seal)
-Borrower

[Sign Original Only]

Fixed/Adjustable Rate Rider - Libor

4140623 (0509)

Page 3 of 3



WKB000035

CSOC.RICH.009328

EXHIBIT B

WKB000036

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9200 Oakdale Avenue
 Mail Stop: N 11 06 12
 Chatsworth, CA 91311
 800 892-6902
 (818)775-2258 (Fax)



Sacramento County Recording
 Craig A Kramer, Clerk/Recorder
 BOOK 20071214 PAGE 0358

Check Number
 Friday, DEC 14, 2007 8:41:18 AM
 Ttl Pd \$12.00 Nbr-0005192112

TSMH/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.

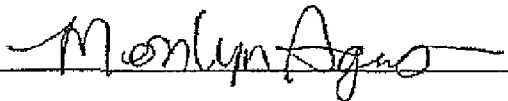
If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

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



CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merryn L. Aguas

WKB000038

EXHIBIT C

WKB000039

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9200 Oakdale Avenue
 Mail Stop: N 11 06 12
 Chatsworth, CA 91311



Sacramento County Recording
 Craig A Kramer, Clerk/Recorder
 BOOK 20080319 PAGE 0358

Check Number
 Wednesday, MAR 19, 2008 9:07:55 AM
 Ttl Pd \$11.00 Nbr-0005311112

JLW/14/1-1

Trustee Sale No.
 Loan No.
 Title Order No.

Spaces above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
 Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Amount of unpaid balance and other charges: \$578,384.52 (estimated)
 Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
 SACRAMENTO, CA 95818

APN Number:

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
 (714) 259-7850 or www.fidelityasap.com
 (714) 573-1965 or www.priorityposting.com

DEBORAH BRIGNAC, VICE PRESIDENT
 9200 OAKDALE AVE
 MAILSTOP N110612
 CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT D

WKB000041



TRUSTEE SALE
TRUSTOR PAYMENT

PRIORITY
POSTING AND PUBLISHING

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. Row 1: [], Wells Fargo BK, \$ 388,000.01

TOTAL OF ANY CASH RECEIVED

SUCCESSFUL BID \$ 388,000.01 TOTAL RECEIVED \$ 388,000.01
TRANSFER TAX \$ 0 AMOUNT REQUIRED \$ 388,000.01
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

00339

Office AU #



CASHIER'S CHECK

SERIAL #:



ACCOUNT#:

Purchaser: JAMES P YORK
Purchaser Account:
Operator I.D.:



cu002254

PAY TO THE ORDER OF

CALIFORNIA RECONVEYANCE COMPANY

May 07, 2008

Three hundred eighty-eight thousand dollars and 01 cent

\$388,000.01

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER - IF THIS INSTRUMENT IS LOST,
STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION
AND REISSUANCE AS A CONDITION TO CANCELLATION AND
REISSUANCE, WELLS FARGO BANK MAY IMPOSE A FEE AND
REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US \$ 388,000.01

NON-NEGOTIABLE

Purchaser Copy

3-004 0020 07825 001

WKB000044

1

EXHIBIT F

WKB000045



WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number
Monday, MAY 19, 2008 11:12:43 AM
T&T Fd \$12.00 Nbr-000338838
006-Sacramento Cy DTT PAID

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

AMH/68/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was.....\$388,000.01
- 4) The documentary transfer tax is.....\$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



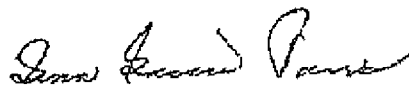
Karime Arias, Assistant Secretary

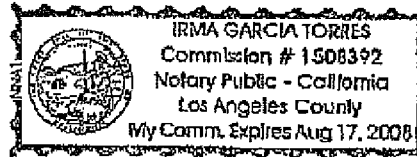
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

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

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311


Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd \$14.00 Nbr-0005418923
MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

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

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

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.:

Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

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

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

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


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

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

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


DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY 
Colleen Irby, Assistant Secretary

BY 
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY 
Deborah Brignac, Vice President

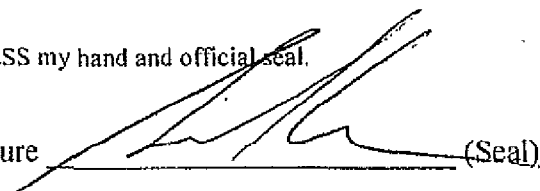
BY 
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)

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 & YOUNG 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.,

11 Plaintiff,

12 v.

13 WASHINGTON MUTUAL BANK,
14 CALIFORNIA RECONVEYANCE COMPANY,
15 LAURA RICHARDSON, and all persons
16 unknown, claiming any legal or equitable right,
17 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]
OR-GDS

19 VERIFICATION OF
20 COMPLAINT

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP
Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-8608

19
20
21
22
23
24
25
26
27
28

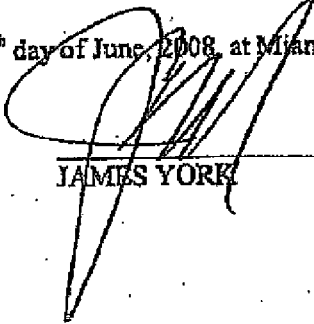
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

VERIFICATION

I, JAMES YORK, hereby declare that I have read the foregoing Complaint for Slander of Title, Cancellation, Quiet Title and Unjust Enrichment and know the contents thereof.

I am authorized to make this verification for and on behalf of Red Rock Mortgage, Inc., plaintiff in this action, and I make this verification for that reason. The matters stated in the foregoing document are true of my own knowledge except as to those matters which are stated on information and belief, and as to those matters I believe them to be true.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct. Executed this 12th day of June, 2008, at Miami, Florida.



JAMES YORK

WAGNER KIRKMAN BLAINE
KLOMPA RENS & YOUNG LLP
Attorneys at Law

10500 Midway Blvd., Suite 200, Miami, California 95235
Phone: (415) 970-7225 Fax: (415) 970-9676

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO

STREET ADDRESS: 720 Ninth STREET
 MAILING ADDRESS: 720 Ninth STREET
 CITY AND ZIPCODE: Sacramento, CA 95814-1311
 BRANCH NAME: Gordon D Schaber Courthouse

PLAINTIFF:	Red Rock Mortgage Inc et.al.
DEFENDANT	Washington Mutual Bank et.al.
SHORT TITLE:	Red Rock Mortgage Inc vs. Washington Mutual Bank

PROGRAM CASE NOTICE

CASE NUMBER:

The Case Management Program (CMP) requires the following timelines to be met in all cases except those that are excluded by the California Rules of Court, rule 207 (b):

Action	Requirement
Service of Summons	<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 attachment

**YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTA DEMANDANDO EL DEMANDANTE):**

RED ROCK MORTGAGE, INC.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

Tiene 30 DIAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio de abogados locales.

The name and address of the court is:

(El nombre y dirección de la corte es):

Sacramento Superior Court
720 Ninth Street
Sacramento, CA 95814

CASE NUMBER:
(Número del Caso):

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)

(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)).

(SEAL)

NOTICE TO THE PERSON SERVED: You are served

1. as an individual defendant.
2. as the person sued under the fictitious name of (specify):

3. on behalf of (specify):
under:

<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):	
4. by personal delivery on (date):

SHORT TITLE:

CASE NUMBER:

RED ROCK V. WASHINGTON MUTUAL et al.

INSTRUCTIONS FOR USE

- This form may be used as an attachment to any summons if space does not permit the listing of all parties on the summons.
- If this attachment is used, insert the following statement in the plaintiff or defendant box on the summons: "Additional Parties Attachment form is attached."

List additional parties (Check only one box. Use a separate page for each type of party.):

Plaintiff Defendant Cross-Complainant Cross-Defendant

and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive.

Page 2 of 2

Page 1 of 1

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State number, and address):
 CARL P. BLAINE (SBN65229)/THOMAS B. SHERIDAN (SBN 249306)
 WAGNER KIRKMAN BLAINE KLOMPARENS & YOUNG L.L.P.
 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 Jones, Executive
 Officer
 06/12/2008
 avla@scavich
 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.:

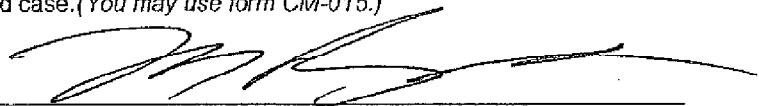
Items 1-6 below must be completed (see instructions on page 2).

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 PI/PD/WD (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 PI/PD/WD (23) <p>Non-PI/PD/WD (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-PI/PD/WD 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

Auto Tort

Auto (22)-Personal Injury/Property Damage/Wrongful Death
Uninsured Motorist (46) (if the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto)

Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort

Asbestos (04)
Asbestos Property Damage
Asbestos Personal Injury/Wrongful Death
Product Liability (not asbestos or toxic/environmental) (24)
Medical Malpractice (45)
Medical Malpractice-Physicians & Surgeons
Other Professional Health Care Malpractice
Other PI/PD/WD (23)
Premises Liability (e.g., slip and fall)
Intentional Bodily Injury/PD/WD (e.g., assault, vandalism)
Intentional Infliction of Emotional Distress
Negligent Infliction of Emotional Distress
Other PI/PD/WD

Non-PI/PD/WD (Other) Tort

Business Tort/Unfair Business Practice (07)
Civil Rights (e.g., discrimination, false arrest) (not civil harassment) (08)
Defamation (e.g., slander, libel) (13)
Fraud (16)
Intellectual Property (19)
Professional Negligence (25)
Legal Malpractice
Other Professional Malpractice (not medical or legal)
Other Non-PI/PD/WD Tort (35)

Employment

Wrongful Termination (36)
Other Employment (15)

Contract

Breach of Contract/Warranty (06)
Breach of Rental/Lease
Contract (not unlawful detainer or wrongful eviction)
Contract/Warranty Breach-Seller Plaintiff (not fraud or negligence)
Negligent Breach of Contract/Warranty
Other Breach of Contract/Warranty
Collections (e.g., money owed, open book accounts) (09)
Collection Case-Seller Plaintiff
Other Promissory Note/Collections Case
Insurance Coverage (not provisionally complex) (18)
Auto Subrogation
Other Coverage
Other Contract (37)
Contractual Fraud
Other Contract Dispute

Real Property

Eminent Domain/Inverse Condemnation (14)
Wrongful Eviction (33)
Other Real Property (e.g., quiet title) (26)
Writ of Possession of Real Property
Mortgage Foreclosure
Quiet Title
Other Real Property (not eminent domain, landlord/tenant, or foreclosure)

Unlawful Detainer

Commercial (31)
Residential (32)
Drugs (38) (if the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential)

Judicial Review

Asset Forfeiture (05)
Petition Re: Arbitration Award (11)
Writ of Mandate (02)
Writ-Administrative Mandamus
Writ-Mandamus on Limited Court Case Matter
Writ-Other Limited Court Case Review
Other Judicial Review (39)
Review of Health Officer Order
Notice of Appeal-Labor
Commissioner Appeals

Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400-3.403)

Antitrust/Trade Regulation (03)
Construction Defect (10)
Claims Involving Mass Tort (40)
Securities Litigation (28)
Environmental/Toxic Tort (30)
Insurance Coverage Claims (arising from provisionally complex case type listed above) (41)

Enforcement of Judgment

Enforcement of Judgment (20)
Abstract of Judgment (Out of County)
Confession of Judgment (non-domestic relations)
Sister State Judgment
Administrative Agency Award (not unpaid taxes)
Petition/Certification of Entry of Judgment on Unpaid Taxes
Other Enforcement of Judgment Case

Miscellaneous Civil Complaint

RICO (27)
Other Complaint (not specified above) (42)
Declaratory Relief Only
Injunctive Relief Only (non-harassment)
Mechanics Lien
Other Commercial Complaint Case (non-tort/non-complex)
Other Civil Complaint (non-tort/non-complex)

Miscellaneous Civil Petition

Partnership and Corporate Governance (21)
Other Petition (not specified above) (43)
Civil Harassment
Workplace Violence
Elder/Dependent Adult Abuse
Election Contest
Petition for Name Change
Petition for Relief from Late Claim
Other Civil Petition

Recording requested by:

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

When recorded, mail to:

Thomas B. Sheridan, Esq.
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655



Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK **20080805** PAGE **1732**

Check Number
Tuesday, AUG 05, 2008 2:22:29 PM
Ttl Pd \$20.00

AMH/68/1-4

Space above this line for recorder's use

NOTICE OF WITHDRAWAL OF LIS PENDENS

WKB000058

1 CARL P. BLAINE (State Bar No. 65229)
Email: cblaine@
2 THOMAS B. SHERIDAN (State Bar No. 249306)
Email: tsheridan@
3 **WAGNER KIRKMAN BLAINE**
KLOMPARENS & YOUNG 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. []

**NOTICE OF WITHDRAWAL OF
LIS PENDENS**

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 ///


1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

Commonly known as 3622 West Curtis Drive, Sacramento, California.

This notice of withdrawal is recorded pursuant to Code of Civil Procedure Section 405.50.

DATED: 7/11/08

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP

By: 
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP
Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-5608

State of California)
County of Sacramento)

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

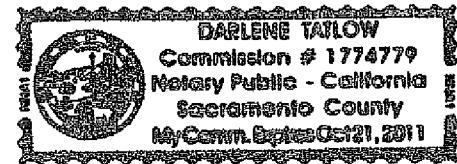
On August 1, 2008 before me, DARLENE TATLOW, Notary Public,
(here insert name and title of the officer)

personally appeared THOMAS B. SHERIDAN

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.



Signature [Handwritten Signature]

(Seal)

OPTIONAL INFORMATION

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of Notice of Withdrawal of Lis Pendens containing 3 pages, and dated 7/11/08

The signer(s) capacity or authority is/are as:

- Individual(s)
 Attorney-in-Fact
 Corporate Officer(s) _____ Title(s)

- Guardian/Conservator
 Partner - Limited/General
 Trustee(s)
 Other: _____

representing: _____
Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information	
Method of Signer Identification	
Proved to me on the basis of satisfactory evidence: <input type="radio"/> form(s) of identification <input type="radio"/> credible witness(es)	
Notarial event is detailed in notary journal on: Page # _____ Entry # _____	
Notary contact: _____	
Other	
<input type="checkbox"/> Additional Signer(s)	<input type="checkbox"/> Signer(s) Thumbprint(s)
<input type="checkbox"/> _____	

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Addr)

TELEPHONE NO.:

FOR COURT USE ONLY

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

FILED/ENDORSED

JUL 24 2008

By: J. CALAUSTRO
Deputy Clerk

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

- Personal Injury, Property Damage, or Wrongful Death
- Motor Vehicle Other
- Family Law
- Eminent Domain
- 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) :
- (4) Cross-complaint filed by (name) :
- (5) Entire action of all parties and all causes of action
- (6) Other: (specify) :*

on (date) :
on (date) :

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

, Deputy

Page 1 of 1



PARKINSON PHINNEY

400 CAPITOL BLVD, 11TH FLOOR
SACRAMENTO, CA 95814
PHONE: 916-449-1444
FAX: 916-449-1440
WWW.PARKINSONPHINNEY.COM

Donna L. Parkinson
916.449. DIRECT
donna

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
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

WKB000064

CSOC.RICH.009357

Temporary Employee

From: Martin T. McGuinn []
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUS had not been recorded in that case. The later 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 []
 Direct Dial: (619) 525 []
 Direct Fax: (619) 525 []

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):

THIS MESSAGE IS FROM A DEBT COLLECTOR.

ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.


From: Donna Parkinson []
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

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact

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 [redacted]
Sent: Thursday, May 22, 2008 4:49 PM
To: Martin T. McGuinn
Subject: RE: Cases re rescission of Curtis Park property
Attachments: Donna Parkinson [redacted].vcf

That presumes your client is entitled to a rescission. Under only the La Jolla situation in which the borrower had actually reinstated the loan did the court set aside a sale with the TDUS recorded. See *Melendez v. D&I Investment, Inc.*, 127 Cal. App. 4th 1238. Once the TDUS has been recorded, there is a conclusive presumption that precludes any attack on the sale.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449[redacted] F 916.449[redacted] C 916.712[redacted]
 donna@[redacted] www.parkinsonphinney.com

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact our office at (916) 449[redacted]

=====

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Martin T. McGuinn [redacted]
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUS had not been recorded in that case. The later decided Bank of America case permitted the lender to rescind the sale to a BFP even after the TDUS had been reinstated. Collectively, they permit the rescission under these facts.

Martin T. McGuinn
 Kirby & McGuinn, A P.C.
 600 B Street, Ste. 1950

6/3/2008

WKB000067

CSOC.RICH.009360

San Diego, CA 92101

mmcguinnr

Direct Dial: (619) 525-

Direct Fax: (619) 525-

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):

THIS MESSAGE IS FROM A DEBT COLLECTOR.

ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

From: Donna Parkinson

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

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact 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.

6/3/2008

WKB000068

CSOC.RICH.009361

Temporary Employee

From: Donna Parkinson [redacted]
Sent: Wednesday, May 28, 2008 9:58 AM
To: Beth Ward; mmcguinn [redacted]
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson ([redacted]).vcf

Mr. York respectfully declines the offer of \$25,000 over his costs. He will accept \$80,000 over his costs at this time. This counter offer will remain open until the close of business on Friday, April 30.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449. [redacted] F 916.449 [redacted] C 916.712 [redacted]
 donna [redacted] www.parkinsonphinney.com

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact our office at (916) 449 [redacted]

=====

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Beth Ward [redacted]
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
Subject: Washington Mutual/Laura Richardson

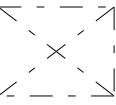
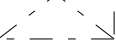
Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
 Paralegal to Martin T. McGuinn
 & Kenneth C. Noorigian
 Kirby & McGuinn, A P.C.
 600 B Street, Suite 1950
 San Diego, CA 92101

6/3/2008

WKB000069

CSOC.RICH.009362

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

WKB000070

CSOC.RICH.009363

Temporary Employee

From: Donna Parkinson [REDACTED]
Sent: Wednesday, May 28, 2008 10:18 AM
To: Martin T. McGuinn
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson [REDACTED].vcf

Yes. Unless you can rewind time.



Donna Parkinson
 Parkinson Phinney
 400 Capitol Mall, 11th Floor Sacramento, CA 95814
 T 916.449 [REDACTED] F 916.449 [REDACTED] C 916.712 [REDACTED]
[donna \[REDACTED\]](mailto:donna [REDACTED]) www.parkinsonphinney.com

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact our office at (916) 449 [REDACTED].

=====

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Martin T. McGuinn [REDACTED]
Sent: Wednesday, May 28, 2008 10:17 AM
To: Donna Parkinson
Subject: FW: Washington Mutual/Laura Richardson

Donna:

Do you mean May 30th to respond?

Martin T. McGuinn
 Kirby & McGuinn, A P.C.
 600 B Street, Ste. 1950
 San Diego, CA 92101
 mmcguinn [REDACTED]
 Direct Dial: (619) 525 [REDACTED]
 Direct Fax: (619) 525 [REDACTED]

WKB000071

6/3/2008

CSOC.RICH.009364

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

From: Donna Parkinson [REDACTED]
Sent: 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 916.449.7121 E 916.449.7121 C 916.7121
 donna [REDACTED] www.parkinsonphinney.com

CONFIDENTIALITY NOTICE: This communication and any accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive this transmission in error, you are advised that any disclosure, copying, distribution, or the taking of any action in reliance upon the communication is strictly prohibited. Moreover, any such inadvertent disclosure shall not compromise or waive the attorney-client privilege as to this communication or otherwise. If you have received this communication in error, please contact our office at (916) 449- [REDACTED]

=====

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

From: Beth Ward [REDACTED]
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
 Paralegal to Martin T. McGuinn
 & Kenneth C. Noorigian
 Kirby & McGuinn, A P.C.


6/3/2008

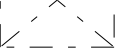
WKB000072

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



Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Martin T. McGuinn
Voice: 619.529
Fax: 619.525
E-Mail: mmcguinn

May 28, 2008

VIA EMAIL ONLY donna@parkinsonphinney.com

Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

*Re: Your Clients: James York and Red Rocks Mortgage Inc.
(collectively, "Red Rocks")
Our Clients: Washington Mutual Bank ("WaMu") and California
Reconveyance Company ("CRC")
Real Property: 3622 W. Curtis Drive, Sacramento, CA (the "Property")
Borrower: Laura Richardson
Our File No.: WAS002-93*

Dear Ms. Parkinson:

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. The facts as we understand them to be are that Red Rocks was the high bidder at a foreclosure conducted by CRC on May 7, 2008. That foreclosure sale occurred despite an agreement between WaMu and Ms. Richardson to postpone the foreclosure sale to June 4, 2008. That postponement agreement was confirmed in writing by letter dated April 17, 2008, a copy of which is attached hereto.

As you know, California law permits a trustee to rescind a foreclosure sale where the borrower and the lender had an agreement to postpone the sale. California Civil Code section 1058.5(b) permits a trustee with the consent of either the beneficiary or the successful bidder to rescind a foreclosure sale due to the filing of a bankruptcy by the owner or otherwise.

The extent of a trustee's right to rescind a foreclosure sale has been the subject of litigation in several courts of appeal. *Residential Capital LLC v. Cal Western Reconveyance Corp.* (2003) 108 Cal.App.4th 807, 822 held: "The right of the trustor to postpone the foreclosure sale by agreement with the beneficiary is as important to the protection of the trustor's property from wrongful foreclosure as are the notice requirements." The Residential Capital court enunciated two important

WKB000074

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

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

WKB000076

CSOC.RICH.009369



Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Nooriglan
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 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

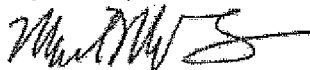
WKB000077

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

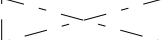
cc: Paul Battaglia (via email)
Deborah Brignac (via email)
Donald Cook (via email)
Jan Owen (via email)

WKB000078

CSOC.RICH.009371

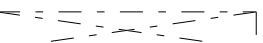
RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

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.

WKB000079

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: 05/30/2008

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 BLAINE
KLOMPARENS & YOUMANS LLP**
Attorneys at Law

June 3, 2008

Martin T. McGuinn, Esq.
Kirby & McGuinn
600 B Street, Suite 1950
San Diego, California 92101

VIA EMAIL:

mmcguinn

VIA FACSIMILE: 619.525

Re: 3622 W. Curtis Drive, Sacramento, California
Our File No.

Dear Mr. McGuinn:

This office is substituting in as litigation counsel for Red Rocks Mortgage, Inc. and James York with respect to the above-referenced property. In that capacity, I am in receipt of your letters dated May 28, 2008, and June 2, 2008, regarding same. We disagree that your client is entitled to rescind the trustee's deed for the above-referenced property due to an alleged unexecuted forbearance agreement.

In support of its position, your client relies on an extrapolated reading of *Bank of America, N.A. v. La Jolla Group II* (2005) 129 Cal.App.4th 706 and *Residential Capital LLC v. Cal Western Reconveyance Corp.* (2003) 108 Cal.App.4th 807. We believe these cases are inapposite and distinguishable from the facts of this case. The *Melendrez v. D & I Investment Inc.* 127 Cal.App.4th 1238 case, on the other hand, is on point and absolutely supports our position that, as a *bona fide* purchaser, our client's title to the property is unchallengeable.

In *La Jolla*, the trustors (debtors) defaulted on their loan. A Notice of Default, an Election to Sell under Deed of Trust, and a Notice of Trustee's Sale were recorded. Four days before the sale, the trustors tendered payment at a branch of the beneficiary. A branch employee accepted the payment and reinstated the loan. However, the beneficiary never notified the trustee that the loan had been reinstated, and the foreclosure sale proceeded as planned. La Jolla Group II (the buyer at the sale) purchased the property. The trustee issued a Trustee's Deed, which was promptly recorded. Five days after the deed was recorded, the trustee realized he made a mistake and that the sale should not have gone forward. The trustee recorded a notice of rescission of the Trustee's Deed and tendered a refund check for the amount paid. When La Jolla Group II refused to accept tender, the trustee filed an action against it seeking cancellation of the Trustee's Deed.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • FAX (916) 920-8608

967 Reserve Drive
Roseville, CA 95678
(916) 920-5286 • FAX

WKB000081

Applying these facts, *La Jolla* held that the sale was void. It based its holding on *Bisno v. Sax* (1959) 175 Cal.App.2d 714, which had held that "the tender and acceptance of a payment sufficient to cure a default on a loan secured by a deed of trust reinstated the loan and deprived the trustee of the power to foreclose." *La Jolla, supra*, 129 Cal.App.4th at 711. Citing *Bisno, La Jolla* approved of the proposition that, "[s]peaking generally, the acceptance of payment of a delinquent installment of principal or interest cures that particular default and precludes a foreclosure sale based upon such preexisting delinquency." *Id.* Applying *Bisno* to the facts of its case, *La Jolla* held that "[i]f, after default, the trustor and beneficiary enter into an agreement to cure the default *and reinstate the loan*, no contractual basis remains for exercising the power of sale.[emphasis added]" *Id.* at 712. Taking these holdings together, in order for the "*La Jolla*" exception to apply, there must be (1) a tender (2) of a payment sufficient to cure a default, (3) acceptance of that payment, and (4) reinstatement of the loan. Here, all four of these elements are missing. The holding of *La Jolla*, therefore, does not apply.

Residential Capital is clearly inapposite as no Trustee's Deed Upon Sale was issued or recorded. Moreover, in that case, the court stated that if a Trustee's Deed had been issued it might have been a different case. *Residential Capital, supra*, at 715. Accordingly, your clients' assertion that these cases, collectively, stand for the proposition that, under our facts, the trustee's deed is rescindable is without merit.

Your failure to attempt to distinguish the *Melendrez* is understandable.

In *Melendrez*, the borrowers lost their home through non-judicial foreclosure whereby an experienced third-party bought the property at the Trustee's Sale. The borrowers sued to cancel the sale contending that, *inter alia*, it was invalid because it took place notwithstanding a repayment agreement between the lender and the borrowers.

The court began its discussion by explaining the comprehensive framework of the regulations attendant to non-judicial foreclosure sales pursuant to a power of sale contained in the deed of trust. The court reiterated the tri-fold purposes of the statutory scheme, to wit:

- (i) to provide the creditor/beneficiary with a quick, inexpensive and efficient remedy against the defaulting debtor/trustor; (ii) to protect the debtor/trustor from wrongful loss of the property; and (iii) to ensure that a properly conducted sale is final between the parties and conclusive as to a bona fide purchaser.

"A properly conducted non-judicial foreclosure sale constitutes a final adjudication of the rights of the borrower and lender. Once the trustee's sale is completed, the trustor has no further rights of redemption." (*Melendrez*, at 1249-1250.)

The court then defined a "*bona fide* purchaser": "A *bona fide* purchaser is one who pays value for the property without notice of any adverse interest or of any irregularity in the sale proceedings." (*Nguyen* (2003) 105 Cal.App.4th 428, 442.) (*Melendrez*, at p. 1250.) The court specifically held that this definition of a *bona fide* purchaser in the context of Civil Code section 2924 is consonant with decisions defining the term under California's recording statutes. Therefore, "a bona fide purchaser for value who acquires his interest in real property without notice of another's asserted rights in the property takes the property free of such unknown rights." (*Id.*)

The court found that buyer was a purchaser for value. In addition, the court found that, like here, the buyer had no knowledge of the alleged repayment agreement and had no contact whatsoever with either the lender or the borrowers. In sum, the buyer had no knowledge of the borrower's asserted right and the court refused to impute notice of the alleged repayment agreement to the buyer lacking any authority upon which to do so. (*Melendrez*, at pp. 1254 and 1255.)

The court then averted to the presumption set forth in Civil Code section 2924: "Where the trustee delivers a deed to the buyer at the foreclosure sale, and the deed recites that all procedural requirements for the default notice and sale notice have been satisfied, there is a statutory rebuttable presumption that such notice requirements have been fulfilled; as to a BFP, this presumption is conclusive. (*Melendrez*, at p. 1255.) The court in *Melendrez* went on to say:

In this instance, Borrowers' theory was that the trustee's sale violated the Repayment Agreement; ..., the most that can be said is that, in Borrowers' view, there was some potential fraud or imposition because Lender failed to instruct Trustee to postpone the foreclosure sale to a date after the second and third payments were due (i.e., after July 30). There was no evidence that Buyer knew about the Repayment Agreement itself, let alone its alleged modification. Further, there were no facts sufficient to put Buyer on notice of the Agreement or its alleged modification. Buyer was not chargeable with any alleged fraud or imposition, and there was simply no basis for setting aside the trustee's sale. Accordingly, adopting the court's finding that Buyer was a BFP, we must affirm the judgment against Borrowers. (*Melendrez, supra*, at 1258.)

Based on the above-quoted language from the *Melendrez* case, the responsible party for the failure to notify the trustee of the alleged forbearance agreement falls squarely on the shoulders of your client.

To reiterate, the distinction made clear from the *La Jolla* and *Melendrez* cases is the reinstatement of the loan in *La Jolla*, which rendered the power of sale provision in the deed of

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.

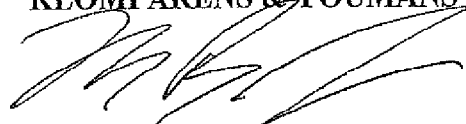
Accordingly, even assuming the facts are as you state them, meaning that there was a forbearance agreement,¹ your client still loses as a matter of law because the loan was not reinstated; therefore, the power of sale provision contained in the deed of trust was not ineffective; thus, the sale is valid 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.

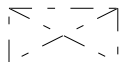
Very truly yours,

**WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG 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.

WKB000084

CSOC.RICH.009377

**WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP**
Attorneys at Law

FACSIMILE COVER SHEET

**THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN
TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT
MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.**

Date: June 3, 2008

Our File No.: [] [] [] [] [] [] [] [] [] []

Fax No.

Telephone No.

To: **Martin T. McGuinn**

(619) 525 [] [] [] [] [] []

Company: **Kirby & McGuinn**

From: **Thomas B. Sheridan**

Number of pages being transmitted including the cover page: 5

Message/Document(s): Correspondence re 3622 W. Curtis Dr., Sacramento, CA

Please call **Cheryl Ewing** at (916) 920 [] [] [] [] ext. [] [] if all pages are not received.

ORIGINAL will follow by: Other:

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank you.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • (916) 920-8608
e-mail wkblaw.com

WKB000085

CSOC.RICH.009378



Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Martin T. McGuinn
Voice: 619.525
Fax: 619.525
E-Mail: mmcguinn

June 6, 2008

VIA EMAIL ONLY tsheridan

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomprens & 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

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



PARKINSON PHINNEY

400 CAPITOL MALL, FIFTH FLOOR
SACRAMENTO, CA 95814
OFFICE: 916-449-1444
FAX: 916-449-1440
WWW.PARKINSONPHINNEY.COM

Donna T. Parkinson
916.449. DIRECT
donna@


June 10, 2008

Via Federal Express

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

Re: James York and Red Rock Mortgage, Inc.
Trustee Sale No. 723397CA
Loan No. 0729942433
Property Address: 3622 W. Curtis Drive, Sacramento, CA

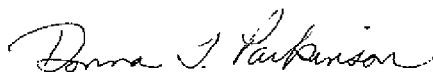
Dear Mr. Chiu,

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

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY



By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
Tom Sheridan
Robin Klomprens

{7725/00014/DTP/A0053586.DOC}

WKB000088

CSOC.RICH.009381

MEREDITH L. CALIMAN

ATTORNEY AT LAW

3858 CARSON STREET, SUITE 120 • TORRANCE, CALIFORNIA 90503

(310) 540-1111 • FAX (310) 540-1112

meredith

June 18, 2008

VIA FAX (916) 920-1111


Carl P. Blaine, Esq.
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine Klomparens & Youmans LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Re: *Laura Richardson et al adv Red Rock Mortgage, Inc.*
Sacramento Superior Court Case No. Unknown

Dear Sirs:

This office will be assisting Laura Richardson with respect to the above lawsuit. You should serve this office with any papers related to the lawsuit that are directed towards Ms. Richardson, including the summons and complaint.

Very truly yours,


MEREDITH L. CALIMAN

MLC:wp.laurarichardson-1\080618

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. Tel: (916) 920- Thomas B. Sheridan, Esq. 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



7/15/08

Darlene 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 Puramill
President
NDEX West, LLC

FEDERAL EXPRESS TRACKING #

WKB000091

00339 11-24
Office AU # 1210(B)

CASHIER'S CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

Twenty-five thousand dollars and no cents

\$25,000.00

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 25,000.00
WST Pachew
AUTHORIZED SIGNATURE

Security Features Included. Details on Back.

PRINTED ON BOND PAPER WITH WATERMARKS FOR IDENTIFICATION AND SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 11-24
Office AU # 1210(B)

CASHIER'S CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

Two hundred thousand dollars and no cents

\$200,000.00

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

WST Pachew
AUTHORIZED SIGNATURE

VOID IF OVER US \$ 200,000.00
[Signature]
AUTHORIZED SIGNATURE

Security Features Included. Details on Back.

PRINTED ON BOND PAPER WITH WATERMARKS FOR IDENTIFICATION AND SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 11-24
Office AU # 1210(B)

OFFICIAL CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

Four thousand dollars and no cents

\$4,000.00

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 4,000.00
Richard Terry
CONTROLLER

Security Features Included. Details on Back.

PRINTED ON BOND PAPER WITH WATERMARKS FOR IDENTIFICATION AND SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 11-24
Office AU # 1210(B)

OFFICIAL CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

Ten thousand dollars and no cents

\$10,000.00


WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 10,000.00
Richard Terry
CONTROLLER

Security Features Included. Details on Back.

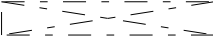
WKB000092



15000 Surveyor Blvd., Suite 500
Addison, TX 75001
Phone: 866-795-



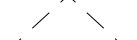

July 11, 2008

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:

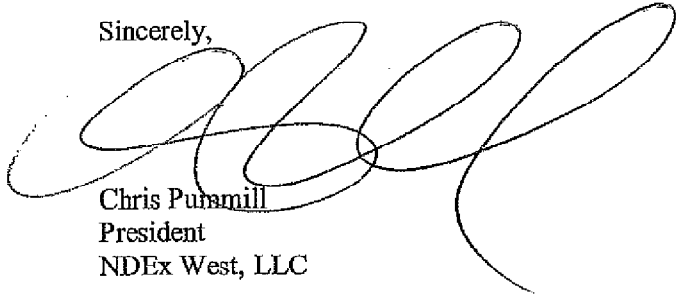
Wells Fargo Bank cashier's check # 	in the amount of \$4,000.00,
Wells Fargo Bank cashier's check # 	in the amount of \$10,000.00,
Wells Fargo Bank cashier's check # 	in the amount of \$25,000.00,
Wells Fargo Bank cashier's check # 	in the amount of \$200,000.00.

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 Purmill
President
NDEX West, LLC

Received checks 7/18/08



FEDERAL EXPRESS TRACKING # 

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. [REDACTED]

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

CSOC.RICH.009387

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.

  WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

CALIFORNIA RECONVEYANCE COMPANY

By: _____

Deborah Brignac

Its: Vice President

RED ROCK MORTGAGE INC.

By: _____

James York, President

James York

Recording requested by:

LAURA RICHARDSON

When recorded mail to:

LAURA RICHARDSON
3622 West Curtis Drive
Sacramento, CA 95818

Mail Tax Statements to:
Same as Above

Space above this line for recorder's use

QUITCLAIM DEED

The undersigned Grantor(s) declare(s) under penalty of perjury that the following is true and correct:

Documentary transfer tax is \$~~0-~~

Computed on full value of property conveyed, or

Computed on full value less value of liens and encumbrances remaining at time of sale or transfer.

Unincorporated area: City of Sacramento

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

RED ROCK MORTGAGE, INC.

REMISES, RELEASES AND FOREVER QUITCLAIMS all their right, title and interest to

LAURA RICHARDSON, an unmarried woman

the following described real property in the County of Sacramento, State of California:

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision NOV. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

APN:

Address: 3622 West Curtis Drive, Sacramento, CA 95818

Dated: 7/3/08, 2008

Dated: _____, 2008

RED ROCK MORTGAGE, INC., a California corporation

By: _____
JAMES YORK, PRESIDENT

WKB000097

ACKNOWLEDGMENT

State of California)
County of Sacramento)

On July 3, 2008, before me Kristin Capritto, a notary public,
personally appeared James Yoek, 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



600 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAC.COM

13091

LEONARD J. ACKERMAN
DEAN T. KIRBY, JR.
JANA LOGAN
MARTIN T. MCGUINN
KENNETH C. NOORIGIAN
CHERYL EDWARDS TANNENBERG

BETH WARD, PARALEGAL
VOICE: 619.398
FAX: 619.398
E-MAIL: BWARD

July 11, 2008

VIA FEDEX

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
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,

A handwritten signature in cursive script that reads "Beth Ward".
Beth Ward

encls.

WKB000099

CSOC.RICH.009392

4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York Red Rock WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

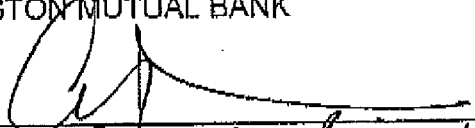
21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: 
Its: First Vice President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York



600 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAC.COM

LEONARD J. ACKERMAN
DEAN T. KIRBY, JR.
JANA LOGAN
MARTIN T. MCGUINN
KENNETH C. NOORIGIAN
CHERYL EDWARDS TANNENBERG

BETH WARD, PARALEGAL
VOICE: 619.398
FAX: 619.398
E-MAIL: BWARD

July 15, 2008

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.
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.

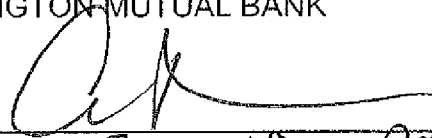
23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except 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.~~

~~ork~~

~~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 956554
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

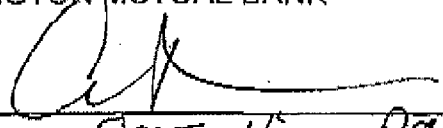
21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: 
Its: First Vice President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York

CALIFORNIA RECONVEYANCE COMPANY

By: _____
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

James York

Hashimoto, Leiton
Sempra Energy
Subpoena Response
Received by
CSOC on 12/23/2009

CSOC.LRich.HASH.00000001

CSOC.RICH.009408

AFFIDAVIT

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

Case Name: In Re Laura Richardson; et al.

Court: House of Representatives of the Congress of the United States of America

Case No.: None

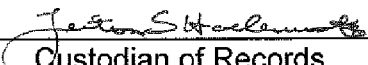
I hereby declare under penalty of perjury that the following statements are true and correct to the best of my knowledge and belief.

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

Historical Customer Selection List				
Customer Name	Turn-On-Dat	Close Date	Close Type	Bill Account Id
RICHARDSON, LAURA ANN	04/12/1994	03/13/2001	FORCED	

Open Cancel Help

lhashimo
12/22/09 14:45:41

CSOC.LRich.HASH.00000003

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
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 [REDACTED] Rate
PEND
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

Coll Act Pending Orders Memo
Deposit Paid 0.00

Search

Bill Info Additional Info

lhashimo
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
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

Facility ID Heat Only My Account
Base SP Region Pacific CCT
Node ID # 1310052400
Meter #: 03800927 Meter Location: RE Meter Route: 28587
Customer Contacts

Coll Act Pending Orders Memo

Search

Additional Info

Bill Info Additional Info

lhashimo
12/22/09 14:40:49

CSOC.LRich.HASH.00000005

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	Home Phone	Cell Phone			
	(310) 833- EXT.	(310) 833-	() -			
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			

lhashimo
12/22/09 14:40:55

CSOC.LRich.HASH.00000006

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 City/State

Customer Information

First Middle Last

Soc Sec # Birthdate Drv Lic/ID# State

Pos-ID Information

Name Accepted

Name(s) returned

No response from vendor

Pos-ID Date
Deposit Decision
Pos-ID Status
Verified ID

Pos-ID

Cust Info
Credit Info
Pos-ID
Coll Pos-ID

lhashimo
12/22/09 14:40:58

CSOC.LRich.HASH.00000007

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. [REDACTED]

Average Bill 14.27

System Calculated Deposit 35.00 Billing Cycle 8 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	Bill Ext	0
48 Hour	0	Returned Checks	0	Denied Ext	0
Collect or Close	0	Unauthorized Usage	0	Returned Items	0

lhashimo
12/22/09 14:41:05

CSOC.LRich.HASH.00000008

CSOC.LRich.HASH.00000009

CSOC.RICH.009416

Quick Tips OCCUPIED ON 3623 S PARKER ST SNPD 90731 -6433

View Help
INDIVIDUALLY METERED RESIDENTIAL

Customer MARYANN RICHARDSON

Spouse/
Partner

Meter Status Mtr Size Cycle Section Segment

Meter On 01 13 2890 107

Next Read 01/21/10 System Deposit 45

LPP Avg

STANDARD READ INFO 23

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

Coll Act Pending Orders Memo

Search

Bill Account

Rate

GR 1

Turn On 03/13/01

Behavior Score B Credit Code L Min Coll Amt 150.00

Last Payment 11/13/09 Last Bill 12/17/09

Payment Amt 16.14 Bill Amt 40.97

Payment Mthd Previous Bal 17.97

SAN PEDRO-TP1MEG Total Bal Due 40.97

Deposit Paid 0.00

Bill Info

Bill Info

Additional Info

lhashimo
12/22/09 14:40:35

CSOC.LRich.HASH.00000010

CSOC.RICH.009417

Quick Tips OCCUPIED ON 3623 S PARKER ST SNPD 90731 6433

View Help

INDIVIDUALLY METERED RESIDENTIAL

Customer **MARYANN RICHARDSON**

Spouse/ Partner

Meter Status Mtr Size Cycle Section Segment

Meter On 01 13 2890 107

Next Read 01/21/10 System Deposit 45

LPP Avg

STANDARD READ INFO 23

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

Coll Act Pending Orders Memo

Search

Facility ID Heat Only My Account

Base SP Region Pacific OCT

Node ID #

1310052400

Meter #: Meter Location: Meter Route:

03800927 RF 28587

Customer Contacts

Additional Info

Bill Info Additional Info

Ihashimo
12/22/09 14:40:37

CSOC.LRich.HASH.00000011

CSOC.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	Date of Birth
- - -		CA	

Pos-ID	Work Phone	Home Phone	Cell Phone
	() - EXT.	(310) 833-1	() -

Prev. Addr. 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

Ihashimo
12/22/09 14:40:43

CSOC.LRich.HASH.00000012

CSOC.RICH.009419

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
 City/State

Customer Information

First
 Middle
 Last

Soc Sec #
 Birthdate
 Drv Lic/ID#
 State

Pos-ID Information

Name Accepted

Name(s) returned

No response from vendor

Pos-ID Date
 Deposit Decision
 Pos-ID Status
 Verified ID

Pos-ID

lhashimo
12/22/09 14:40:46

CSOC.LRich.HASH.00000013

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-XXXX**

Bill Account Estab Date **03/13/01** Work Phone **() - EXT.**

Average Bill **20.40**

System Calculated Deposit **45.00** Billing Cycle **13** Incident Report Behavior Score **B**

Deposit Information	
Requested	0.00
Paid	0.00
Balance Due	0.00

Minimum Collection Amount **150.00**

Credit Risk **LOW**

Override **DERIVED FROM CURRENT ACCOUNT**

12 Months Notice/Extension Activity					
Overdue	0	Off Nonpay	0	Bill Ext	0
48 Hour	0	Returned Checks	0	Denied Ext	0
Collect or Close	0	Unauthorized Usage	0	Returned Items	0

lhashimo
12/22/09 14:40:36

CSOC.LRich.HASH.00000014

CSOC.RICH.009421

Statement Of Account

Account # [REDACTED]

View Process Help

Name MARYANN RICHARDSON
 Address 3623 S PARKER ST
 SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
12/18/09	Bill Gas	12/17/09	23.00		40.97
11/18/09	Bill Gas	11/17/09	17.97		17.97
11/13/09	Payment			16.14	0.00
10/19/09	Bill Gas	10/16/09	16.14		16.14
10/15/09	Payment			16.12	0.00
09/18/09	Bill Gas	09/17/09	16.12		16.12
09/01/09	Payment			33.16	0.00
08/19/09	Bill Gas	08/18/09	14.95		33.16
07/21/09	Bill Gas	07/20/09	18.21		18.21
07/15/09	Payment			32.19	0.00
06/22/09	Bill Gas	06/19/09	15.57		32.19
05/22/09	Bill Gas	05/21/09	16.62		16.62
05/13/09	Payment			40.42	0.00

lhashimo
 12/22/09 14:40:56

CSOC.LRich.HASH.00000015

Statement Of Account		Account #			
Process	Transaction	Read	Debit	Credit	Balance
Date	Description	Date	Amount	Amount	
Name MARYANN RICHARDSON					
Address 3623 S PARKER ST					
SAN PEDRO CA 90731 - 6433					
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

lhashimo
12/22/09 14:41:02

CSOC.LRich.HASH.00000016

CSOC.RICH.009423

Statement Of Account		Account			
Process	Transaction	Read	Debit	Credit	Balance
Date	Description	Date	Amount	Amount	
Name MARYANN RICHARDSON					
Address 3623 S PARKER ST					
SAN PEDRO CA 90731 - 6433					
09/08/08	Payment			61.79	28.16
08/19/08	Bill Gas	08/18/08	28.16		89.95
07/21/08	Bill Gas	07/18/08	32.52		61.79
07/01/08	Payment			26.83	29.27
06/19/08	Bill Gas	06/18/08	29.27		56.10
05/20/08	Payment			59.52	26.83
05/20/08	Bill Gas	05/19/08	26.83		86.35
04/21/08	Bill Gas	04/18/08	29.12		59.52
04/07/08	Payment			40.71	30.40
03/21/08	Bill Gas	03/20/08	30.40		71.11
02/22/08	Payment			72.71	40.71
02/21/08	Bill Gas	02/20/08	40.71		113.42
01/22/08	Bill Gas	01/18/08	40.63		72.71

Ihashimo
12/22/09 14:41:07

CSOC.LRich.HASH.00000017

CSOC.RICH.009424

Statement Of Account

Account #

View Process Help

Name MARYANN RICHARDSON
 Address 3623 S PARKER ST
 SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
01/11/08	Payment			34.22	32.08
12/18/07	Bill Gas	12/17/07	32.08		66.30
12/10/07	Payment			29.04	34.22
11/16/07	Bill Gas	11/15/07	34.22		63.26
10/17/07	Bill Gas	10/16/07	9.89		29.04
10/05/07	Payment			51.05	19.15
09/19/07	Bill Gas	09/18/07	19.15		70.20
08/20/07	Bill Gas	08/17/07	26.72		51.05
07/26/07	Payment			25.99	24.33
07/16/07	Bill Gas	07/13/07	24.33		50.32
06/14/07	Bill Gas	06/13/07	25.99		25.99
06/06/07	Payment			26.91	0.00
05/17/07	Payment			50.80	26.91

lhashimo
 12/22/09 14:41:11

CSOC.LRich.HASH.00000018

Statement Of Account						
		Account #				
Process	Transaction	Read	Debit	Credit		
Date	Description	Date	Amount	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			28.59		27.36
03/16/07	Bill Gas	03/15/07	27.36			55.95
02/16/07	Payment			56.93		28.59
02/14/07	Bill Gas	02/13/07	28.59			85.52
01/16/07	Bill Gas	01/12/07	30.43			56.93
12/20/06	Payment			18.62		26.50
12/12/06	Bill Gas	12/11/06	26.50			45.12
11/10/06	Bill Gas	11/09/06	18.62			18.62
11/01/06	Payment			39.89		0.00
10/12/06	Bill Gas	10/11/06	19.89			39.89
10/03/06	Payment			61.43		20.00

lhashimo
12/22/09 14:41:16

CSOC.LRich.HASH.00000019

Statement Of Account		Account #			
Process	Transaction	Read	Debit	Credit	Balance
Date	Description	Date	Amount	Amount	
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
07/28/06	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

Ihashimo
12/22/09 14:41:22

CSOC.LRich.HASH.00000020

CSOC.RICH.009427

Statement Of Account		Account #			
Process	Transaction	Read	Debit	Credit	Balance
Date	Description	Date	Amount	Amount	
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 14:41:28

CSOC.LRich.HASH.00000021

CSOC.RICH.009428

Statement Of Account						
Account # [REDACTED]						
View Process Help						
Name MARYANN RICHARDSON						
Address 3623 S PARKER ST						
SAN PEDRO CA 90731 - 6433						
Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance	
06/13/05	Payment			41.39	0.00	
05/16/05	Bill LPP	05/13/05	22.00		41.39	
04/15/05	Bill LPP	04/14/05	22.00		19.39	
03/17/05	LPP Settle			24.61	2.61-	
03/17/05	Bill LPP	03/16/05	22.00		22.00	
03/08/05	Payment			22.00	0.00	
02/15/05	Payment			44.00	22.00	
02/15/05	Bill LPP	02/14/05	22.00		66.00	
01/14/05	Bill LPP	01/13/05	22.00		44.00	

lhashimo
12/22/09 14:41:34

CSOC.LRich.HASH.00000022

Payment Detail Account # [REDACTED]

Payment Process Help

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]

Payment Process Help

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 #			
Payment	Process	Help	
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

Payment Detail Account # [REDACTED]

Payment Process Help

Amount \$	32.19	Processed By	SAN PEDRO - TPDXA
Payment Date	07/15/09	Batch No	919658010

Ihashimo
12/22/09 14:41:54

CSOC.LRich.HASH.00000026

CSOC.RICH.009433

Payment Detail Account #	
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 #			
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

CSOC.RICH.009435

Payment Detail Account # [REDACTED]

Payment Process Help

Amount \$	55.97	Processed By	SAN PEDRO - TP3GXM
Payment Date	02/27/09	Batch No	905858007

Ihashimo
12/22/09 14:42:08

CSOC.LRich.HASH.00000029

Payment Detail Account #			
Amount	\$ 23.39	Processed By	SAN PEDRO - TENRW
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 A [REDACTED]

Payment Process Help

Amount \$	22.18	Processed By	SAN PEDRO - TPJLL
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 # [REDACTED]

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 # [REDACTED]

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 # [REDACTED]

Payment Process Help

Amount \$	59.52	Processed By	SAN PEDRO - TPDXA
Payment Date	05/20/08	Batch No	814158014

Ihashimo
12/22/09 14:42:37

CSOC.LRich.HASH.00000035

CSOC.RICH.009442

Payment Detail Account # [REDACTED]

Payment Process Help

Amount \$	40.71	Processed By	BELLFLOWER - TP5KXM
Payment Date	04/07/08	Batch No	809852005

Ihashimo
12/22/09 14:42:43

CSOC.LRich.HASH.00000036

CSOC.RICH.009443

Payment Detail Account # [REDACTED]

Payment Process Help

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 # [REDACTED]

Payment Process Help

Amount \$	34.22	Processed By	SAN PEDRO - TP2SXB
Payment Date	01/11/08	Batch No	801158014

lhashimo
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

lhashimo
12/22/09 14:42:58

CSOC.LRich.HASH.00000039

CSOC.RICH.009446

Payment Detail Account # [REDACTED]

Payment Process Help

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

Payment Detail Account # [REDACTED]

Payment Process Help

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 # [REDACTED]

Payment Process Help

Amount \$	26.91	Processed By	SAN PEDRO - TP1MXQ
Payment Date	06/06/07	Batch No	715758010

lhashimo
12/22/09 14:43:15

CSOC.LRich.HASH.00000042

CSOC.RICH.009449

Payment Detail Account # [REDACTED]

Payment Process Help

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

Payment Detail Account #			
Payment Process Help			
Amount	\$ 28.59	Processed By	SAN PEDRO - TPTXS
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 # [REDACTED]

Payment Process Help

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 # [REDACTED]

Payment Process Help

Amount \$	18.62	Processed By	SAN PEDRO - TP1MXQ
Payment Date	12/20/06	Batch No	635458012

lhashimo
12/22/09 14:43:38

CSOC.LRich.HASH.00000046

CSOC.RICH.009453

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 # [REDACTED]

Payment Process Help

Amount \$	61.43	Processed By	SAN PEDRO - TP1MXQ
Payment Date	10/03/06	Batch No	627658005

Ihashimo
12/22/09 14:43:48

CSOC.LRich.HASH.00000048

CSOC.RICH.009455

Payment Detail Account A [REDACTED]

Payment Process Help

Amount \$	29.16	Processed By	SAN PEDRO - TPDXH
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 # [Redacted]

Payment Process Help

Amount	\$ 60.00	Processed By	SAN PEDRO - TPDXH
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]

Payment Process Help

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

CSOC.RICH.009458

Payment Detail Account # [REDACTED]

Payment Process Help

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 # [REDACTED]

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

lhashimo
12/22/09 14:44:25

CSOC.LRich.HASH.00000054

CSOC.RICH.009461

Payment Detail Account # [REDACTED]

Payment Process Help

Amount	\$ 22.00	Processed By	SAN PEDRO - TP5CLG
Payment Date	10/24/05	Batch No	529758015

lhashimo
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

Payment Detail Account # [REDACTED]			
Payment Process Help			
Amount	\$ 22.00	Processed By	SAN PEDRO - TP9MYC
Payment Date	08/03/05	Batch No	521558014

Ihashimo
12/22/09 14:44:42

CSOC.LRich.HASH.00000057

CSOC.RICH.009464

Payment Detail		Account #	
Payment	Process	Help	
Amount	\$ 41.39	Processed By	SAN PEDRO - TP4EXV
Payment Date	06/13/05	Batch No	516458015

lhashimo
12/22/09 14:44:47

CSOC.LRich.HASH.00000058

CSOC.RICH.009465

Payment Detail Account # [REDACTED]

Payment Process Help

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

Payment Detail Account # [REDACTED]

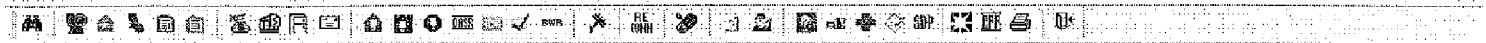
Payment Process Help

Amount	\$ 44.00	Processed By	SAN PEDRO - TP4EXV
Payment Date	02/15/05	Batch No	504658015

lhashimo
12/22/09 14:44:59

CSOC.LRich.HASH.00000060

CSOC.RICH.009467



Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [E] [N]

Address: 717 E VERNON ST LONG BEACH CA 90806 2726 Deposit: \$686.24 Roommate: [E] [N] [P]

Customer # [] SSN # [] Tax ID [] Profile []

Prim Phone: (562) 708- Sec Phone: (951) 808- RICHARDSON, LAURA: 0951- Active: All GO

018-8601-35 : 717 E V 0038-881-90 : 7

General Info | Events/Notes/Profiles | Billing Details | Credit | Account Maint | Deposit Acct Info

<p>CA</p> <p>CA #: [E] [N] [P]</p> <p>Mailing Address: 1212 S VICTORY BLVD BURBANK CA 91502 2551</p> <p>Collection Status: NON-COLL PA? [] LPP? [] Pay Opt? []</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Amount</th> <th>Due Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Recent Payments: 11/25/2009</td> <td>\$-68.30</td> <td>Next Payment: 12/22/2009</td> <td>\$29.77</td> </tr> <tr> <td>00/12/2009</td> <td>\$-100.00</td> <td>Past Due 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: 01/06/2010</td> <td></td> <td>Acct Balance:</td> <td>\$29.77</td> </tr> </tbody> </table> <p>12 Month Credit Summary</p> <p>Ret Checks: 0 Exp/PA: 0 Defaulted: 0 OD Mailed: 5</p> <p>OD Exp: 2 F/C Mailed: 7 F/C Exp: 2 Disconnects: 0</p>		Date	Amount	Due Date	Amount	Recent Payments: 11/25/2009	\$-68.30	Next Payment: 12/22/2009	\$29.77	00/12/2009	\$-100.00	Past Due Amt:	\$0.00	Extension/PA Amt:	\$0.00	Debit Amt:	\$0.00	Next Stmt Date: 01/06/2010		Acct Balance:	\$29.77	<p>SA</p> <p>SA #: [E] [N] [P]</p> <p>SA Name: []</p> <p>Service Address: 717 E VERNON ST LONG BEACH CA 90806 2726 Svc Type: ELECTRIC SA Status: ACTIVE</p> <p>Rate: DOMESTIC ESP Name: []</p> <p>T/Un Date: 07/02/2001 T/Oif Date: [] Bill Options: []</p> <p>ISVC</p> <p>IS #: [] Group Id: N001 Circuit: BRAYTON</p> <p>Next Rd Dt: 12/31/2009 Meter Number: 82-008683</p> <p>Last Field Action: SERVICE DN, MAIN OFF STICKER [E] [N] [P]</p> <p>SITE</p> <p>Site #: 00159-15-43 District #: 146 Area #: 11</p> <p>Site Addr: 717 E VERNON ST LONG BEACH CA 90806 2726 Baseline Reg: 00</p> <p>Meter Loc: FLIGHT SIDE Num of Dags: 1 [E] [N] [P]</p>	
Date	Amount	Due Date	Amount																				
Recent Payments: 11/25/2009	\$-68.30	Next Payment: 12/22/2009	\$29.77																				
00/12/2009	\$-100.00	Past Due Amt:	\$0.00																				
Extension/PA Amt:	\$0.00	Debit Amt:	\$0.00																				
Next Stmt Date: 01/06/2010		Acct Balance:	\$29.77																				

Ready.



Dashboard

Name: RICHARDSON, LAURA Spotuse: SEPERATED... Disconnect: [v] E N

Address: 717 E VERNON ST Deposit: \$666.24 Roommate: RICHARDSON, LAURA; 0-951-... Active

LONG BEACH CA 90806 2726 Estab Date: 06/27/2001 Auth Caller: 018-8601-35: 717 E V... All

Customer # SSN # Tax ID # Profile(s): 0038-881-90: 60

Prim Phone: [562] 706... Sec Phone: [951] 806...

General Info Events/Notes/Profiles Billing Details Credit Account Maint Deposit Acct Info

Turn On - Domestic - SA: 018-3601-35

Order Information

Turn Status: CLOSED Turn Read: 14952 Requested By: LAURA RICHARDSON Phone Num: [562]426...

Turn On Info

SA Name: Pend T/F?: Pend T/W?: Disconnect Date: 04/20/2007

Service Addr: 717 E VERNON ST Effective Date: 07/02/01 MON Cal As Of: Return To Billing?

LONG BEACH CA 90806 2726 # Of Dogs: 1 Access Info: Service Dir?:

T/N Access: DOG BEHIND OTHER GATE Access Inquiry? Location: RIGHT SIDE SE Charge:

Req Plan: DOMESTIC Current Plan: DOMESTIC Entry: ENTER RIGHT WAIVED

Meter Type: KWH Meter Owner: EDISON Investigation Pending Arcak: 11 Residence:

Meter Status: SERVICE ON MAIN ON Space Heater: GAS Inspection Required? PRIMARY?

Memo: CNO-SEPERATED/NO SE CHARGE... Clean / Show? District: 46 Appt Needed?

Elderly? Idle St Dt: 00/00/0000

CA: 22-849-8333 Profiles: POS-ID:

Mailing Addr: 1212 S VICTORY BLVD Receipts POS ID

BURBANK CA 91602-2551 Status Min Hist

CA Balance: \$29.77 Credit Score: LOW SA Count: 1

Add Profile Add Company Turn On... Update Order Report Cancel Order Close

Details Add

Ready

Type	Amount	Date	Stmt #	Stmt Activity	Acct. Balance	LPP Stmt #	Lpp Base Amt
Statement	\$29.77	12/02/2009	101	\$29.77	\$29.77		\$0.00
QCHK Payment	\$-68.30	11/25/2009	101	\$0.00	\$0.00		\$0.00
QCHK Fee	\$5.00	11/25/2009	101	\$0.00	\$68.30		\$0.00
Late Pyt Chg	\$0.54	11/21/2009	101	\$0.00	\$63.30		\$0.00
Statement	\$24.14	10/30/2009	100	\$24.14	\$62.76		\$0.00
Late Pyt Chg	\$0.33	10/22/2009	100	\$0.00	\$38.62		\$0.00
Statement	\$27.13	09/30/2009	99	\$27.13	\$38.29		\$0.00
Late Pyt Chg	\$0.09	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	\$0.42	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	\$0.18	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	\$.86	\$29.77
10/30/09	37013	0.00	30	186	6.20	\$.77	\$24.14
09/30/09	36827	0.00	30	211	7.03	\$.86	\$27.13
08/31/09	36616	0.00	31	222	7.16	\$.88	\$28.55
07/31/09	36394	0.00	30	259	8.63	\$1.04	\$32.89
07/01/09	36135	0.00	29	223	7.69	\$.93	\$28.30
06/02/09	35912	0.00	32	241	7.53	\$.91	\$30.50
05/01/09	35671	0.00	30	188	6.27	\$.77	\$24.36
04/01/09	35483	0.00	29	210	7.24	\$.88	\$26.89
03/03/09	35273	0.00	32	290	9.06	\$1.13	\$37.89
01/30/09	34983	0.00	30	247	8.23	\$1.03	\$32.52
12/31/08	34736	0.00	29	341	11.76	\$1.49	\$45.50
12/02/08	34395	0.00	33	202	6.12	\$.78	\$26.87
10/30/08	34193	0.00	31	193	6.23	\$.77	\$25.16
09/29/08	34000	0.00	32	178	5.56	\$.69	\$23.29
08/28/08	33822	0.00	29	168	5.79	\$.71	\$21.74
07/30/08	33654	0.00	30	151	5.03	\$.62	\$19.48
06/30/08	33503	0.00	31	140	4.52	\$.55	\$17.93
05/30/08	33363	0.00	30	128	4.27	\$.53	\$16.77
04/30/08	33235	0.00	29	136	4.69	\$.58	\$17.65
04/01/08	33099	0.00	32	213	6.66	\$.82	\$27.42
02/29/08	32886	0.00	30	256	8.53	\$1.04	\$32.76
01/30/08	32630	0.00	30	277	9.23	\$1.13	\$35.50
12/31/07	32353	0.00	32	286	8.94	\$1.09	\$36.78
11/29/07	32067	0.00	31	189	6.10	\$.75	\$24.53
10/29/07	31878	0.00	32	168	5.25	\$.65	\$21.72
09/27/07	31710	0.00	30	176	5.87	\$.71	\$22.42
08/28/07	31534	0.00	29	172	5.93	\$.72	\$21.97
07/30/07	31362	0.00	32	184	5.75	\$.70	\$23.60
06/28/07	31178	0.00	29	150	5.17	\$.64	\$19.51
05/30/07	31028	0.00	30	159	5.30	\$.63	\$19.92
04/30/07	30869	0.00	31	189	6.10	\$.74	\$24.03
03/30/07	30680	0.00	29	164	5.66	\$.68	\$20.78
03/01/07	30516	0.00	30	285	9.50	\$1.16	\$36.57
01/30/07	30231	0.00	32	321	10.03	\$1.22	\$41.08
12/29/06	29910	0.00	29	316	10.90	\$1.35	\$40.97
11/30/06	29594	0.00	31	200	6.45	\$.80	\$26.16
10/30/06	29394	0.00	32	180	5.63	\$.70	\$23.37
09/28/06	29214	0.00	30	173	5.77	\$.71	\$22.21
08/29/06	29041	0.00	29	167	5.76	\$.70	\$21.39
07/31/06	28874	0.00	32	241	7.53	\$.90	\$30.30
06/29/06	28633	0.00	29	198	6.83	\$.82	\$24.99
05/31/06	28435	0.00	30	193	6.43	\$.76	\$23.81
05/01/06	28242	0.00	31	272	8.77	\$1.05	\$34.07
03/31/06	27970	0.00	29	331	11.41	\$1.37	\$41.86
03/02/06	27639	0.00	30	320	10.67	\$1.28	\$40.43
01/31/06	27319	0.00	32	344	10.75	\$1.32	\$44.37
12/30/05	26975	0.00	29	243	8.38	\$1.01	\$30.90
12/01/05	26732	0.00	33	224	6.79	\$.83	\$28.88
10/29/05	26508	0.00	31	206	6.65	\$.82	\$26.57
09/28/05	26302	0.00	30	186	6.20	\$.76	\$24.01
08/29/05	26116	0.00	31	198	6.39	\$.78	\$25.53
07/29/05	25918	0.00	30	186	6.20	\$.76	\$24.02
06/29/05	25732	0.00	29	169	5.83	\$.72	\$21.86
05/31/05	25563	0.00	32	186	5.81	\$.70	\$23.36
04/29/05	25377	0.00	29	180	6.21	\$.75	\$22.75
03/31/05	25197	0.00	29	241	8.31	\$.97	\$29.65
03/02/05	24956	0.00	30	303	10.10	\$1.23	\$38.82
01/31/05	24653	0.00	32	368	11.50	\$1.42	\$47.77
12/30/04	24285	0.00	29	326	11.24	\$1.39	\$42.34
12/01/04	23959	0.00	33	258	7.82	\$.96	\$33.32
10/29/04	23701	0.00	31	202	6.52	\$.79	\$25.89
09/28/04	23499	0.00	32	220	6.88	\$.83	\$28.30
08/27/04	23279	0.00	29	185	6.38	\$.78	\$23.86
07/29/04	23094	0.00	30	194	6.47	\$.77	\$24.61
06/29/04	22900	0.00	32	199	6.22	\$.75	\$25.30
05/28/04	22701	0.00	29	179	6.17	\$.73	\$22.38
04/29/04	22522	0.00	29	183	6.31	\$.75	\$23.19
03/31/04	22339	0.00	29	203	7.00	\$.86	\$26.41
03/02/04	22136	0.00	32	414	12.94	\$1.65	\$55.97

CSOC.LRich.SCE.00000134

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	\$38.11
12/30/03	21436	0.00	29	222	7.66	\$0.93	\$28.71
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	\$23.61
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	\$25.51
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	175	6.03	\$0.60	\$18.77
10/29/02	18290	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	159	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	181	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



Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [v] E N

Address: 717 E VERNON ST Deposit: \$696.24 Roommate: RICHARDSON, LAURA: 0.951
 LONG BEACH CA 90805 2726 Estab Date: 06/27/2001 Auth Caller: Active
 Customer # [v] SSN # [v] Tax ID [v] Profile(s): 018-8601-35: 717 E V
 0030-081-90: [v] 60

Prim Phone: (562)-706- Sec Phone: (951)-805

General Info | Events/Notes/Profiles | Billing Details | Credit | Account Maint | Deposit Acct Info

Customer Name: RICHARDSON, LAURA Spouse Name: SEPERATED... Roommate: Auth Caller:

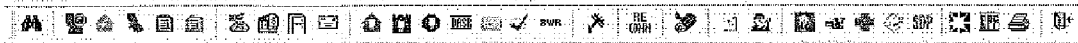
SSN #: [v] POS ID [v] DL# [v] State Name: CALIFORNIA [v] Contacts...
 Business Type: Form of Business: Tax Id: Add Notes...
 Employer: CITY OF LONG BEACH Customer Class: RESIDENTIAL Add Profiles...

Name: Shown on Bill: Show Cust and Dept Show Card Order Show
 Standard Address Non-Standard Address P.O. Box Mail Info: Status: ACTIVE [v] Cust: CA [v] SA [v] SVC [v] Site [v]
 #: 1212 Frac: [v] Prefix: S [v] Street: VICTORY Suffix: BLVD [v] Post Dir: [v] Future...
 Unit Dsg: [v] Units: [v] City: BURBANK State: CALIFORNIA [v] Zip: 91502-2551 Country: USA CA>>

Def??	Primary	Phone Num	Ext	Location	Type	Time	Foreign	Country
<input type="checkbox"/>	N	(951)805	[v]	CELL PHONE	VOICE	DAY TIME		USA
<input type="checkbox"/>	N	(951)805	[v]	CELL PHONE	VOICE	DAY TIME		USA
<input type="checkbox"/>	N	(951)805	[v]	CELL PHONE	VOICE	DAY TIME		USA

Buttons: Add, Delete, Edit, Cancel, Done

Ready...



Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [E] [N]

Address: 717 E VERNON ST Deposit: \$696.24 Roommate: []
 LONG BEACH CA 90805 2728 Estab.Date: 06/27/2001 Auth Caller: []

Customer #: [] SSN #: [] Tax ID: [] Profile(s): []

Print Phone: (562) 706- Sec Phone: (961) 806- []

RICHARDSON, LAURA; 0-951
 019-8501-35: 717 E V
 0038-881-80: 717 E V
 60

General Info | Events/Notes/Profiles | Billing Details | Credit | Account Maint | Deposit Acct Info

Total Deposit Details:

Cash Received: \$920.00 Amount Requested: \$920.00 Amount Disbursed: \$233.76
 Non-Cash Received: \$0.00 Amount Received: \$920.00 Amount Due: \$0.00
 Amount Waived: \$0.00

Deposit Acct	Date Requested	Amount Requested	Amt Received	Amount Due	Date Received	Date Due	Amount Waived	Amount Disbursed	Account Status	Review Date	Non-Cash Ind	Dep PA Ind
	04/05/2006	\$90.00	\$90.00	\$0.00	04/05/2006	SUPPRESS	\$0.00	\$90.00	INACTIVE	06/08/2010	N	N
	04/05/2006	\$395.00	\$395.00	\$0.00	05/09/2006	04/21/2006	\$0.00	\$143.76	ACTIVE	06/08/2010	N	N
	05/21/2007	\$435.00	\$435.00	\$0.00	06/18/2007	06/04/2007	\$0.00	\$0.00	ACTIVE	06/08/2010	N	N

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [Dropdown] E N

Address: 77 E VERNON ST Deposit: \$586.24 Roommate: RICHARDSON, LAURA: 0951
LONG BEACH CA 90806 2726 Estab Date: 06/27/2001 Auth Caller: Active
Customer ID: SSN #: Tax ID: Profile(s): 018-0601-35: 717 EV
0038-001-90: [Dropdown] GO

Print Phone: (562) 706- Sec Phone: (561) 806-

General Info | Ev | [Icons]

CA

Mailing Address

Collection Status

Recent Payment

Extension/PA Am

Next Stiml Date

12 Month Cre

Ret Checks:

DD Exp:

File Edit View Tools Session Options Help

ANOT * * * * * CUSTOMER ACCOUNT NOTE INQUIRY * * * * * Page 1 of 1

Customer Name: Date - 08/26/09 Time - 07:27

Author - AGUIAR, ERIN H

Restrict Viewing ? NO

Update - A AUTHOR ONLY

Cust Acct Num: Subject - OLBP

RICHARDSON, LAURA

562-706-

NEXT STIML - 09/04/09,

OLBP

PF5 = NEXT NOTE PF9 = VIEW LOG

PF12 = PREV TRANS

01/01

Connected to host tndpc.sce.com [192.212.28.100] (V3807213) INUM 11/09 AM

E N P

ELECTRIC

ACTIVE

BRAYTON

E N P

E N P

File Edit View Tools Session Options Help

Print Screen

ANOT * * * * * 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 CUST TO CHNG M/A FRM
 717 E VERNON ST
 LONG BEACH CA 90806 2726
 TO
 1212 S VICTORY BLVD
 BURBANK CA 91502 2551

ALSO UPDATED PHONE #

K. ALI

PF5 = NEXT NOTE PF8 = PREV NOTE PF9 = VIEW LOG
 PF10 = NEXT PAGE PF12 = PREV TRANS

Connected to host tmdoc.sce.com [192.212.28.106] (3807213) NUM 10:09 AM

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [v] E N

Address: 717 E VERNON ST Deposit: \$586.24 Roommate: RICHARDSON, LAURA: 0-951-A Active: All

LONG BEACH CA 90806 2726 Estab Date: 06/27/2001 Auth Caller: 019-9601-35: 717 E V GO

Customer # SSN # Tax ID # Profiles: 0038-881-90: TV

Print Phone: (662) 706 Sec Phone: (861) 805

General Info

CA CA # E N P

Mailing Address: ELECTRIC

Collection Status: ACTIVE

Recent Payment: NS

Extension/PA Am: BRAYTON

Next Stmt Date: E N P

12 Month Cr: E N P

Net Check: E N P

DD Exp: E N P

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [E] [N]

Address: 717 E VERNON ST Deposit: \$686.24 Roommate: RICHARDSON, LAURA: 0951 A
 LONG BEACH CA 90805 2726 Estab Date: 06/27/2001 Auth Caller: 018-8601-35: 717 EV
 0038-881-90: 60

Customer ID: SSN #: Tax ID: Profile(s):

Prim Phone: (562)-700- Sec Phone: (951)-805- 60

General Info | Ev | In3270a myEXTRA Enterprise

File Edit View Tools Session Options Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
 VRQI * * * * * MULTIPLE HISTORICAL QUICKCHECK ORDERS * * * * * Page = 1

Cust Name - RICHARDSON, LAURA Cust Num - [X]
 CA Name - CA Num - [X]

Seq Num	Check Date	Status	Payment Amount	Total Check Amount	Bank Account Number
1.	11/25/09	COMPLETE	68.30	68.30	[X]
2.	03/16/09	COMPLETE	37.91	37.91	
3.	04/20/07	COMPLETE	63.01	63.01	
4.	09/15/06	COMPLETE	106.69	106.69	
5.	05/22/06	COMPLETE	133.93	133.93	
6.	04/05/06	COMPLETE	74.37	164.37	
7.	03/22/04	COMPLETE	127.79	127.79	
8.	03/22/04	CANCELED	127.79	127.79	
9.	07/03/03	COMPLETE	112.74	112.74	

Selection Number - _

PF-12 = RETURN

4:00:11 22/21

Connected to host tndpc.sce.com [192.212.28.100] (V3807213) NUM 10:13 AM

Ready

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [v] E: N

Address: 717 E VERNON ST Deposit: \$686.24 Roommate: RICHARDSON, LAURA: 0951
 LONG BEACH CA 90806 2726 Estab Date: 06/27/2001 Auth Caller: 018-8601-35: 717 E V
 0038-881 90: [v]

Customer ID: SSN ID: Tax ID: Profile(s):

Print Phone: (562) 708- Sec Phone: (951) 805- 60

General Info | EV | 17270a - mySBC.com Enterprise

File: Edit: View: Tools: Session: Options: Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)

VRO1 QUICKCHECK INQUIRY

06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09

Cust Name - RICHARDSON, LAURA Cust Num - [REDACTED]

CA Name CA Num - [REDACTED]

CA M/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] MTR Line - [REDACTED] 3450

ABA # - [REDACTED] Acct# - [REDACTED] Bank Name - XEROX FCU

Auth By - RICHARDSON, LAURA Name on Check - RICHARDSON, LAURA

Notes - VRU QUICK CHECK CONF# [REDACTED]

CA Num	Customer Name	Type	Amount	Reconnect
[REDACTED]	RICHARDSON, LAURA	STD	63.30	

* QuickCheck fee \$ 5.00 Total Check Amount \$ 68.30

PF9 = VIEW LOG PF12 = PREV TRANS

Connected to host tridbc.scc.com [192.212.28.100] (V3907213) NUM 02/02 10:13 AM

Ready

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [Dropdown] E N

Address: 717 E VERNON ST Deposit: \$686.24 Roommate: Active

LONG BEACH CA 90806 2726 Estab Date: 06/27/2007 Auth Caller: All

Customer #: SSN #: Tax ID: Profile: 018-8601-35-717 E V

Prim Phone: (562) 706- Sec Phone: (951) 806- 0038-881-90: GO

General Info | Ev tm32/0a - myFITA Enterprise

File Edit View Tools Session Options Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)

VRQI QUICKCHECK INQUIRY

06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDING 12/03/09

Cust Name - RICHARDSON, LAURA Cust Num - [Redacted]

CA Name - [Redacted] CA Num [Redacted]

CA M/A - 717 E VERNON ST CA Type - STD

LONG BEACH CA 90806-2726 USA

Check Date - 03/16/09 Status - COMPLETE Add Date - 03/16/09

Check# [Redacted] MTR Line [Redacted] 55

ABA # [Redacted] Acct# [Redacted] Bank Name - FIRST CALIFORNIA BANK

Auth By - RICHARDSON, LAURA Name on Check - RICHARDSON, LAURA

Notes - VRU QUICK CHECK CONF# [Redacted]

CA Num	Customer Name	Type	Amount	Reconnect
[Redacted]	RICHARDSON, LAURA	STD	32.91	

QuickCheck fee \$ 5.00 Total Check Amount \$ 37.91

PF9 = VIEW LOG PF12 = PREV TRANS

02/02

Connected to host trdpc.sce.com [192.212.28.100] (93807213) INUM 11:13 AM

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [v]

Address: 717 E VERNON ST Deposit: \$586.24 Roommate: [v] RICHARDSON, LAURA: 0-951 Active

LONG BEACH CA 90806 2726 Estab Date: 06/27/2001 Auth Caller: [v] All

Customer #: 0951 SSN #: [v] Tax ID: [v] Profiles: [v] 018-8601-35: 717 E V 60

Prim Phone: (562)-706- [v] Sec Phone: (951)-906- [v] 0038-881-90: [v]

General Info | myEXTRAL Enterprise

File Edit View Tools Session Options Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)

VRQI * * * * * QUICKCHECK INQUIRY * * * * *

06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09

Cust Name - RICHARDSON, LAURA Cust Num - [v]

CA Name - [v] CA Num - [v]

CA M/A - 717 E VERNON ST CA Type - STD

LONG BEACH CA 90806-2726 USA

Check Date - 04/20/07 Status - COMPLETE Add Date - 04/20/07

Check# - [v] MTR Line - [v] 1485

ABA # - [v] Acct# - [v] Bank Name - FARMERS & MERCHANTS BAN

Auth By - LAURA RICHARDSON Name on Check - LAURA RICHARDSON

Notes - SCE PAYMT

CA Num	Customer Name	Type	Amount	Reconnect
[v]	RICHARDSON, LAURA	STD	58.01	

QuickCheck fee \$ 5.00 Total Check Amount \$ 63.01

PF9 = VIEW LOG PFL2 = PREV TRANS

00.1 02/02

Connected to host tridpc.sce.com [192.212.28.100] (V3897213) INUM 10:13 AM

Dashboard

Name: RICHARDSON, LAURA Spouse: SEPERATED... Disconnect: [] E N

Address: 717 E VERNON ST Deposit: \$686.24 Roommate: RICHARDSON, LAURA: 0.951 Active

LONG BEACH CA 90605 2726 Estab Date: 06/27/2001 Auth Caller: 018-8601-35: 717 E V AI

Customer # [] SSN # [] Tax ID: [] Profile(s): 0038-081-90: GO

Prim Phone: (562)-706- [] Sec Phone: (951)-805- []

General Info | Ev | tn327ba nnyEXTRA! Enterprise

File Edit View Tools Session Options Help

SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)

VRQT ***** QUICKCHECK INQUIRY *****

06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09

CUST Name - RICHARDSON, LAURA CUST Num - []

CA Name - [] CA Num - []

CA M/A - 717 E VERNON ST CA Type - STD

LONG BEACH CA 90806-2726 USA

Check Date - 03/22/04 Status - COMPLETE Add Date - 03/22/04

Check# - [] MICR Line - [] [] 1843

ABA # - [] Acct# - [] Bank Name - XEROX FCU

Auth By - LAURA Name on Check - RICHARDSON, LAURA

Notes -

CA Num	Customer Name	Type	Amount	Reconnect
[]	RICHARDSON, LAURA	STD	122.79	

QuickCheck fee \$ 5.00 Total Check Amount \$ 127.79

PF9 = VIEW LOG PF12 = PREV TRANS

© 2007 02/02

Connected to host tn3pc.sce.com [192.212.28.100] (V3807213) NUM 10:13 AM

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


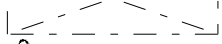
PF6 = EVENTS

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 - 
CA Num - 
Check Digit - 0


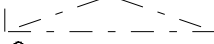
Sel Num	Trans Type	Transaction Amount	Trans/Stmt Date	Stmt Num	Stmt Activity	Account Balance
1.	STATEMENT		09/19/06	6	0.00	0.00
2.	Dep Prin App	90.00-	09/13/06	6		0.00
3.	Dep Prin App	143.76-	09/13/06	6		90.00
4.	STATEMENT		08/15/06	5	0.00	233.76
5.	Payment	49.66-	08/11/06	5		233.76
6.	Late Pyt Chg	2.41	08/02/06	5		283.42
7.	STATEMENT		07/11/06	4	135.95	281.01
8.	Late Pyt Chg	1.23	07/07/06	4		145.06
9.	STATEMENT		06/15/06	3	93.75	143.83
10.	Late Pyt Chg	0.42	06/07/06	3		50.08

Selection Number - Page Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF10 = NEXT PAGE PF12 = RETURN

BCAI * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * * Page - 2
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726

Cust Num - 
CA Num - 
Check Digit - 0

Sel Num	Trans Type	Transaction Amount	Trans/Stmt Date	Stmt Num	Stmt Activity	Account Balance
1.	STATEMENT		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
 1YR_COMMIT
 Business Name: Y Cust Seg: - - -
 Name: HON LAURA RICHARDSON
 Address: 100 W BROADWAY Amount Due: 189.38
 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:
 *Id 2: Sell Name To Mailing List: Y
 Receive Promotional Calls: Y
 Password: Receive Promotional Mail: Y
 Chain/Dealer: FRONT PAGE COMMUNICATIONS/FRONT PAGE COMMUNICATIONS INC
 Services DSS Access Card Comments Change
 CMS Card Chg Hist Billing Ledger Bill Image Select New Account

DTV Show Subscriber 12/16/09 04:32
 Acct: 035737748 Name: HON LAURA RICHARDSON Status: ACTV
 Use Alternate Mailing Address: Y
 Name: HON LAURA RICHARDSON
 Address: 100 W BROADWAY
 SUITE 600
 City: LONG BEACH
 *State/Prov: CA
 Zip Code: 90802-448650 *Country: USA

Use Credit Card: N Use Electronic Funds Transfer: N
 *Credit Card Type: Bank ID Number:
 Credit Card Num: Bank Acct Number:
 Expiration Date: Verify Received:
 Debit Card Due Date: EFT Transmission Days:
 EFT Due Date:
 *Statement Option: Y
 Services DSS Access Card Comments Change
 Sub Demographics Billing Ledger Bill Image Select New Account

DTV Show Subscriber 12/16/09 04:32
 Acct: [] Name: HON LAURA RICHARDSON Status: ACTV

Create Date: 02/12/2009 Subscriber Acct Ind: 04
 Activate Date: 02/13/2009 Bill Cycle Day: 13
 Service Cycle Day: 13
 Last Modified Date: 12/14/2009 Last Billed Date: 12/13/2009
 Last Modified By: BILL_UPDT Last Bill Due Date: 01/02/2010
 Last Bill Amount: 189.38
 Service Suspend Date: Last Payment Date: 11/15/2009
 Disconnect Date: Amt Due At Last 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: Census Block Group: 1
 Dealer Acct Type: CE Latitude: 337619 N
 Created By Dealer: Y [] Longitude: 1181953 W
 Chain Number/Name: [] FRONT PAGE COMMUNICATIONS INC
 Services DSS Access Card Comments Change
 Sub Demographics Billing Ledger Bill Image Select New Account

DTV Show Services 12/16/09 04:32
 Acct No: [] Name: HON LAURA RICHARDSON Status: ACTV
 DSS Access Card: [] Account Balance: 189.38
 -->

Service Cd	Description	Service Amount	Tax Amount	Total Tax Amount	Code	Status
B000005431	Commitment_Comm'l	0.00	0.00	0.00		ACTV -
P000000574	OFFICE CHOICE	74.99	0.00	74.99		ACTV
P000005017	Local Channels_Commercial	5.00	0.00	5.00		ACTV
P000006414	LOCALS HD	0.00	0.00	0.00		ACTV
P000006910	HD Access_Office Choice	12.99	0.00	12.99		ACTV
B000006521	Resend RSN Authorization	0.00	0.00	0.00		DISC
P000001853	Minimum Service	5.00	0.00	5.00		DISC

DTV

CMS Card Change History by Account

12/16/09 04:32

Acct: Name: HON LAURA RICHARDSON

Status: ACTV

Change Date	Mail Group	Type	Old Smartcard	New Smartcard	Status	L/D
----------------	---------------	------	------------------	------------------	--------	-----

DTV

Comments List

12/16/09 04:32

Acct No: []

Name: HON LAURA RICHARDSON

Status: ACTV

Cmt	Imp	Type	Code	Flg	Subject	Date	Time	CSR ID
MISC	0100	N			Miscellaneous Information	09/14/2009	03:08 PM	
MISC	0100	N			Miscellaneous Information	07/07/2009	09:57 AM	
MISC	0100	N			Miscellaneous Information	06/29/2009	02:41 PM	
ACCT	1650	N			COLLECTION CALL-CUST RETURNED	06/26/2009	11:45 AM	
MISC	0100	N			Miscellaneous Information	05/23/2009	03:12 PM	
MISC	0100	N			Miscellaneous Information	05/20/2009	02:51 PM	
MISC	0100	N			Miscellaneous Information	05/20/2009	01:28 PM	
ACCT	7500	N			REFERRED TO-DEALER	05/12/2009	12:25 PM	
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:[ ]
|
+-----+

```

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 amnt on the acct; reinstated services as a courtsey and extended cutoff date by 7 days; informed cust that \$61.40 was past due and the total amnt due is 189.98

-Ja'Mea/Contracts

DTV

Show Comments

12/16/09 04:33

Acct No: 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
 *POSTION: A/P
 *REASON: CCI BECAUSE SHE WANTED TO REQUEST HER 5/13 INVOICE INFORMED THE CUST THAT IT WOULD BE A LEDGER AND SHE WILL RECIEVE W/ IN 4-6 HRS. CUST ALSO REQUESTED AN EXT ON THE ACCT INFORMED THE CUST THAT THE MAX WAS 7 DAYS INFORMED THE CUST THAT IT WOULD BE DUE 7/5

***DESIREE'208504

540 338

DTV

Show Comments

12/16/09 04:33

Acct No: [] [] [] [] 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: [] [] [] []
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: [] [] [] [] 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 m
| ust maintain base programming for 1 year or ECF will be applied to their acc
| ount.
+-----+

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 Castillio
Position: Tech
Reason: cci to resend auth to two recievers
Resolution: resent auth to the two recievers progg was verified

Tomika 186750

DTV

Show Comments

12/16/09 04:33

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 05/20/2009 Time: 01:28 PM CSR ID: PRC84716
COMMENT:

CALLER: FREDDY CANO
POSITION: INSTALLER
REASON: MR CANO IS CALLING IN TO ADD 3 HD RECIEVERS TO THE ACCOUNT , AND HE
REQUESTED HD ACCESS CHANNEL FOR 12.99 TO BE ADDED TO THE ACCOUNT
DENISE/84716 001909640656

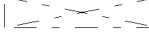
CSOC.LRich.DirTV.0008

CSOC.RICH.009522

DTV

Show Comments

12/16/09 04:33

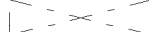
Acct No:  Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 7500 REFERRED TO-DEALER
*DSS Card: 002186741522 Date: 05/12/2009 Time: 12:25 PM CSR ID: PRC173839
COMMENT:

+-----+
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:  Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: EQUIP *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: 04/22/2009 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 RECIEVED PROGRAMING WAS VERIFIED
| CASSANDRA0209910
+-----+

DTV

Show Comments

12/16/09 04:34

Acct No: [] [] [] [] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 8700 STATEMENT-NEEDED EXPLANATION
*DSS Card: [] [] [] [] Date: 02/24/2009 Time: 12:36 PM CSR ID: PRC84716
COMMENT:

+-----+
| CALLER: ROSA HERNANDEZ
| POSITION: ATTENTION PERSON
| REASON: MISS HERNANDEZ IS CALLING IN STATES THAT THEY MADE A FULL PAYMENT FO
| R THE YEAR . I EXPLAINED TO HER THAT IN STELLENT THE PAPER WORK THAT WAS SEN
| T TO US DID HAVE THE SERVICES MONTHLY NOT ANNUALLY AND NO EVEDINCE OF PAYMEN
| T WAS ON THE PAPER WORK SHE STATES SHE SENT THE FUNDS TO FRONT PAGE , SO I R
| EPERED HER THERE
| DENISE/84716
+-----+

CSOC.LRich.DirTV.0010

CSOC.RICH.009524

DTV

Show Comments

12/16/09 04:34

Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: [REDACTED] Date: 02/19/2009 Time: 02:52 AM CSR ID: ADDCMTBATCH
COMMENT:

+-----+
| Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or ECF will be applied to their account.
+-----+

DTV

Show Comments

12/16/09 04:35


Acct No: [REDACTED] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: [REDACTED] Date: 02/13/2009 Time: 01:11 PM CSR ID: PRC191693
COMMENT:

+-----+
| ACCT/ PH #: 35737748
| NAME: freddie cano
| POSITION: tech
| REASON: activate 1 receiever
| RESOLUTION: programming verified
| ANGELA *****191693
+-----+

DTV

Show Comments

12/16/09 04:35

Acct No:  Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: P00000000001 Date: 02/13/2009 Time: 09:17 AM CSR ID: PRC151536
COMMENT:

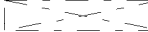
LUCY DEALER
CHECKED ACCT STATUS

TIFFANY

DTV

Show Comments

12/16/09 04:35

Acct No:  Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 8100 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 B-CODE ADDED

LATARSHA (CONTRACTS)

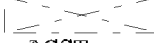
CSOC.LRich.DirTV.0012

CSOC.RICH.009526

DTV

Show Comments

12/16/09 04:35

Acct No:  Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 8700 STATEMENT-NEEDED EXPLANATION
*DSS Card: Date: 02/12/2009 Time: 07:12 PM CSR ID: PRC176390
COMMENT:

+-----+
|recieved fax and created a new account with 5 pages
|kjackson
+-----+

CSOC.LRich.DirTV.0013

CSOC.RICH.009527

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: C11BF9EA000006
 *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

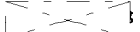
Callback Phone No:

Last Modified Date: 09/14/2009
 Last Modified By: PRC583944

DTV

DSS Access Card

12/16/09 04:36

Acct:  Name: HON 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: 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: C11BE9DJ301922

*Manufacturer: DIRECTV

*Model Number: H21-100

RID: 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: [] Name: HON LAURA RICHARDSON

Status: ACTV

DSS Access Card Information:

*DSS Access Card ID: 001901085447
 Status: ACTV
 Indicator:
 Location: 0
 *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: C11BE9DJ301863
 *Manufacturer: DIRECTV
 *Model Number: H21-100
 RID: 029415711471
 IRD ID:

Change Satellite IDs:
 Software Ver:

Activation Date: 05/20/2009
 CAMC Subscr ID: 300108544
 Old DSS ACC ID:
 Replace Date:
 Disconnect Date:
 Security Rating: 0


Callback Phone No:

Last Modified Date: 07/20/2009
 Last Modified By: AUTO_REIN

DTV

Change DSS Access Card

12/16/09 04:36

Acct:  Name: HON LAURA RICHARDSON

Status: ACTV

DSS Access Card Information:

*DSS Access Card ID: 001909640656
 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

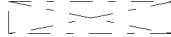
Pay-Per-View Information:

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: C11BE9DJ301410
 *Manufacturer: DIRECTV
 *Model Number: H21-100
 RID: 029419174239
 IRD ID:

Change Satellite IDs:
 Software Ver:

Activation Date: 05/20/2009
 CAMC Subscr ID: 
 Old DSS ACC ID:
 Replace Date:
 Disconnect Date:
 Security Rating: 0

Callback Phone No:

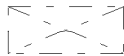
Last Modified Date: 07/20/2009
 Last Modified By: AUTO_REIN

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
 Status: ACTV
 Indicator:
 Location: PRIMARY
 *Rating Code: X
 Restricted: N
 Installer ID:
 Card Type: P
 Phone Connection: Y
 Mirror: Y
 Charge Mirror Fee: N
 *Receiver Indicator: OWN
 Pers. Region Bits: D
 Parent CSS: 1 DTV
 CAM Period ID: 05

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: C11BD8RY202524
 *Manufacturer: DIRECTV
 *Model Number: H21-100
 RID: 029411821910
 IRD ID:
 Change Satellite IDs:
 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

DTV

Acct No: []

Show Service History
Name: HON LAURA RICHARDSON

12/16/09 04:37
Status: ACTV

Action	Date	Time	Service	DSS Card	Alt Acct No	CSR ID
Create	02/13/09	14:02	COMMITCOM	002186741522		PRC175225
Create	02/13/09	14:02	OFFICE CHOICE	002186741522		PRC175225
Create	02/13/09	14:02	LCLCHCOM	002186741522		PRC175225
Disconn	03/28/09	04:00	LCLCHCOM	002186741522		NONPY_CUTOFF
Create	03/28/09	04:00	MINSVC	002186741522		NONPY_CUTOFF
Disconn	03/28/09	04:00	OFFICE CHOICE	002186741522		NONPY_CUTOFF
Disconn	03/28/09	04:00	COMMITCOM	002186741522		NONPY_CUTOFF
Disconn	04/02/09	20:32	MINSVC	002186741522		AUTO_REIN
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

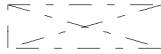
Disconn	07/05/09	03:46	OFFICE CHOICE	001901085447	NONPY_CUTOFF
Disconn	07/05/09	03:46	OFFICE CHOICE	001854297445	NONPY_CUTOFF
Disconn	07/05/09	03:46	COMMITCOM	001854297445	NONPY_CUTOFF
Disconn	07/05/09	03:46	COMMITCOM	002186741522	NONPY_CUTOFF
Disconn	07/05/09	03:46	COMMITCOM	001901085447	NONPY_CUTOFF
Disconn	07/05/09	03:46	COMMITCOM	001909640656	NONPY_CUTOFF
Reinste	07/07/09	10:45	OFFICE CHOICE	001854297445	PRC522901
Reinste	07/07/09	10:45	OFFICE CHOICE	001909640656	PRC522901
Reinste	07/07/09	10:45	OFFICE CHOICE	001901085447	PRC522901
Reinste	07/07/09	10:45	OFFICE CHOICE	002186741522	PRC522901
Reinste	07/07/09	10:45	LCLCHCOM	001854297445	PRC522901
Reinste	07/07/09	10:45	LCLCHCOM	001901085447	PRC522901
Reinste	07/07/09	10:45	LCLCHCOM	002186741522	PRC522901
Reinste	07/07/09	10:45	LCLCHCOM	001909640656	PRC522901
Reinste	07/07/09	10:45	COMMITCOM	001901085447	PRC522901
Reinste	07/07/09	10:45	COMMITCOM	001854297445	PRC522901
Reinste	07/07/09	10:45	COMMITCOM	002186741522	PRC522901
Reinste	07/07/09	10:45	COMMITCOM	001909640656	PRC522901
Reinste	07/07/09	10:45	LOCALSHD	002186741522	PRC522901
Reinste	07/07/09	10:45	LOCALSHD	001901085447	PRC522901
Reinste	07/07/09	10:45	LOCALSHD	001854297445	PRC522901
Reinste	07/07/09	10:45	LOCALSHD	001909640656	PRC522901
Reinste	07/07/09	10:45	HDOFFCHO	001854297445	PRC522901
Reinste	07/07/09	10:45	HDOFFCHO	001909640656	PRC522901
Reinste	07/07/09	10:45	HDOFFCHO	001901085447	PRC522901
Reinste	07/07/09	10:45	HDOFFCHO	002186741522	PRC522901
Disconn	07/20/09	20:32	MINSVC	002186741522	AUTO_REIN
Disconn	07/20/09	20:32	MINSVC	001909640656	AUTO_REIN
Disconn	07/20/09	20:32	MINSVC	001854297445	AUTO_REIN
Disconn	07/20/09	20:32	MINSVC	001901085447	AUTO_REIN
Disconn	09/14/09	16:05	HDOFFCHO	001854297445	PRC583944
Disconn	09/14/09	16:05	LOCALSHD	001854297445	PRC583944
Disconn	09/14/09	16:05	LCLCHCOM	001854297445	PRC583944
Disconn	09/14/09	16:05	OFFICE CHOICE	001854297445	PRC583944
Disconn	09/14/09	16:05	COMMITCOM	001854297445	PRC583944
Disconn	09/14/09	16:05	Add'l Receiver	001854297445	PRC583944
Create	09/14/09	16:06	Add'l Receiver	001723419295	PRC583944
Create	09/14/09	16:06	COMMITCOM	001723419295	PRC583944
Create	09/14/09	16:06	OFFICE CHOICE	001723419295	PRC583944
Create	09/14/09	16:07	LCLCHCOM	001723419295	PRC583944
Create	09/14/09	16:07	LOCALSHD	001723419295	PRC583944
Create	09/14/09	16:07	HDOFFCHO	001723419295	PRC583944

DTV

Billing Ledger

12/16/09 04:37

Acct No:



Name: HON LAURA RICHARDSON

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	P000000574	02/13/09	03/12/09		69.99	69.99
02/13/09	LCLCHCOM	P000005017	02/13/09	03/12/09		6.99	76.98
02/14/09	First Bill	#953871695	02/13/09	03/05/09			76.98
03/11/09	Commercial Cred	F000002570				-16.99	59.99
03/14/09	Late Fee	L000000014	03/13/09			3.00	62.99
03/14/09	LCLCHCOM	P000005017	03/13/09	04/12/09		6.99	69.98
03/14/09	OFFICE CHOICE	P000000574	03/13/09	04/12/09		69.99	139.97
03/14/09	Monthly Bill	#973203479	03/13/09	04/02/09			139.97
03/25/09	CrtsyCRends0409					-3.01	136.96
03/28/09	LVL1 Disc Adj	P000005017	03/28/09	04/12/09		-3.73	133.23
03/28/09	LVL1 Disc Adj	P000000574	03/28/09	04/12/09		-37.33	95.90
03/28/09	MINSVC	P000001853	03/28/09	04/12/09		2.67	98.57
04/02/09	Payment - Check					-76.98	21.59
04/14/09	Late Fee	L000000014	04/13/09			.80	22.39
04/14/09	Monthly Bill	#992804100	04/13/09	05/03/09			22.39
04/21/09	Payment - Check					-62.99	-40.60
04/22/09	OFFICE CHOICE	P000000574	04/22/09	05/12/09		52.49	11.89
04/22/09	LCLCHCOM	P000005017	04/22/09	05/12/09		3.50	15.39
04/22/09	RESND RSN	B000006521	04/22/09	05/21/09			15.39
05/11/09	Commercial Cred	F000002570				-16.99	-01.60
05/14/09	LCLCHCOM	P000005017	05/13/09	06/12/09		5.00	3.40
05/14/09	OFFICE CHOICE	P000000574	05/13/09	06/12/09		74.99	78.39
05/14/09	Monthly Bill	#012341931	05/13/09	06/02/09			78.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	82.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	86.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	90.39
05/20/09	HDOFFCHO	P000006910	05/20/09	06/12/09		10.39	100.78
05/20/09	LOCALSHD	P000006414	05/20/09	06/12/09			100.78
06/11/09	Commercial Cred	F000002570				-16.99	83.79
06/14/09	Late Fee	L000000014	06/13/09			3.07	86.86
06/14/09	HDOFFCHO	P000006910	06/13/09	07/12/09		12.99	99.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	104.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	109.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	114.85
06/14/09	LCLCHCOM	P000005017	06/13/09	07/12/09		5.00	119.85
06/14/09	OFFICE CHOICE	P000000574	06/13/09	07/12/09		74.99	194.84
06/14/09	Monthly Bill	#031986557	06/13/09	07/03/09			194.84
07/05/09	LVL1 Disc Adj	P000006910	07/05/09	07/12/09		-3.46	191.38
07/05/09	LVL1 Disc Adj	P000005017	07/05/09	07/12/09		-1.33	190.05
07/05/09	LVL1 Disc Adj	P000000574	07/05/09	07/12/09		-20.00	170.05
07/05/09	MINSVC	P000001853	07/05/09	07/12/09		1.33	171.38
07/07/09	OFFICE CHOICE	P000000574	07/07/09	07/12/09		15.00	186.38
07/07/09	LCLCHCOM	P000005017	07/07/09	07/12/09		1.00	187.38
07/07/09	HDOFFCHO	P000006910	07/07/09	07/12/09		2.60	189.98
07/11/09	Commercial Cred	F000002570				-16.99	172.99
07/14/09	Late Fee	L000000014	07/13/09			5.00	177.99
07/14/09	HDOFFCHO	P000006910	07/13/09	08/12/09		12.99	190.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	195.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	200.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	205.98
07/14/09	MINSVC	P000001853	07/13/09	08/12/09		5.00	210.98

CSOC.LRich.DirTV.0021

CSOC.RICH.009535

07/14/09	LCLCHCOM	P000005017	07/13/09	08/12/09	5.00	215.98
07/14/09	OFFICE CHOICE	P000000574	07/13/09	08/12/09	74.99	290.97
07/14/09	Monthly Bill	#051547512	07/13/09	08/02/09		290.97
07/20/09	Payment - Check				-94.06	196.91
07/20/09	Payment - Check				-100.78	96.13
08/05/09	Payment - Check				-96.13	0.00
08/11/09	Commercial Cred	F000002570			-16.99	-16.99
08/14/09	HDOFFCHO	P000006910	08/13/09	09/12/09	12.99	-04.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	1.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	6.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	11.00
08/14/09	LCLCHCOM	P000005017	08/13/09	09/12/09	5.00	16.00
08/14/09	OFFICE CHOICE	P000000574	08/13/09	09/12/09	74.99	90.99
08/14/09	Monthly Bill	#071841194	08/13/09	09/02/09		90.99
09/04/09	Payment - Check				-90.99	0.00
09/11/09	Commercial Cred	F000002570			-16.99	-16.99
09/14/09	HDOFFCHO	P000006910	09/13/09	10/12/09	12.99	-04.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	1.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	6.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	11.00
09/14/09	LCLCHCOM	P000005017	09/13/09	10/12/09	5.00	16.00
09/14/09	OFFICE CHOICE	P000000574	09/13/09	10/12/09	74.99	90.99
09/14/09	Monthly Bill	#092582461	09/13/09	10/03/09		90.99
09/14/09	Disconnect Adj	F910000000	09/14/09	10/12/09	-4.83	86.16
09/14/09	Add'l Receiver	F910000000	09/14/09	10/12/09	4.83	90.99
10/10/09	Payment - Check				-90.99	0.00
10/11/09	Commercial Cred	F000002570			-16.99	-16.99
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	-11.99
10/14/09	HDOFFCHO	P000006910	10/13/09	11/12/09	12.99	1.00
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	6.00
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	11.00
10/14/09	LCLCHCOM	P000005017	10/13/09	11/12/09	5.00	16.00
10/14/09	OFFICE CHOICE	P000000574	10/13/09	11/12/09	74.99	90.99
10/14/09	Monthly Bill	#113217369	10/13/09	11/02/09		90.99
11/11/09	Commercial Cred	F000002570			-16.99	74.00
11/14/09	Late Fee	L000000014	11/13/09		3.70	77.70
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	82.70
11/14/09	HDOFFCHO	P000006910	11/13/09	12/12/09	12.99	95.69
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	100.69
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	105.69
11/14/09	LCLCHCOM	P000005017	11/13/09	12/12/09	5.00	110.69
11/14/09	OFFICE CHOICE	P000000574	11/13/09	12/12/09	74.99	185.68
11/14/09	Monthly Bill	#133811937	11/13/09	12/03/09		185.68
11/15/09	Payment - Check				-90.99	94.69
12/11/09	Commercial Cred	F000002570			-16.99	77.70
12/14/09	Late Fee	L000000014	12/13/09		3.70	81.40
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	86.40
12/14/09	HDOFFCHO	P000006910	12/13/09	01/12/10	12.99	99.39
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	104.39
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	109.39
12/14/09	LCLCHCOM	P000005017	12/13/09	01/12/10	5.00	114.39
12/14/09	OFFICE CHOICE	P000000574	12/13/09	01/12/10	74.99	189.38
12/14/09	Monthly Bill	#154416871	12/13/09	01/02/10		189.38

DTV

Acct No: [REDACTED]

Show Pay-Per-View
Name: HON LAURA RICHARDSON

12/16/09 04:38

Status: ACTV

Account Balance: 189.38

->

Event Code	Description	Air Date/Time	PPV Amount
------------	-------------	------------------	---------------

CSOC.LRich.DirTV.0023

CSOC.RICH.009537



2008 HOLIDAY OFFER OFFICE CHOICE COMMITMENT FORM for NEW CUSTOMERS

ALL PROGRAMMING AND PRICING SUBJECT TO CHANGE AT ANY TIME.

Hon Laura Richardson

Establishment Name / DBA * Phone # * Fax # * Email Address

100 W Broadway Ste. 600 Long Beach CA 90802

Service Address * City * State * ZIP Code *

front page communications, inc 1693871

Dealer Name* Dealer # *

* = Mandatory

Offers Available until 3/3/09

Required programming for the standard equipment* offer:

Package	Regular monthly package price	Special monthly price for 12 months after promotional discount
OFFICE CHOICE with Local Channels	\$76.98	<u>\$59.99</u>
OFFICE CHOICE No Local Channels	\$69.99	\$59.99
SELECCION COMERCIAL ULTRA™ with Local Channels	\$51.98	\$45.99
SELECCION COMERCIAL ULTRA™ No Local Channels	\$44.99	\$39.99

In markets where local channels are available, OFFICE CHOICE® with Local Channels programming or SELECCION COMERCIAL ULTRA™ with Local Channels will automatically be activated. Final price does not include applicable state sales tax. Applicable taxes and other fees, based on package price of OFFICE CHOICE® with Local Channels or SELECCION COMERCIAL ULTRA™ with Local Channels, if available, will be added monthly to your account. Discounted, promotional rates will be applied to months 2 through 13 of your annual subscription.

--Required programming for the optional discounted programming offer: DIRECTV HD Access Programming Offer:

Yes, I would like to receive DIRECTV HD Access FREE for three months.

By checking this box, I agree to activate and maintain DIRECTV HD Access for a minimum of 12 consecutive months from the time of activation in order to receive said credits. I understand that in the fifth month, my DIRECTV HD Access will continue at the regular payable charge of \$10.99/mo. In the event I elect to cancel my subscription to DIRECTV HD Access prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of \$150, in addition to other early cancellation fees as may be set forth below.

Discounted, promotional rate for DIRECTV HD Access will be applied to months 2 through 4 of your annual subscription. To access DIRECTV HD programming, HD Access fee (\$10.99/mo.), a Slimline Dish, HD receiver, and HD television equipment required. Number of HD channels varies based on package selection.

I agree to activate the OFFICE CHOICE® package including Local Channels or the SELECCION COMERCIAL ULTRA™ package including Local Channels (where local channels are currently available) without interruption for twelve (12) consecutive months in order to receive said credits. Required services must be activated for eligibility. In the event I elect to cancel my subscription to the required programming packages prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of \$300, plus taxes. This cancellation fee is not pro-ratable.

Signature: [Signature] Date: 2/12/09

Print Name: Rosa Hernandez

** Standard equipment offer includes up to two (2) standard DIRECTV® Receivers, or one (1) DIRECTV® HD Receiver and one (1) standard DIRECTV® 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 ST New Customer Offer, 1606 NW 167th Street, Miami, FL 33169

Q4 2008 Private Office New Customer -- Private Office Commitment Form



Private Office Order Form

DIRECTV Account #:

(Required when ordering additional services after account activation.)

DIRECTV FOR BUSINESS™

37th Congressional District
Customer Name

_____ Email Address

Hon. Laura Richardson
DBA

Rosa Hernandez
Contact Name

100 W. Broadway Ste. 600
Service Address (Street address must be given)

Long Beach
City

CA 90802
State ZIP

_____ Service Phone Number

_____ Service Fax Number

_____ Billing Address

_____ City

_____ State ZIP

_____ Billing Phone Number

_____ Billing Fax Number

Please choose one

Legal Structure: Sole Proprietorship Partnership Corporation LLC Government Agency

State of Organization (e.g., CA, NY, etc.): CA Federal Tax ID Number: _____ Tax Exempt: Yes No

If you are a government agency, non-profit organization, or direct payment company, attach copy of tax exemption certificate.

Please choose your applicable type of establishment.

PRIVATE VIEWING: PRIVATE OFFICE OTHER: _____

Programming (please fill in)

	Monthly Fee*	Annual / Season*
OFFICE CHOICE® Package Service automatically renews**	\$ 69.99	\$
OFFICE ENTERTAINMENT® Package Service automatically renews**	\$	\$
OFFICE INFORMATION® Package Service automatically renews**	\$	\$
Local channels	\$ 6.99	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Additional receivers charged at \$4.99 monthly, per receiver for all activated programming.	\$4.99 X _____ receivers =	\$
PURCHASE ORDERS NOT ACCEPTED.	TOTAL PAYMENT ENCLOSED*	\$

Payment Options

Check Enclosed VISA MasterCard Optima American Express Discover Card

Name as it appears on credit card: _____ Credit Card #: _____ Exp. Date: _____

Amount To Charge Against Credit Card (Total Payment): \$ _____ I authorize the use of this credit card for recurring payments? Yes No

Signature of Cardholder: Bill Murray 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.

LOLA RODRIGUEZ Commercial Sales Agent Name 1693871 Commercial Dealer Number
Phone Number 310-616-9829 Fax Number Email Address FPCommercial@901.com

Signature of Sales Agent: Lory Reed Date: 02/12/09

Customer Signature: Rosa Hernandez Date: 2/12/09

DIRECTV Commercial Viewing Agreement

Effective as of January 2006, until replaced

CONTACTING DIRECTV: You may contact our DIRECTV Business Service Center by calling 1-888-200-4366 or by writing to: DIRECTV Business Service Center, P.O. Box 5392, Miami, FL 33152-5392.

DEFINITIONS:

As used in this Agreement:

"DIRECTV," "we," "us," or "our" means DIRECTV, Inc. or any of its authorized commercial sales agents;

"You," "your," or "Customer" means the entity identified below that is responsible for the payment of fees and charges to us;

"Access Card" means the conditional access card inserted into the DIRECTV System receiver unit used in the reception of DIRECTV® programming services;

"DIRECTV System" means the equipment, including the Access Card, that is used to receive DIRECTV programming services;

"Marks" means any trademarks, symbols, logos, etc. whether owned by DIRECTV or a third party(s), that are used in connection with or are otherwise associated with the Service(s), as defined below; and

"Service(s)" means DIRECTV programming including subscriptions, sports, music and other programming) and any other services that we may provide to you under this Agreement.

1) AGREEMENT TO TERMS AND CONDITIONS: You promise to pay amounts billed by us for the Services and related fees, taxes, and charges. We have the right to require payment in advance of activation of your account for any or all services, related fees, taxes and charges. You authorize DIRECTV to make inquiries into your credit worthiness, including receipt and review of credit bureau information. And, based on the results of such credit inquiry we may refuse to provide Services to you. We reserve the right to change these terms and conditions, including the Applicable Fees and Charges identified below. If any changes are made, we will send you a written notice describing the change and its effective date. If a change is not acceptable to you, you may cancel your service; provided, however, that if you do cancel service you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 14 days after the date of the written notice describing the change, your continued receipt of any service is considered to be your acceptance of that change.

2) BILLING STATEMENTS AND PAYMENTS: We will send you a statement for each billing cycle in which you have an outstanding balance (usually once every 30 days). Statements will show: a) payments, credits, purchases, and any other charges to your account; and b) the amount you owe to DIRECTV and the date the payment is due. Payment must be made via check or money order payable to DIRECTV in U.S. Dollars. We reserve the right, but not the obligation, to accept credit card payments made in U.S. Dollars. Payment of the outstanding balance is due in full upon receipt of the bill. If we do not receive payment from you before your next statement is issued, we have the right to inactivate your service upon the expiration of any applicable grace period with respect to the amount due. We may, but are not required to, accept partial payments from you. If partial payments are made and accepted, they will be applied to statements starting with the oldest outstanding statement.

3) PAYMENT FOR SERVICE: You promise to pay for: a) all DIRECTV programming and other services ordered by you or anyone who uses your DIRECTV System(s), whether with or without your permission, through all periods until you cancel the subscription and other services; b) administrative fees and any other fees as provided for in this Agreement or by applicable law; and c) all taxes or other governmental fees, which are now or may in the future be assessed because you receive our service. If you paid for an annual subscription to any DIRECTV programming service and your account is past due for any amounts owed to us, your annual subscription may, at our sole discretion, be converted to a monthly subscription. This conversion will prorate your annual subscription and all monies owed to us to the present date. The resulting credit, if any, shall be applied to any past due amounts, and any remaining credit is applied to your future monthly services.

4) QUESTIONS ABOUT YOUR BILL: If you think your statement is incorrect or if you need more information about an item on your statement, you can contact DIRECTV Customer Service in writing at the address or phone number indicated above. You must contact us within sixty (60) days of the date you receive the statement on which the error or problem appeared. Undisputed portions of the statement must be paid before the next statement is issued to avoid an Administrative Late Fee and possible inactivation of services. Please contact us promptly if your service and/or billing address changes.

5) CLOSING YOUR ACCOUNT: You may inactivate or modify services you receive, or cancel your account, by notifying DIRECTV Customer Service. If you cancel your account, you are still responsible for payment of all outstanding balances accrued through the date of cancellation or any early termination fees or penalties pursuant to this Agreement and the terms and conditions of any other promotional offer which you participated in.

6) FEES AND CHARGES: You understand and agree that we do not extend credit to customers and that any charges or fees assessed for late payments, returned payments, and reactivation are not interest charges. You understand and agree that all such fees are either as prescribed by law in the state in which your service address is located or are reasonably related to the actual expense we incur or are

required to expend as a result of late or unsatisfied payment. In the case of late payment or non-payment for any of the DIRECTV programming services you ordered or any of the charges stated below, you understand and agree that we may report such late payment or non-payment to the appropriate credit reporting agencies. Following activation of your account, charges for some programming services are non-refundable, regardless of the services.

Access Card Replacement Fee: If you report to DIRECTV Customer Service that the Access Card for your DIRECTV System receiver unit is lost, damaged, defective, or stolen, and our evaluation of the Access Card (if available) does not reveal unauthorized tampering or modification, then we agree to replace the Access Card upon your request. You will be charged an Access Card Replacement Fee of \$20.00, which includes shipping. Your Access Card will only work in the DIRECTV System receiver unit that came with it. **Administrative Late Fee:** If we do not receive your payment before your next statement is issued, you may be charged an Administrative Late Fee of up to \$25.00. **Change of Service Fee:** If you request a change of DIRECTV Service from one programming package to another, you may be charged a Change of Service Fee of up to \$10.00. **Deposits:** If your service is inactivated because you did not submit payment on time or for any other reason, in addition to payment of past due amounts, we may require a deposit before reactivating your programming service. Deposits shall not earn or accrue interest. **Duplicate Statement Fee:** For each statement copy requested, you may be charged a Duplicate Statement Fee of up to \$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. **Returned Payment Fee:** If the bank or other financial institution on which your payment is drawn refuses to pay us for any reason and the check, money order, credit card payment, or other instrument is returned to us unpaid, you agree to pay a Returned Payment Fee of up to \$15.00. **Additional DIRECTV System Receiver Authorization Fee:** For private viewing customers, we may charge you a fee, as set forth on the rate card (if applicable), for each additional DIRECTV System receiver that you request to be authorized to receive the same programming via continuous connection to the same land-based telephone as your initial DIRECTV System receiver ("Additional Receivers"). Each Additional Receiver must be located at the same address as the initial DIRECTV System receiver, which address is identified as the "Service Address" in the Application attached hereto. We reserve the right to limit the number of the Additional Receivers that you may use and to establish rules for such use. Any additional receiver not continuously connected to the identified land-based telephone line shall be deemed a primary receiver and you shall be charged accordingly. **DIRECTV® PAY PER VIEW Order Assistance Fee:** For private viewing customers, the most convenient method of ordering DIRECTV® PAY PER VIEW services is by using the on-screen program guide and DIRECTV remote control unit to select the movies and other events we offer. To use this method, your DIRECTV System receiver must be continuously connected to a land telephone line. If you order a DIRECTV® PAY PER VIEW movie or event over the telephone by calling DIRECTV Customer Service, a DIRECTV® PAY PER VIEW Order Assistance Fee of up to \$10.00 may be charged to your account for each DIRECTV® PAY PER VIEW movie or event, or other service that you order with Customer Service's assistance, whether or not you later cancel the order.

7) CHANGES IN PROGRAMMING SERVICE AND FEES/SERVICE RENEWAL: We reserve the right to change the programming packages, programming services, or other services we offer, and our prices or fees, at any time. We may also rearrange, delete, add to, or otherwise change the services. For any changes to the programming packages, prices, or fees that are within our control, we will notify you of the change and its effective date. If the change is not acceptable to you, you may cancel your programming service in whole or in part; provided, however, that if you do cancel service you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 30 days, your continued receipt of any DIRECTV programming service after the effective date of the change will be deemed to be your acceptance of that change, and you will continue to be responsible for payment. DIRECTV programming services that you subscribe to on a periodic basis may be renewed automatically, provided we continue to carry the service, unless you contact DIRECTV Customer Service to cancel the services.

8) COLLECTION OF AMOUNTS OWED TO US: If we choose to use any collection agency or attorney to collect money that you owe us or to assert any other right which we may have against you, you agree to pay the reasonable costs of collection or other action.

9) LIMITATION OF LIABILITY/EXCLUSION OF WARRANTIES: DIRECTV IS NOT RESPONSIBLE FOR INTERRUPTIONS OF SERVICE THAT ARE REASONABLY BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOD, POWER FAILURE, OR ANY OTHER CAUSE. OUR LIABILITY FOR ANY INTERRUPTION OF SERVICE SHALL NOT EXCEED THE PROGRAMMING FEES DIRECTLY ATTRIBUTABLE TO THE PERIOD OF TIME DURING WHICH SERVICE WAS INTERRUPTED. WE SHALL NOT BE LIABLE FOR COSTS OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, NOR FOR ANY LOSS OF PROFITS, LOSS OF BUSINESS, LOSS OF USE, INTERRUPTION OF BUSINESS, OR OTHER INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND ARISING OUT OF THIS AGREEMENT, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS, AND NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE

OF ANY LIMITED REMEDY. WE MAKE NO WARRANTY, EITHER EXPRESS OR IMPLIED, REGARDING THE DIRECTV EQUIPMENT OR ANY SERVICES PROVIDED TO YOU. ALL SUCH WARRANTIES ARE EXPRESSLY EXCLUDED. WE ALSO ARE NOT RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES RELATING TO THE DIRECTV EQUIPMENT. IN ADDITION, WE SHALL HAVE NO LIABILITY TO ANY PERSON OR ENTITY DUE TO OR BASED ON THE CONTENT OR YOUR EXHIBITION OF ANY OF THE PROGRAMMING OR OTHER SERVICES PROVIDED BY US INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR THE PAYMENT OF ANY REQUIRED MUSIC LICENSE FEES. YOU ACKNOWLEDGE THAT YOUR DIRECTV EQUIPMENT HAS BEEN ACQUIRED SEPARATE AND APART FROM THIS AGREEMENT. ANY RIGHTS AND REMEDIES WITH RESPECT TO THE DIRECTV EQUIPMENT MUST BE HANDLED DIRECTLY WITH THE MANUFACTURER OR SUPPLIER OF SUCH EQUIPMENT.

10) LIABILITY FOR UNAUTHORIZED USE: If your DIRECTV equipment is stolen or otherwise removed from your premises without your authorization, you must notify DIRECTV Customer Service immediately, but in any event not more than 5 days after such removal, or else you may be liable for payment to us for unauthorized use of your DIRECTV System. You will not be liable for unauthorized use after we receive notification.

11) RULES FOR USE; TERMINATION: You are hereby granted the right to receive, exhibit and use the Services in accordance with the terms and conditions set forth in this Agreement, subject to the following rules for use with which you agree to comply. Admission may not be charged for the viewing of, or listening to, any Service(s) provided by us. The Services may not be reproduced, transmitted, performed, recorded, duplicated, transcribed and distributed in real-time or near real-time (i.e., provide a "running account") or broadcast. Notwithstanding the foregoing, operation of an authorized DIRECTV digital video recorder, and its intended applications, within the confines of the location shall not be deemed a violation of this Agreement. If you become aware that any third party is reproducing, transmitting, reselling, performing, recording, duplicating, or cablecasting any or all of the Services (whether at your premises or otherwise), or that any third party is receiving, decoding, and/or exhibiting any or all of the Services without authorization from us or at any location other than that which has been authorized by us, you shall notify us immediately and cooperate with us, at our expense for reasonable out-of-pocket expenses, in taking steps to prevent such unauthorized use. No Service provided to you under this Agreement may be used for any unlawful purpose and you shall amend by any and all federal, state, and local rules and regulations applicable to its use and/or exhibition of the Services. You agree that all Services will be exhibited in entirety, in original form and as provided by us, without any modifications, additions (including the addition of a crawl line), or deletions to any of the Services. The music services, including XM Satellite Radio, shall not be used only as accompaniment to routine activities, such as, but not limited to, work, shopping, conversation, dining, and relaxation, and shall not be used as an accompaniment to dancing or to serve as an adjunct to any other physical activity (e.g. skating) and for which there is no admission fee charged. You shall not use any of the Marks for any purpose whatsoever and, you agree not to do so unless you receive express written consent from us. You must execute and abide by any and all agreements required by programming provider(s) in connection with your use and/or DIRECTV's provision of such programming services to you, if any. You shall comply with all applicable DIRECTV requirements with respect to directly and continuously connecting the DIRECTV System receivers to the land-based telephone line identified therein as being associated with each such receiver, information regarding programming services that you have ordered is transmitted via the land-based telephone line(s) identified therein. In addition, we may immediately 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 so deactivated, in addition to the indemnification obligations described below, you are still responsible for payment of all outstanding balances accrued through the date of deactivation. DIRECTV System Access Cards are the property of DIRECTV, Inc. Any tampering or other unauthorized modification to the Access Card may result in, and subject you to, legal action.

12) PROGRAMMING BLACKOUTS; INDEMNIFICATION: Certain programming Services we transmit may be blacked out or otherwise unavailable to commercial customers in your local reception area due to legal, contractual, or other restrictions. If you circumvent or attempt to circumvent any of these blackouts or programming restrictions, you may be subject to legal action. YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD DIRECTV, ITS OFFICERS, EMPLOYEES, AGENTS AND REPRESENTATIVES HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, LIABILITIES, EXPENSES (INCLUDING REASONABLE ATTORNEYS' FEES AND COSTS OF LITIGATION), LOSSES, JUDGMENTS, AND ASSESSMENTS OF ANY KIND WHATSOEVER DIRECTLY OR INDIRECTLY RESULTING FROM YOUR BREACH OF ANY OF YOUR OBLIGATIONS UNDER THIS AGREEMENT, INCLUDING, BUT NOT LIMITED TO, THOSE IMPOSED BY THIS SECTION.

13) SALE/TRANSFER OF EQUIPMENT OR PROGRAMMING SERVICES: You agree to notify us immediately, but in any event not more than 5 days, after you move, sell, give away, or otherwise transfer your DIRECTV equipment to anyone else. You are considered the registered owner of the DIRECTV equipment and recipient of the DIRECTV programming services until we receive such notice, and you may be liable for any charges or fees incurred by the use of your DIRECTV equipment by anyone else up to the time that we receive your notice. You may not assign or transfer your programming service or any 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 California and are subject to amendment, modification, or termination if required by such regulations or laws. In the event that any of the provisions or portions of this agreement are held to be unenforceable or invalid, the validity and enforceability of the remaining provisions or portions will not be affected. This Agreement contains the entire understanding of the parties and supersedes any other prior negotiations, discussions, and agreements between you and DIRECTV.

15) CERTIFICATION AND REPRESENTATIONS OF AUTHORITY; FULL DISCLOSURE: By the signature below, you indicate your unconditional acceptance of the terms and conditions contained in this Agreement. You certify that all of the below-referenced information is true and correct. You understand that your provision of any false or misleading information shall be deemed by us to constitute a breach of this Agreement. Each party, in 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 had the opportunity to consult with an attorney or any other person of your choosing for legal/professional advice prior to executing this Agreement. Further, you have read and understand the contents, terms, conditions, and effects of this entire Agreement.

16) ARBITRATION: Any claim or dispute arising out of, or relating to, this Agreement which cannot be settled by the parties shall be resolved according to binding arbitration conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association then in effect. The decision of the arbitrator shall be final and binding on the parties and any award of the arbitrator may be entered in any court of competent jurisdiction. Notwithstanding the foregoing, the arbitrator shall not be authorized to award punitive damages with respect to any such controversy, claim or dispute. The cost of any arbitration hereunder shall be paid by the party determined by the arbitrator to not be the prevailing party, or otherwise allocated in an equitable manner as determined by the arbitrator.

BASED ON YOUR ESTABLISHMENT, PLEASE CHECK THE APPROPRIATE BOX:

Public viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments wherein the usage and viewing is generally accessible to the public and/or the establishment's clientele and/or in common areas (such as waiting room(s) or lobby) AND (1) the establishment's primary source of revenue is derived from the sale of food/beverage for immediate consumption, or (2) the establishment is, or is located within or affiliated with, a hospitality or entertainment establishment (such as a bar, restaurant, diner, stadium, casino, club, cafe, theater) and food/beverage is served for immediate consumption, or (3) the establishment charges, as a part of its primary business operation, admission, cover charge or minimum charge. You represent and warrant that your primary business is either in the hospitality and/or restaurant/bar industries in accordance with the foregoing.

Business viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments wherein the usage and viewing is generally accessible to the public and/or the establishment's clientele and/or in common areas (such as waiting room(s) or lobby) AND (1) the establishment's primary source of revenue is not derived from the sale of food/beverage for immediate consumption, AND (2) the establishment is not a hospitality or entertainment establishment, or is not located within or affiliated with, a hospitality or entertainment establishment (such as a bar, restaurant, diner, stadium, casino, club, cafe, theater), AND (3) the establishment does not charge admission, cover charge or minimum charge. You represent and warrant that your primary business is neither in the hospitality and/or restaurant/bar industries.

Private viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments at which persons will view the Services in areas that are not accessible to the public. You represent and warrant that you shall not display or exhibit, and shall not permit others to display or exhibit in any manner whatsoever, any of the Services in areas accessible to the public and/or common areas. You further represent and warrant that your primary business is neither a small/mid-sized antenna television supported facility containing multiple individual commercial units or is the hospitality and/or restaurant/bar industries and is not accessible to the public. Services include any DIRECTV Pay Per View Services available to you. The Services may not be viewed in areas accessible to the public and/or common areas.

AGREED TO AND ACCEPTED BY CUSTOMER:

[Signature] 2/12/09
 AUTHORIZED CUSTOMER SIGNATURE DATE

Rosa Hernandez, Detroit Director
 NAME OF AUTHORIZED OFFICER/AGENT & TITLE

37th Congressional District
 NAME OF COMMERCIAL ESTABLISHMENT

Laura Pizarro



**DIRECTV
FOR BUSINESS™**

Commercial Receiver Information Form

DIRECTV Account #:

 (Required when ordering additional services after account activation.)

Customer Name

 DBA

 Service Phone Number

Contact Name

 Email Address:

Are all of the DIRECTV System receivers continuously connected to the same land-based telephone line? Yes No

RECEIVER INFORMATION (NOTE: THE MAXIMUM NUMBER OF RECEIVERS AUTHORIZED ON A DIRECTV ACCOUNT IS 20.)

Receiver #1

<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 (Receiver must be continuously connected to a land-based phone line.)	

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 (Receiver must be continuously connected to a land-based phone line.)	

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 (Receiver must be continuously connected to a land-based phone line.)	

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 (Receiver must be continuously connected to a land-based phone line.)	

For additional receivers, please make a photocopy of this page and submit with contract paperwork.

*Program pricing does not include taxes and is subject to tax. Account is responsible for all taxes charged on account services. DIRECTV will issue a bill for appropriate taxes after service has been authorized. If tax-exempt, submit tax exemption certificate and once approved, all accrued taxes will be refunded back to account. **Some services automatically renew based on original subscription term, provided DIRECTV carries this service, unless customer calls to cancel prior to the start of the term; however, ESPN/ESPN2/ESPNNews is non-refundable and non-proratable once renewal fee is paid. Blackout restrictions apply to sports programming. To receive sports programming, all DIRECTV Receivers must be continuously connected to the same land-based phone line. DIRECTV System dish with dual-feed LNB required to feed multiple DIRECTV Receivers with a single dish. Commercial locations require an appropriate license agreement. Commercial signal theft is subject to civil and criminal penalties. Programming, pricing, terms and conditions subject to change. Hardware and programming sold separately. Equipment specifications may vary in Alaska and Hawaii. Games shown on local TV stations or regional sports networks will not be included in. All other trademarks and service marks are the property of their respective owners. DIRECTV, the Cyclone Design logo, COMMERCIAL CHOICE and SELECCION COMERCIAL and SELECCION COMERCIAL ULTRA are trademarks of DIRECTV, Inc. ©2007 DIRECTV, Inc.



Hon Laura Richardson

Communication Events

Type	ANI Number	Transfer Connect #	Actual Start
Inbound - Call	(310) 702- [REDACTED]	63813	5/12/2009 12:05

Hon Laura Richardson

Call Log

SR #	Truck Roll	Opened	Area	Sub Area	Resolution Code	Comments	Status	Created By
	N	5/12/2009 12:06	Add Comment	Add Comment		REFER TO (888) 388-4249.	Closed	418671

Document ID: 0.7.1020.16029

Attachment Name: EAS

Locator: esa:pst/*:D%28\CWACTIVECASES\HUSTON\DEMPSEY_2\PAUL_BATTAGLIA_U209440
U209440.PST:0000000746c58ee138c2049a3c5543fcf70ade04d62000:
:01005ebbb7d649e3f10b1e8e216499f8b6a880dce2794ca5e01fd5945f4521e6aa51

Reason: : This file is empty (i.e., its length is zero bytes)

JPMC-001174
CONFIDENTIAL

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.



Account: []

211*HBRDA1
 00075294 0000464769
 01-CA 2855
 5624262778 20040916

New Charges Due: 02/15/05

Total Due: \$ 160.43

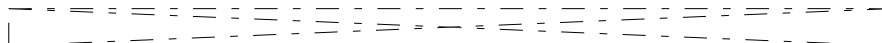
Amount Paid :

\$ [] [] [] [] []

Yes! I want to be a Literacy Champion.
 Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

AC0122:8.211.47754 1 AV 0.278 02/01/05
 LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
 PO BOX 30001
 INGLEWOOD CA 90313-0001



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%			1.52
6 Long Beach city tax			2.55
7 Funding to support the Public Utilities Commission			.04
8 911 State Tax			.23
9 Temporary surcharge as allowed by Public Utilities Commission		CR	.42
10 California Relay Service and Communications Devices Fund			.10
11 CA High Cost Fund - B			.83
12 California Teleconnect Fund surcharge			.05
13 CA Universal Lifeline Telephone Service			.37
14 CA High Cost Fund - A			.06
15 Svc Provider Number Portability Fee			.42
16 Federal Universal Service Fee			.72
17 Federal Universal Service Fee			.78
Total			\$ 7.25

Verizon basic charges \$ 55.25

LOCAL TOLL CALLS

Sensible Minute® Plan Calls

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
18	Fri	Jan 7	8:04 am LosAngeles	CA 213 747-3209	1	.07
				Subtotal		.07

Summary of Sensible Minute® Plan

19 Plan calls			.07
Total			\$.07

Sensible Minute® Plan start date: 09/16/04

Total local toll charges \$.07

Thank you for using Verizon.

Verizon local toll charges ** \$.07

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

Description	Qty	Unit Rate	
20 @Local Package Lite	1	34.95	34.95
21 @Verizon Package Credit	1	CR 17.25	CR 17.25
22 Inside Wire Maintenance	2	1.75	3.50
23 @Home Voice Mail Standard - Pkg	1		.00
24 @Unlimited ZUM	1		.00
25 @Call Waiting/Cancel Call Waiting	1		.00
26 @Three-way Calling	1		.00
27 @Speed Dialing	1		.00
28 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 21.20

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Mon	Dec 27	11:28 am	Redondo	CA	310 374	Day	1	.00
2	Mon	Dec 27	11:39 am	Inglewood	CA	310 568	Day	4	.00
3	Thu	Jan 6	9:34 pm	LosAngeles	CA	323 563	Eve	11	.00
Total									\$.00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

4	Federal excise tax at 3.00%	.51
5	Long Beach city tax	.86
6	Funding to support the Public Utilities Commission	.02
7	911 State Tax	.11
8	Temporary surcharge as allowed by Public Utilities Commission	CR .22
9	California Relay Service and Communications Devices Fund	.06
10	CA High Cost Fund - B	.51
11	California Teleconnect Fund surcharge	.03
12	CHCF-B Rate Adjustment	CR 1.20
13	CA Universal Lifeline Telephone Service	.23
14	CA High Cost Fund - A	.04
Total		\$.95

Verizon non-basic charges ** \$ 22.15

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 77.47

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes High Cost Fund B

Beginning 01/01/2005, your CA High Cost Fund B charge will increase from 2.2 percent to 2.43 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See CA High Cost Fund - B.

Changes in Federal Charges

Effective January 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers, and to provide a discount to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

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 LD	.19
Total	\$.38

04 CA211*HBRDA1

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.

04 CA211*HBRDA1

CSOC.LRich.Verizon.00000161

CSOC.RICH.009942

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 160.43
Payment(s) received. Thank you.	- 160.43
Balance	\$.00

New Charges

Verizon (page 3)	\$ 123.02
Verizon Long Distance (page 5)	2.47
Total New Charges Due Mar 18	\$ 125.49

To avoid a 1.5% late payment charge, payment must be received before March 25, 2005.

Total Due: (Past Due + New) \$ 125.49



Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace!

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.



Change Lives - Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:

Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?

Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account: 211*UBRDAL
 01-CA 2855

New Charges Due: 03/18/05

Total Due: \$ 125.49

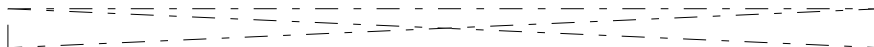
Yes! I want to be a Literacy Champion.
 Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

Amount Paid :

\$

AC0222:7.207.49843 1 AV 0.278 03/01/05
 LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
 PO BOX 30001
 INGLEWOOD CA 90313-0001



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

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

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called	Number called	Period	Min.	
1	Mon	Feb 21	11:02 am	Whittier	CA 562 777-3456	Night	3	.00
Total								\$.00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

2	Federal excise tax at 3.00%	.51
3	Long Beach city tax	.86
4	Funding to support the Public Utilities Commission	.02
5	911 State Tax	.11
6	Temporary surcharge as allowed by Public Utilities Commission	CR .22
7	California Relay Service and Communications Devices Fund	.06
8	CA High Cost Fund - B	.51
9	California Teleconnect Fund surcharge	.03
10	CHCF-B Rate Adjustment	CR 1.20
11	CA Universal Lifeline Telephone Service	.23
12	CA High Cost Fund - A	.04
Total		\$.95

*Verizon non-basic charges *** **\$ 22.15**

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

***Total Verizon charges* \$ 123.02**

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CA211*HBRDA1

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	<u>.10</u>	
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	\$.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.

CA211*HBRDA1

Billing Date: 02/22/05 Page 6 of 6

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000167

CSOC.RICH.009948

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

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 changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%	1.50
6 Long Beach city tax	2.52
7 Funding to support the Public Utilities Commission	.04
8 911 State Tax	.23
9 Temporary surcharge as allowed by Public Utilities Commission	CR .42
10 California Relay Service and Communications Devices Fund	.10
11 CA High Cost Fund - B	.83
12 California Teleconnect Fund surcharge	.05
13 CA Universal Lifeline Telephone Service	.37
14 CA High Cost Fund - A	.06
15 Federal Universal Service Fee	.70
16 Federal Universal Service Fee	.75
Total	\$ 6.73

Verizon basic charges \$ 54.73

LOCAL TOLL CALLS

Sensible Minute® Plan Calls

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
17	Wed	Feb 23	8:24 am	Los Angeles CA 213 897-█	1	.07
Subtotal						.07

Summary of Sensible Minute® Plan

18 Plan calls	.07
Total	\$.07

Sensible Minute® Plan start date: 09/16/04

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

19 2 local area call(s) at no charge	
20 1 national area call(s) at \$.95 per call	.95
Total	\$.95

For 562 426

Detail of Calls from Summary

Local Area Call(s)

Day	Date	Time	Place called	Number called	Charge
21	Wed	Feb 23	7:40 am	Dir Asst CA 562 411-█	.35
22	Fri	Feb 25	8:49 am	Dir Asst CA 562 411-█	.35

National Area Call(s)

Day	Date	Time	Place called	Number called	Charge
23	Wed	Feb 23	7:31 am	Dir Asst CA 562 411-█	.95

The above detail is informational only and not part of the total.

Total local toll charges \$ 1.02

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

1	Federal excise tax at 3.00%		.03
2	Long Beach city tax		.05
3	911 State Tax		.01
4	Temporary surcharge as allowed by Public Utilities Commission	CR	.01
5	CA High Cost Fund - B		.02
6	CHCF-B Rate Adjustment	CR	.03
7	CA Universal Lifeline Telephone Service		.01
	Total		\$.08

Verizon local toll charges ****\$ 1.10******Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.****MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)**

Description	Qty	Unit Rate	
8 @Local Package Lite	1	34.95	34.95
9 @Verizon Package Credit	1	CR 17.25	CR 17.25
10 Inside Wire Maintenance	2	1.75	3.50
11 @Home Voice Mail Standard - Pkg	1		.00
12 @Unlimited ZUM	1		.00
13 @Call Waiting/Cancel Call Waiting	1		.00
14 @Three-way Calling	1		.00
15 @Speed Dialing	1		.00
16 @Caller ID with Anonymous Call Block	1		.00
	Total		\$ 21.20

For 562 426 [REDACTED]

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426 [REDACTED]

Day	Date	Time	Place called		Number called	Period	Min.	
17	Fri	Feb 25	8:51 am	Inglewood	CA 310 641- [REDACTED]	Day	1	.00
18	Fri	Feb 25	9:06 am	Inglewood	CA 310 641- [REDACTED]	Day	2	.00
			Total					\$.00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

19	Federal excise tax at 3.00%		.51
20	Long Beach city tax		.86
21	Funding to support the Public Utilities Commission		.02
22	911 State Tax		.11
23	Temporary surcharge as allowed by Public Utilities Commission	CR	.22
24	California Relay Service and Communications Devices Fund		.06
25	CA High Cost Fund - B		.51
26	California Teleconnect Fund surcharge		.03
27	CHCF-B Rate Adjustment	CR	1.20
28	CA Universal Lifeline Telephone Service		.23
29	CA High Cost Fund - A		.04
	Total		\$.95

Verizon non-basic charges ****\$ 22.15******Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges

\$ 77.98

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	<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 Plansm

Verizon 5 Cent Package Plansm

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
1	Wed	Feb 23	7:32 am Sunltdjnga CA	818 353	3	.15
2	Wed	Feb 23	8:27 am Sacramento CA	916 832	1	.05
3	Wed	Feb 23	8:37 am LosAngeles CA	213 897	10	.50
4	Wed	Feb 23	8:47 am Sacramento CA	916 832	2	.10
5	Wed	Mar 16	7:19 pm San Monica CA	310 487	1	.05
Total						\$.85

Summary of Verizon 5 Cent Package Plansm

6 Plan charge	2.00
7 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.

01 09 CA211*HBRDA1

Verizon Long Distance

TAXES AND FEES ON SERVICES

1 Federal excise tax at 3.00%	.09
2 Long Beach city tax	.15
3 911 State Tax	.01
4 CA High Cost Fund - B	.02
5 CA Universal Lifeline Telephone Service	.01
6 Federal Universal Service Fee - Verizon LD	.19
Total	\$.47

Verizon Long Distance basic charges **\$ 3.32**

***Total Verizon Long Distance Charges* \$ 3.32**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Your Rates, Terms or Services Have Changed

As of 5/1/05, the following Verizon Long Distance per call surcharges will go into effect: State to State Directory Assistance-from 1 dollar 25 cents to 1 dollar 99 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 3 dollars 45 cents to 5 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents, Operator Dialed Calls-from 1 dollar 15 cents to 1 dollar 50 cents. In-state Directory Assistance-from 1 dollar 25 cents to 1 dollar 99 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 3 dollars 45 cents to 4 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents. Payphone surcharge-from 24 cents to 50 cents. In addition, the per minute rate for Operator Dialed calls carried by Verizon Long Distance will increase from 89 cents to 99 cents State to State; from 11.87 cents off-peak/17.47 cents peak to 89 cents for local toll and from 59 cents to 89 cents in-state long distance calls. For questions, please consult www.verizon.com or call our business office.

01 09 CA211*HBRDA1

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 206.79
Payment Received Apr 05. Thank You.	- 125.49
Past Due Charges (please pay now)	\$ 81.30
New Charges	
Verizon (page 3)	\$ 123.56
Verizon Long Distance (page 5)	40.61
Other Providers (page 6)	9.50
Total New Charges Due May 16	\$ 173.67
To avoid a 1.5% late payment charge, payment must be received before May 23, 2005.	
Total Due: (Past Due + New)	\$ 254.97



Unlimited Calling As Low As \$49.95

Verizon Freedom Unlimited lets you make unlimited, direct-dialed local and long distance calls to anywhere in the U.S. for as low as \$49.95 a month with any qualifying Verizon service (plus standard taxes and surcharges). Call 1-888-772-0565 (Mon.-Fri., 6am-6pm PST) for details.



Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace For \$99/Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

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.



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] [redacted]

New Charges Due: 05/16/05

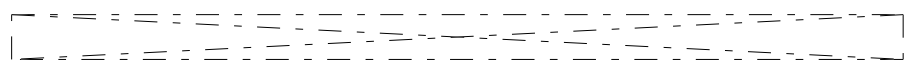
Total Due: \$ 254.97

Amount Paid :

\$ [] [] [] [] [] []

AC0422:7.207.49616 1 AV 0.278 05/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (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

Total Verizon charges**\$ 123.56****Verizon Reads**

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES**California Changes High Cost Fund A Rate**

Beginning 04/01/2005, your CA High Cost Fund A charge will decrease from 0.17 percent to 0.15 percent per month. The fee is collected by Verizon and sent to the CA Public Utilities Commission where it is used to provide affordable telecommunications services within the state. See CA High Cost Fund - A.

CA Public Utility Commission changes Universal Lifeline Telephone Service charge

Beginning 04/01/2005, your CA Universal Lifeline Telephone Service charge will increase from 1.10 percent to 1.55 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide telecommunications services to limited income customers. See CA Universal Lifeline Telephone Service.

Changes in Federal Charges

Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information About Inside Wire Maintenance Plan

If you currently subscribe to Verizon's Inside Wire Maintenance Plan (IWMP), the rate for this service will increase from \$1.75 to \$2.99 a month, beginning no earlier than 30 days from the date of this notice. The Inside Wire Maintenance Plan is limited to simple residence lines. ISDN lines are excluded from coverage. If you decide to keep the Inside Wire Maintenance Plan, Verizon will continue to guarantee repair of any telephone jacks or standard wire inside your home. The monthly charge also includes diagnostic work that may be necessary to determine the origin of the problem.

You should be aware that IWMP is an optional service and you may discontinue it at any time. You may use outside vendors to perform inside wire repair maintenance or may make repairs yourself, and under state law, landlords, and not tenants, are responsible for providing one working telephone jack and the repair to and maintenance of inside telephone wire. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

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	821064952047	Disc	9	32.04
								\$ 32.04

Total Long Distance calls \$ 34.29

Thank you for using Verizon Long Distance.

Verizon Long Distance

TAXES AND FEES ON SERVICES

1 Federal excise tax at 3.00%	1.13
2 Long Beach city tax	1.88
3 CA High Cost Fund - B	.01
4 Federal Universal Service Fee - Verizon LD	3.30
Total	\$ 6.32

Verizon Long Distance basic charges **\$ 40.61**

Total Verizon Long Distance Charges **\$ 40.61**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

California changes Universal Lifeline Telephone Service rate

Effective April 1, 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.

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 254.97
No payment received.	.00
Past Due Charges (please pay now)	\$ 254.97

New Charges

Verizon (page 3)	\$ 78.59
Verizon Long Distance (page 4)	3.33
Total New Charges Due Jun 15	\$ 81.92

To avoid a 1.5% late payment charge, payment must be received before June 22, 2005.

Total Due: (Past Due + New) \$ 336.89



Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".



Learn At Your Own Pace For \$99/Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Mail payments to:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688



Change of billing address?

Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account:  
New Charges Due: 06/15/05

Total Due: \$ 336.89

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 :

\$

AC0522:6.171.50582 1 AV 0.278

06/01/05

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國語		1 800 483-8688 8 am - 5 pm M-F
한국어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006 8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fcinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (May 22 to Jun 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$81.30 at 1.50%			1.22
Total			\$ 1.22

BASIC SERVICE TAXES AND SURCHARGES

6 Federal excise tax at 3.00%			1.54
7 Long Beach city tax			2.60
8 Funding to support the Public Utilities Commission			.04
9 911 State Tax			.23
10 Temporary surcharge as allowed by Public Utilities Commission		CR	.42
11 California Relay Service and Communications Devices Fund			.11
12 CA High Cost Fund - B			.86
13 California Teleconnect Fund surcharge			.06
14 CA Universal Lifeline Telephone Service			.55
15 CA High Cost Fund - A			.05
16 Federal Universal Service Fee			.73
17 Federal Universal Service Fee			.78
Total			\$ 7.13

Verizon basic charges \$ 56.35

LOCAL TOLL CALLS**OPERATOR ASSISTANCE****Summary of Directory Assistance Calls**

For 562 426

18 1 local area call(s) at no charge			
Total			\$.00
Total local toll charges			\$.00

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

Description	Qty	Unit Rate	
19 @Local Package Lite	1	34.95	34.95
20 @Verizon Package Credit	1	CR 17.25	CR 17.25
21 Inside Wire Maintenance	2	1.75	3.50
22 @Home Voice Mail Standard - Pkg	1		.00
23 @Unlimited ZUM	1		.00
24 @Call Waiting/Cancel Call Waiting	1		.00
25 @Three-way Calling	1		.00
26 @Speed Dialing	1		.00
27 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 21.20

For 562 426

@Indicates services included in Verizon Local Package Lite.

@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*HBRDA1

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

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		.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 714 265	1	.05
6 Tue	May 17	10:12 am	Addison	TX 972 404	1	.05
7 Tue	May 17	10:13 am	Addison	TX 972 404	2	.10
Total						\$.85

Summary of Verizon 5 Cent Package 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

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

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: XXXXXXXXXX

New Charges Due: 07/16/05

Total Due: \$ 134.15

Amount Paid :

\$ 0000.00

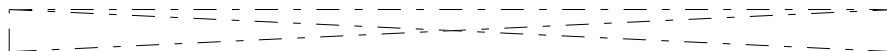
AC0622:7.207.48570 1 AV 0.278

07/01/05

LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$254.97 at 1.50%			3.82
6 Jun 10 Reconnection charge			44.24
Total			\$ 48.06

BASIC SERVICE TAXES AND SURCHARGES

7 Federal excise tax at 3.00%			1.62
8 Long Beach city tax			2.73
9 Funding to support the Public Utilities Commission			.04
10 911 State Tax			.23
11 Temporary surcharge as allowed by Public Utilities Commission			CR .42
12 California Relay Service and Communications Devices Fund			.11
13 CA High Cost Fund - B			.92
14 California Teleconnect Fund surcharge			.06
15 CA Universal Lifeline Telephone Service			.59
16 CA High Cost Fund - A			.06
17 Federal Universal Service Fee			.73
18 Federal Universal Service Fee			.78
Total			\$ 7.45

Verizon basic charges **\$ 103.51**

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

19 1 local area call(s) at no charge			
Total			\$.00

Total local toll charges **\$.00**

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

Description	Qty	Unit Rate	
20 @Local Package Lite	1	34.95	34.95
21 @Verizon Package Credit	1	CR 17.25	CR 17.25
22 Inside Wire Maintenance	2	2.99	5.98
23 @Home Voice Mail Standard - Pkg	1		.00
24 @Unlimited ZUM	1		.00
25 @Call Waiting/Cancel Call Waiting	1		.00
26 @Three way Calling	1		.00
27 @Speed Dialing	1		.00
28 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 23.68

For 562 426

@Indicates services included in Verizon Local Package Lite.

RATE ADJUSTMENTS

Description	Qty	Amount	Days	
29 Rate increase (May 27 to Jun 21) Inside Wire Maintenance	2	\$.0412	25	2.06
Total				\$ 2.06

CA211*HBRDA1

NON-BASIC SERVICE TAXES AND SURCHARGES

1 Federal excise tax at 3.00%	.51
2 Long Beach city tax	.86
3 Funding to support the Public Utilities Commission	.03
4 911 State Tax	.11
5 Temporary surcharge as allowed by Public Utilities Commission	CR .22
6 California Relay Service and Communications Devices Fund	.08
7 CA High Cost Fund - B	.62
8 California Teleconnect Fund surcharge	.04
9 CHCF-B Rate Adjustment	CR 1.34
10 CA Universal Lifeline Telephone Service	.40
11 CA High Cost Fund - A	.04
Total	\$ 1.13

Verizon non-basic charges ** \$ 26.87

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 130.38

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information About Inside Wire Maintenance Plan

If you currently subscribe to Verizon's Inside Wire Maintenance Plan (IWMP), the rate for this service increased last month from \$1.75 to \$2.99 per month. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount
Direct Dialed	<u>1.25</u>
Total usage	\$ 1.25
Plan Charges	2.00

CA211*HBRDA1

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	818 223	2	.10	
2	Wed	May 25	5:54 pm	San Monica	CA	310 383	14	.70	
3	Sun	Jun 19	9:45 pm	San Monica	CA	310 487	9	.45	
							Total	9	\$ 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.

Billing Date: 06/22/05 Page 6 of 6

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000191

CSOC.RICH.009972

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 134.15
No payment received.	.00
Past Due Charges (please pay now)	\$ 134.15
New Charges	
Verizon (page 3)	\$ 80.63
Verizon Long Distance (page 5)	6.61
Total New Charges Due Aug 15	\$ 87.24
To avoid a 1.5% late payment charge, payment must be received before August 22, 2005.	
Total Due: (Past Due + New)	\$ 221.39

**IMPORTANT LIFELINE INFORMATION,
SEE LAST THREE PAGES!
PARA INFORMACION IMPORTANTE SOBRE EL SERVICIO
TELEFONICO UNIVERSAL, VEA LAS ULTIMAS DOS PAGINAS!**



Verizon Five Cents Plan

With the Verizon Five Cents Plan, you can get state-to-state long distance calling for five cents per minute, anytime. It's only \$4.95 a month. You'll even get your local and long distance services together on one bill. Call 1-888-807-7985 for details.



Convenience! Access Your Verizon Account Online--Day Or Night!

Enjoy the benefits of managing your Verizon account online: view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.



Learn At Your Own Pace For \$99/Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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: 08/15/05

Total Due: \$ 221.39

Amount Paid :

\$

AC0722:10.278.48202 2 AV 0.503 08/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國語		1 800 483-8688 8 am - 5 pm M-F
한국어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006 8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

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
 18 1 national area call(s) at \$.95 per call

Total	\$.95
--------------	---------------

For 562 426-

Detail of Calls from Summary

Local Area Call(s)

Day	Date	Time	Place called	Number called	Charge
19	Fri Jul 8	7:47 pm	Dir Asst CA	562 411- [REDACTED]	.35

National Area Call(s)

Day	Date	Time	Place called	Number called	Charge
20	Sun Jul 3	5:20 pm	Dir Asst CA	562 411- [REDACTED]	.95

The above detail is informational only and not part of the total.

Total local toll charges **\$.95**

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

21 Federal excise tax at 3.00%	.03
22 Long Beach city tax	.05
23 911 State Tax	.01
24 Temporary surcharge as allowed by Public Utilities Commission	CR .01
25 CA High Cost Fund - B	.02
26 CHCF-B Rate Adjustment	CR .03
27 CA Universal Lifeline Telephone Service	.01
Total	\$.08

*Verizon local toll charges *** **\$ 1.03**

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

Description	Qty	Unit Rate	
1 @Local Package Lite	1	34.95	34.95
2 @Verizon Package Credit	1	CR 17.25	CR 17.25
3 Inside Wire Maintenance	2	2.99	5.98
4 @Home Voice Mail Standard - Pkg	1		.00
5 @Unlimited ZUM	1		.00
6 @Call Waiting/Cancel Call Waiting	1		.00
7 @Three-way Calling	1		.00
8 @Speed Dialing	1		.00
9 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 23.68

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10 Federal excise tax at 3.00%		.51
11 Long Beach city tax		.86
12 Funding to support the Public Utilities Commission		.03
13 911 State Tax		.11
14 Temporary surcharge as allowed by Public Utilities Commission	CR	.22
15 California Relay Service and Communications Devices Fund		.07
16 CA High Cost Fund - B		.57
17 California Teleconnect Fund surcharge		.04
18 CHCF-B Rate Adjustment	CR	1.28
19 CA Universal Lifeline Telephone Service		.36
20 CA High Cost Fund - A		.04
Total		\$ 1.09

Verizon non-basic charges ** \$ 24.77

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 80.63

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Changes in Federal Charges Beginning July, 2005

Effective July 1, 2005, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2005. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

CA211*HBRDA1

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	2.70	
Other	<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	1.00
Total		\$ 1.00

Detail of Calls from Summary

Day	Date	Time	Place called	Number called	Charge
2	Sun Jul 3	5:21 pm	Natl DA Connection	212 719	1.00

The above detail is informational only and not part of the total.

02 CA211*HBRDA1

Verizon Long Distance

Verizon 5 Cent Package 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	5:48 pm	LosAngeles CA	213 590-	3	.15
10 Fri	Jul 15	6:01 pm	BeverlyHls CA	310 289-	7	.35
11 Fri	Jul 15	6:13 pm	BeverlyHls CA	310 289-	2	.10
12 Fri	Jul 15	6:15 pm	El Segundo CA	310 607-	5	.25
13 Fri	Jul 15	6:35 pm	LosAngeles CA	213 590-	2	.10
14 Sat	Jul 16	10:01 am	San Monica CA	310 487-	1	.05
					Total	\$ 2.70

Summary of Verizon 5 Cent Package 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*HBRDA1

**PODRA REDUCIR EL IMPORTE DE SU CUENTA SI REUNE
LOS REQUISITOS PARA EL SERVICIO TELEFONICO UNIVERSAL**

QUE ES EL SERVICIO TELEFONICO UNIVERSAL?

- EL SERVICIO TELEFONICO UNIVERSAL ("LIFELINE") OFRECE SERVICIO TELEFONICO BASICO A TARIFAS REDUCIDAS A PERSONAS QUE CUMPLAN CON DETERMINADOS REQUISITOS.
- EN LA MAYOR PARTE DE LAS AREAS, SE CUENTA CON DOS TIPOS DE SERVICIO UNIVERSAL:

CON EL **SERVICIO DE CUOTA FIJA**, PODRA HACER UN NUMERO ILIMITADO DE LLAMADAS LOCALES POR SOLO \$5.34 AL MES. ESTA TARIFA LE CONVIENE SI HACE MUCHAS LLAMADAS LOCALES CADA MES.

CON EL **SERVICIO MEDIDO**, PODRA HACER UN MAXIMO DE 60 LLAMADAS LOCALES, SIN LIMITE DE TIEMPO, A UN COSTO DE \$2.85 AL MES. CADA LLAMADA ADICIONAL LE COSTARA 8 CENTAVOS. ESTA TARIFA LE CONVIENE SI HACE POCAS LLAMADAS LOCALES CADA MES.

OTRAS VENTAJAS...SE LE BONIFICARA EL IMPORTE DEL CARGO MENSUAL DE ACCESO A LA RED DE LLAMADAS INTERESTATALES (FCC). TAMBIEN OBTENDRA UN DESCUENTO SOBRE LOS CARGOS DE INSTALACION.

QUIEN TIENE DERECHO AL SERVICIO UNIVERSAL?

PARA RECIBIR ESTE SERVICIO, DEBE DE CUMPLIR CON ESTOS REQUISITOS:

1. PODRA TENER MAS DE UN (1) NUMERO TELEFONICO EN SU HOGAR, PERO SOLO UNO PUEDE TENER EL SERVICIO UNIVERSAL. (NO HAY LIMITE AL NUMERO DE TELEFONOS). EXCEPCION: SI USTED ES UNA PERSONA CON NECESIDADES ESPECIALES Y TIENE QUE USAR UN APARATO TTY PODRIA TENER DERECHO A DOS NUMEROS CON SERVICIO UNIVERSAL. SI DESEA INFORMACION ADICIONAL, LLAMENOS AL 1-800-794-4741.
2. EL TOTAL DE INGRESOS*, ANTES DEL PAGO DE IMPUESTOS, DE TODAS LAS PERSONAS QUE VIVEN EN SU HOGAR NO PODRA EXCEDER DE:

PERSONAS EN EL HOGAR	INGRESO ANUAL TOTAL
1 - 2	\$ 20,600
3	\$ 24,300
CADA PERSONA ADICIONAL	\$ 4,900

3. NO APARECE COMO DEPENDIENTE ECONOMICO EN LA DECLARACION DE IMPUESTOS DE OTRA PERSONA.
4. EL SERVICIO TELEFONICO UNIVERSAL DEBE SER EXCLUSIVAMENTE PARA SU RESIDENCIA PRINCIPAL, NO PARA UNA SEGUNDA RESIDENCIA O NEGOCIO.
5. ESTOS NIVELES DE INGRESO SE MODIFICAN CADA DOCE MESES, POR LO QUE TENDRA USTED QUE VOLVER A SOLICITAR EL SERVICIO ANUALMENTE.

*VEA LAS PAUTAS DE INGRESO EN EL FOLLETO DEL SERVICIO TELEFONICO UNIVERSAL QUE SE ADJUNTA.

SI DESEA CAMBIAR SU SERVICIO UNIVERSAL, DE INMEDIATO COMUNIQUESE CON NOSOTROS AL 1-800-743-2483 O PUEDE ENVIAR POR CORREO EL FORMATO QUE SE ENCUENTRA EN LA SIGUIENTE HOJA. SI TIENE ALGUNA PREGUNTA SOBRE EL SERVICIO UNIVERSAL, LLAME, SIN CARGO, AL NUMERO ESPECIAL DE INFORMACION SOBRE EL SERVICIO TELEFONICO UNIVERSAL AL 1-800-794-4741.

LIFELINE SERVICE APPLICATION

If you meet the eligibility requirements and want to sign up for Lifeline service, please:

- Check the appropriate box on the form below and indicate whether you want Flat Rate or Message Rate service. (CHOOSE ONLY ONE.)
- Sign and date the attached form.
- Put the form in the enclosed envelope with your bill payment, add the proper postage and send it to us. Your Lifeline service will begin when we receive your request. (To establish Lifeline, there is a one-time charge of \$10 spread over three months.)

SOLICITUD PARA EL SERVICIO TELEFONICO UNIVERSAL

SI USTED SATISFACE LOS REQUISITOS CORRESPONDIENTES Y DESEA RECIBIR EL SERVICIO UNIVERSAL, POR FAVOR:

- MARQUE CON PALOMITA EL CUADRO CORRESPONDIENTE EN EL FORMATO AL CALCE PARA INDICAR SI 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 ENVIENOSLO. SU SERVICIO TELEFONICO UNIVERSAL ENTRARA EN VIGOR CUANDO RECIBAMOS SU SOLICITUD. (PARA ESTABLECER EL SERVICIO TELEFONICO UNIVERSAL, SE LE COBRARA UN CARGO UNICO DE \$10. EN TRES MENSUALIDADES.)

Please detach form below and return in the enclosed envelope.

DESPRENDA ESTE FORMATO Y DEVUELVALO EN EL SOBRE ADJUNTO.

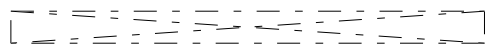
I want to be a new Lifeline customer. I certify that I have reviewed and meet the qualifications and accept the terms and conditions for that service. I understand that my eligibility is subject to verification and if it is found that my income exceeds the limitation, I will be taken off Lifeline service and billed for previous discounts I should not have received. I understand I must certify my eligibility annually. I also understand there will be a one-time charge to establish Lifeline, and I choose: (Check only one)

Flat Rate/CUOTA FIJA
 Message Rate/SERVICIO MEDIDO

DESEO SUSCRIBIRME AL SERVICIO TELEFONICO UNIVERSAL. HAGO CONSTAR QUE CUMPLIO CON TODOS LOS REQUISITOS Y ACEPTO LOS TERMINOS Y LAS CONDICIONES DE ESTE SERVICIO. ENTIENDO QUE MI ELEGIBILIDAD ESTA SUJETA A VERIFICACION Y QUE SI SE DESCUBRE QUE MI INGRESO EXCEDE EL LIMITE, SE CANCELARA MI SERVICIO Y ME PUDIERAN FACTURAR TODOS LOS DESCUENTOS QUE HAYA RECIBIDO. ENTIENDO QUE ANUALMENTE TENDRE QUE REVALIDAR MI DERECHO A RECIBIR ESTE SERVICIO. TAMBIEN ENTIENDO QUE SE ME COBRARA UN CARGO UNICO PARA INSTALAR ESTE SERVICIO Y ELIJO: (MARQUE SOLO UNA):


Signature (Only Use Black Ink)
FIRMA (UTILICE NADA MAS TINTA NEGRA)

Date
FECHA



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 91346-9688


CSOC.LRich.Verizon.00000201

CSOC.RICH.009982

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/orderdsl or call 1-877-668-5375 for details. Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.



Convenience! Access Your Verizon Account Online-Day or Night!

Enjoy the benefits of managing your Verizon account online-view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.



▼ Detach & return payment slip with your check, payable to Verizon.

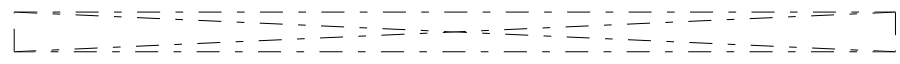
Account:
New Charges Due: Pay upon receipt

Total Due: \$ 154.34

Amount Paid :
\$

AC0816:6.176.42937 1 AV 0.278 F 08/25/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Interstate Subscriber Line Charge	1	O8134989	Jul 27-Aug 21	CR 5.42
2 @Package residence line	1	O8134989	Jul 27-Aug 21	CR 14.38
Total Services Removed				CR 19.80

For 562 426

Services Removed

Product Description	Qty	Order No.	Effective Dates	
3 Residence line	1	O8134989	Jul 27-Aug 21	CR 14.38
4 Interstate non-primary access	1	O8134989	Jul 27-Aug 21	CR 5.83
Total Services Removed				CR 20.21

Total Adding and Changing Service CR \$ 40.01

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%				CR 1.22
6 Long Beach city tax				CR 2.05
7 Funding to support the Public Utilities Commission				CR .03
8 911 State Tax				CR .19
9 Temporary surcharge as allowed by Public Utilities Commission				.35
10 California Relay Service and Communications Devices Fund				CR .09
11 CA High Cost Fund - B				CR .69
12 California Teleconnect Fund surcharge				CR .05
13 CA Universal Lifeline Telephone Service				CR .44
14 CA High Cost Fund - A				CR .04
Total				CR \$ 4.45

Verizon basic charges CR \$ 44.46

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
15 @Local Package Lite	1	O8134989	Jul 27-Aug 21	CR 29.13
16 Inside Wire Maintenance	1	O8134989	Jul 27-Aug 21	CR 2.49
17 @Verizon Package Credit	1	O8134989	Jul 27-Aug 21	14.38
Total Services Removed				CR 17.24

ADDING AND CHANGING SERVICE (continued)

For 562 426

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Inside Wire Maintenance	1	O8134989	Jul 27-Aug 21	CR 2.49
Total Services Removed				CR 2.49
Total Adding and Changing Service				CR \$ 19.73

NON-BASIC SERVICE TAXES AND SURCHARGES

2 Federal excise tax at 3.00%	CR .42
3 Long Beach city tax	CR .72
4 Funding to support the Public Utilities Commission	CR .02
5 911 State Tax	CR .09
6 Temporary surcharge as allowed by Public Utilities Commission	.18
7 California Relay Service and Communications Devices Fund	CR .06
8 CA High Cost Fund - B	CR .48
9 California Teleconnect Fund surcharge	CR .03
10 CHCF-B Rate Adjustment	1.07
11 CA Universal Lifeline Telephone Service	CR .30
12 CA High Cost Fund - A	CR .03
Total	CR \$.90

Verizon non-basic charges **CR \$ 20.63**

Total Verizon charges **CR \$ 65.09**

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Adding & Changing Service	CR \$ 1.67
Taxes and Surcharges	CR .29
Total Verizon Long Distance Charges	CR \$ 1.96

ADDING AND CHANGING SERVICE

For 562 426

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Aug 16, 2005).

Services Removed

Product Description	Qty	Order Number	Effective Date	
13 Verizon 5 Cent Package Plan	1	O8134989	Jul 27	CR 1.67
Total Services Removed				CR 1.67
Total Adding and Changing Service				CR \$ 1.67

01 CA211*HBRDA1

Verizon Long Distance

TAXES AND FEES ON SERVICES

1 Federal excise tax at 3.00%	CR .05
2 Long Beach city tax	CR .09
3 Federal Universal Service Fee - Verizon LD	CR .15
Total	CR \$.29

Verizon Long Distance basic charges **CR \$ 1.96**

***Total Verizon Long Distance Charges* CR \$ 1.96**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

01 CA211*HRDA1

Billing Date: 08/16/05 Page 6 of 6

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

01 CA211*HBRDA1

CSOC.LRich.Verizon.00000207

CSOC.RICH.009988

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.

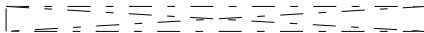
Mail payments to:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages



Account: [redacted]



LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Billing 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

03 CA211*HBRDA1

CSOC.LRich.Verizon.00000210

CSOC.RICH.009991

Billing Date: 09/16/05 Page 4 of 4
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

CA211*HBRDA1

CSOC.LRich.Verizon.00000211

CSOC.RICH.009992

LAURA RICHARDSON

Account Summary

Previous Charges	\$.00
No payment received.	.00
Balance	\$.00

New Charges

Verizon (page 3)	\$ 121.09
Total New Charges Due Oct 16	\$ 121.09

To avoid a 1.5% late payment charge, payment must be received before October 23, 2005.

Total Due: (Past Due + New) \$ 121.09

***Important Message About This Bill**

Please be aware that your first bill includes a partial month of billing plus next month's full billing amount. Your next bill will reflect charges for a 30-day period.

Thank You for Choosing Verizon!

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-483-6855.



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID : Password : and customize your ID as you register.



Learn At Your Own Pace For \$99 A Year

For only \$99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Mail payments to:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?

Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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 :

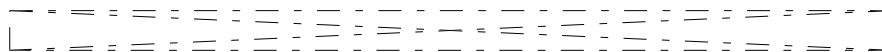
\$ [] [] [] [] [] []

AC0922:9.245.42303 Z AV 0.503 + 10/01/05

LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688



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

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

Product Description	Qty	Order No.	Effective Dates	
5 Interstate Subscriber Line Charge	1	I8980956	Sep 12-Sep 21	2.17
6 @Package residence line	1	I8980956	Sep 12-Sep 21	5.75
Total Services Added				7.92

For 562 426

Services Added

Product Description	Qty	Order No.	Effective Dates	
7 Residence line	1	I8980956	Sep 12-Sep 21	5.75
8 Interstate non-primary access	1	I8980956	Sep 12-Sep 21	2.33
Total Services Added				8.08

Total Adding and Changing Service \$ 16.00**CONVENIENT PAYMENT PLANS****Extended Payment Schedule**

9 Payment 1 of 3 included with this bill.	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

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*HBRDA1

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

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.

01 CA211*HBRDA1

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**

[] b1 CA211*HBRDA1 []

Billing Date: 09/22/05 Page 8 of 8
Telephone Number : 562 426 [redacted]
Account Number: [redacted]
How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000219

CSOC.RICH.010000

Billing Date: 10/16/05 Page 1 of 4
Telephone Number : 562 426 [redacted]
Account Number: [redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	\$.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: [redacted]

[redacted]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[barcode]

CSOC.LRich.Verizon.00000220

CSOC.RICH.010001

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Total Verizon charges

\$.00

CHANGE IN CHARGES

Changes in Federal Charges Beginning October, 2005

Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information

Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or *VZ.com*) will determine the new non-recurring rate.

00 CA211*HBRDA1

CSOC.LRich.Verizon.00000222

Billing Date: 10/16/05 Page 4 of 4
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

00 CA211*HBRDA1

CSOC.LRich.Verizon.00000223

CSOC.RICH.010004

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.



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: 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



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-8846. 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 changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Oct 22 to Nov 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

CONVENIENT PAYMENT PLANS

Extended Payment Schedule

5 Payment 2 of 3 included with this bill.	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 562 426

@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.

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

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.



Account:
New Charges Due: 12/16/05

Total Due: \$ 199.50

Yes! I want to be a Literacy Champion.
Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

Amount Paid : \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

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 1-800-229-6848. 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 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: []

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

 Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: []

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

MONTHLY SERVICE - BASIC (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 \$.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.	
19 Wed	Nov 2	9:13 pm	Granadahls CA	818 472-1501	2	.10
20 Wed	Nov 2	9:22 pm	Granadahls CA	818 472-1501	1	.05
21 Thu	Nov 17	8:19 am	Pasadena CA	626 676-3014	4	.20
22 Thu	Nov 17	9:48 am	San Monica CA	310 383-0451	3	.15
Subtotal						\$.50

Summary of Verizon Five Cents 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

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

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	<u>4.30</u>	
Total usage	\$ 4.30	
Total Long Distance calls		\$ 4.30
Taxes and Surcharges		.58

CA211*HBRDA1

Verizon Long Distance

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)

Total Verizon Long Distance Charges \$ 4.88

Your calling plan(s): Timeless

Timeless

For 562 426-
 [REDACTED]

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Minutes	
1	Wed Nov 16	4:57 pm	Sacramento CA	916 832- [REDACTED]	3	.30
2	Sun Nov 20	8:24 pm	Elk Grove CA	916 714- [REDACTED]	40	4.00
					Subtotal	4.30

Summary of Timeless

3	Plan calls	4.30
Total		\$ 4.30

Timeless start date: 09/12/05

Total Long Distance calls \$ 4.30

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

4	Federal excise tax at 3.00%	.13
5	Long Beach city tax	.22
6	911 State Tax	.03
7	California Relay Service and Communications Devices Fund	.01
8	CA High Cost Fund - B	.10
9	California Teleconnect Fund surcharge	.01
10	CA Universal Lifeline Telephone Service	.07
11	CA High Cost Fund - A	.01
Total		\$.58

Verizon Long Distance basic charges \$ 4.88

Total Verizon Long Distance Charges \$ 4.88

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

[REDACTED] CA211*HBRDA1 [REDACTED]

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 199.50
Payment Received Dec 06. Thank You.	- 199.50
Balance	\$.00

New Charges

Verizon (page 3)	\$ 125.50
Total New Charges Due Jan 15	\$ 125.50

To avoid a 1.5% late payment charge, payment must be received before January 22, 2006.

Total Due: (Past Due + New) \$ 125.50



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit us at verizon.com/easymoving or call your local business office.



Change Lives - Check Into Literacy!

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: 01/15/06

Total Due: \$ 125.50

Amount Paid :

\$ [] [] [] [] [] []

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Dec 22 to Jan 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 \$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	CA	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

MONTHLY SERVICE - NON-BASIC (Dec 22 to Jan 22)

Description	Qty	Unit Rate	
1 @Three-way Calling	1		.00
2 @Speed Dialing	1		.00
3 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 23.68

For 562 426-2778

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

4 Federal excise tax at 3.00%			.51
5 Long Beach city tax			.86
6 Funding to support the Public Utilities Commission			.03
7 911 State Tax			.11
8 Temporary surcharge as allowed by Public Utilities Commission		CR	.22
9 California Relay Service and Communications Devices Fund			.07
10 CA High Cost Fund - B			.57
11 California Teleconnect Fund surcharge			.04
12 CHCF-B Rate Adjustment		CR	1.28
13 CA Universal Lifeline Telephone Service			.36
14 CA High Cost Fund - A			.04
Total			\$ 1.09

Verizon non-basic charges ** \$ 24.77

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 125.50

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information

Effective January 1, 2006, new rates will apply when you change your long distance company. The new rates will be based on how you request the change. For requests completed through a Verizon business office, the charge will be \$5.50. For requests submitted directly by your long distance company or completed through the internet, the charge will be \$1.25. Additionally, the charge to change your long distance company will be discounted by 50 percent when you change both local toll and long distance companies at the same time.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

FOR YOUR INFORMATION

Save money, save time, feel better

Sign up for paper free billing or recurring direct debit payment & get a FREE 3 month trial to NBC's The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Go to www.verizon.com/billview or www22.verizon.com/myaccount
Verizon is not the publisher.

CA211*HBRDA1

CSOC.LRich.Verizon.00000238

Billing Date: 12/22/05 Page 6 of 6

Telephone Number : 562 426

Account Number

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000239

CSOC.RICH.010020

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.cpuc.ca.gov.

Returned Payments

In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

- 1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%	1.51
6 Long Beach city tax	2.53
7 Funding to support the Public Utilities Commission	.04
8 911 State Tax	.23
9 Temporary surcharge as allowed by Public Utilities Commission	CR .03
10 California Relay Service and Communications Devices Fund	.09
11 CA High Cost Fund - B	.69
12 California Teleconnect Fund surcharge	.04
13 CA Universal Lifeline Telephone Service	.44
14 CA High Cost Fund - A	.07
15 Federal Universal Service Fee	.67
16 Federal Universal Service Fee	.72
Total	\$ 7.00

Verizon basic charges \$ 55.00

LOCAL TOLL CALLS

Verizon Five Cents 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	Brbnkbrbkd	CA 818 445	1	.05
20 Fri	Dec 23	9:37 am	San Monica	CA 310 422	13	.65
21 Fri	Dec 23	9:51 am	Montebello	CA 323 721	3	.15
22 Fri	Dec 23	9:56 am	LosAngeles	CA 213 369	1	.05
23 Fri	Dec 23	9:58 am	LosAngeles	CA 213 369	1	.05
24 Fri	Dec 23	10:03 am	LosAngeles	CA 213 216	2	.10
25 Fri	Dec 23	10:12 am	Arcadia	CA 626 821	1	.05
26 Fri	Dec 23	10:13 am	Arcadia	CA 626 353	7	.35
27 Fri	Dec 23	10:22 am	LosAngeles	CA 213 386	2	.10
28 Fri	Dec 23	10:24 am	LosAngeles	CA 213 386	2	.10
29 Fri	Dec 23	10:46 am	LosAngeles	CA 213 744	1	.05
30 Fri	Dec 23	10:50 am	Alhambra	CA 626 320	1	.05
31 Fri	Dec 23	10:51 am	Pasadena	CA 626 318	1	.05
32 Fri	Dec 23	11:20 am	LosAngeles	CA 213 473	2	.10
33 Fri	Dec 23	11:22 am	Pasadena	CA 626 793	1	.05
34 Fri	Dec 23	11:24 am	San Monica	CA 310 420	1	.05
35 Fri	Dec 23	11:24 am	LosAngeles	CA 213 489	2	.10
36 Fri	Dec 23	11:26 am	LosAngeles	CA 213 489	1	.05
37 Fri	Dec 23	11:36 am	W Angeles	CA 310 806	11	.55
38 Fri	Dec 23	11:54 am	LosAngeles	CA 213 792	1	.05
39 Fri	Dec 23	12:00 pm	LosAngeles	CA 213 621	1	.05
40 Fri	Dec 23	12:02 pm	LosAngeles	CA 213 369	1	.05
41 Fri	Dec 23	12:04 pm	LosAngeles	CA 213 891	1	.05
42 Fri	Dec 23	12:08 pm	San Monica	CA 310 420	1	.05
43 Fri	Dec 23	12:14 pm	Anaheim	CA 714 300	4	.20
44 Fri	Dec 23	12:20 pm	Losnglsd11	CA 323 731	1	.05
45 Fri	Dec 23	12:22 pm	San Monica	CA 310 266	1	.05
46 Fri	Dec 23	12:27 pm	Santa Ana	CA 714 245	1	.05
47 Fri	Dec 23	12:30 pm	LosAngeles	CA 213 384	2	.10
48 Fri	Dec 23	12:32 pm	Brbnkbrbkd	CA 818 563	3	.15
49 Mon	Dec 26	11:15 am	San Monica	CA 310 487	2	.10

00 CA211*HBRDA1

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

CA211*HBRDA1

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

Day	Date	Time	Place called	Number called	Period	Min.	
1	Fri	Dec 23	12:07 pm Whittier	CA 562 698	Day	2	.00
Total							\$.00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

2	Federal excise tax at 3.00%	.51
3	Long Beach city tax	.86
4	Funding to support the Public Utilities Commission	.03
5	911 State Tax	.11
6	Temporary surcharge as allowed by Public Utilities Commission	CR .01
7	California Relay Service and Communications Devices Fund	.06
8	CA High Cost Fund - B	.47
9	California Teleconnect Fund surcharge	.03
10	CHCF-B Rate Adjustment	CR 1.29
11	CA Universal Lifeline Telephone Service	.31
12	CA High Cost Fund - A	.05
Total		\$ 1.13

Verizon non-basic charges ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 85.65

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes program rates

Beginning 01/01/2006, your CA High Cost Fund A charge will increase from 0.15 percent to 0.21 percent, CA High Cost Fund B charge will decrease from 2.43 percent to 2.00 percent, CA dual party relay service charge will decrease from 0.30 percent to 0.27 percent, CA Universal Lifeline Telephone service charge will decrease from 1.55 percent to 1.29 percent, and the CA Teleconnect fund charge will decrease from 0.16 percent to 0.13 percent per month. These fees are collected by Verizon and sent to the California Public Utility Commission where they are used to provide affordable telecommunications services throughout the state.

Credits decrease starting with this bill

Starting January 1, the credit applied to your long-distance calls went from 3.41 percent to 2.26 percent. The credit on your monthly service rate, zone unit calls and installation service (if any) went from 1.23 percent to 0.08 percent. These credit adjustments are related to Verizon's 2006 price cap filing as approved by the California Public Utilities Commission.

CA211*HBRDA1

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 559 686	4 .40
4	Fri	Dec 23	10:58 am Sacramento	CA 916 443	1 .10
5	Fri	Dec 23	11:00 am Sacramento	CA 916 930	1 .10
6	Fri	Dec 23	11:07 am Sacramento	CA 916 448	1 .10
7	Fri	Dec 23	11:15 am Sacramento	CA 916 503	1 .10
8	Fri	Dec 23	11:16 am Sacramento	CA 916 447	1 .10
9	Fri	Dec 23	11:17 am Sacramento	CA 916 442	1 .10
10	Fri	Dec 23	11:18 am Sacramento	CA 916 503	1 .10
11	Fri	Dec 23	11:29 am Sacramento	CA 916 448	2 .20
12	Fri	Dec 23	11:30 am Sacramento	CA 916 448	2 .20
13	Fri	Dec 23	11:53 am Sacramento	CA 916 447	1 .10

00 CA211*HBRDA1

Verizon Long Distance

Timeless (continued)

For 562 426

Direct Dialed Calls (continued)

Day	Date	Time	Place called	Number called	Minutes	
1	Fri	Dec 23	11:56 am Sacramento	CA 916 286	2	.20
2	Fri	Dec 23	11:57 am Sacramento	CA 916 212	1	.10
3	Fri	Dec 23	11:58 am Sacramento	CA 916 212	2	.20
4	Fri	Dec 23	12:05 pm Sacramento	CA 916 442	1	.10
5	Fri	Dec 23	12:17 pm Pleasanton	CA 925 467	2	.20
6	Fri	Dec 23	12:23 pm Sacramento	CA 916 441	2	.20
7	Fri	Dec 23	12:25 pm Sacramento	CA 916 441	2	.20
8	Fri	Dec 23	12:29 pm Snfrcntrld	CA 415 765	1	.10
9	Mon	Jan 2	4:31 pm Oakland	CA 510 206	1	.10
					Subtotal	3.20

Summary of Timeless

10 Plan calls	3.20
Total	\$ 3.20

Timeless start date: 09/12/05

Total Long Distance calls \$ 3.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

11 Federal excise tax at 3.00%	.10
12 Long Beach city tax	.17
13 911 State Tax	.02
14 California Relay Service and Communications Devices Fund	.01
15 CA High Cost Fund - B	.06
16 CA Universal Lifeline Telephone Service	.04
17 CA High Cost Fund - A	.01
Total	\$.41

Verizon Long Distance basic charges \$ 3.61

Total Verizon Long Distance Charges \$ 3.61

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

California changes High Cost Fund A rate

Beginning January 1, 2006, your California High Cost Fund A rate will increase from 0.15 percent to 0.21 percent per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

CA211*HBRDA1

Billing Date: 01/22/06 Page 8 of 8
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 89.26
No payment received.	.00
Past Due Charges (please pay now)	\$ 89.26
New Charges	
Verizon (page 3)	\$ 80.40
Total New Charges Due Mar 18	\$ 80.40
To avoid a 1.5% late payment charge, payment must be received before March 25, 2006.	
Total Due: (Past Due + New)	\$ 169.66



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.

Mail payments to:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?

Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Account:

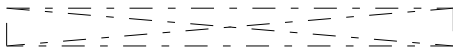
New Charges Due: 03/18/06

Total Due: \$ 169.66

Amount Paid :

\$ [] [] [] [] [] [] []

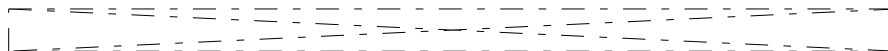
Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____



LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%			1.51
6 Long Beach city tax			2.53
7 Funding to support the Public Utilities Commission			.04
8 911 State Tax			.23
9 Temporary surcharge as allowed by Public Utilities Commission		CR	.03
10 California Relay Service and Communications Devices Fund			.09
11 CA High Cost Fund - B			.69
12 California Teleconnect Fund surcharge			.04
13 CA Universal Lifeline Telephone Service			.44
14 CA High Cost Fund - A			.07
15 Federal Universal Service Fee			.67
16 Federal Universal Service Fee			.72
Total			\$ 7.00

Verizon basic charges \$ 55.00

LOCAL TOLL CALLS

Verizon Five Cents Plansm

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
17	Tue	Feb 14	9:42 am	San Monica CA 310 264	11	.55
Subtotal						\$.55

Summary of Verizon Five Cents 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

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 CHCF-B Rate Adjustment	CR 1.29
19 CA Universal Lifeline Telephone Service	.31
20 CA High Cost Fund - A	.05
Total	\$ 1.13

Verizon non-basic charges ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 80.40

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

CA211*HBRDA1

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

10 CA211*HBRDA1

Billing Date: 02/22/06 Page 6 of 6
Telephone Number : 562 428
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

LAURA RICHARDSON

Account Summary

Previous Charges	
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.



Account:
New Charges Due: 04/15/06

Total Due: \$ 251.21

Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

Amount Paid :

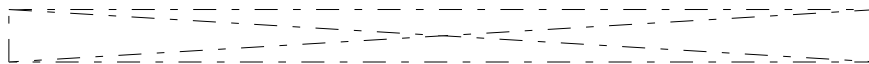
\$



LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence address only

P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$89.26 at 1.50%	1.34
Total	\$ 1.34

BASIC SERVICE TAXES AND SURCHARGES

6 Federal excise tax at 3.00%	1.55
7 Long Beach city tax	2.60
8 Funding to support the Public Utilities Commission	.04
9 911 State Tax	.23
10 Temporary surcharge as allowed by Public Utilities Commission	CR .03
11 California Relay Service and Communications Devices Fund	.10
12 CA High Cost Fund - B	.72
13 California Teleconnect Fund surcharge	.05
14 CA Universal Lifeline Telephone Service	.46
15 CA High Cost Fund - A	.08
16 Federal Universal Service Fee	.67
17 Federal Universal Service Fee	.72
Total	\$ 7.19

Verizon basic charges **\$ 56.53**

LOCAL TOLL CALLS

Verizon Five Cents Plansm

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called		Number called	Min.	
18 Sun	Feb 26	7:44 am	San Monica CA	310 487	1	.05	
19 Sat	Mar 4	12:42 pm	San Monica CA	310 487	1	.05	
20 Thu	Mar 16	8:13 pm	Van Nuys CA	818 388	2	.10	
						Subtotal	\$.20

Summary of Verizon Five Cents 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.**

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 ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 81.55

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

02 CA211*HBRDA1

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

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

Billing Date: 03/22/06 Page 6 of 6
Telephone Number: 562.426
Account Number:
How to Reach Us: See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000259

CSOC.RICH.010040

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 251.21
Payment(s) received. Thank you.	- 251.21
Balance	\$.00

New Charges

Verizon (page 3)	\$ 82.99
Total New Charges Due May 16	\$ 82.99

To avoid a 1.5% late payment charge, payment must be received before May 23, 2006.

Total Due: (Past Due + New) \$ 82.99



Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

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: 211-HBRDA1
 03069014 0000428717
 01-CA 2855
 5624262778 20850912

New Charges Due: 05/16/06

Total Due: \$ 82.99

Yes! I want to be a Literacy Champion.
 Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

Amount Paid : \$

LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

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

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
20	Fri	Apr 21	10:04 pm	Montebello CA 323 727- [REDACTED]	4	.20
Subtotal						\$.20

Summary of Verizon Five Cents 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.**

CA211*HBRDA1

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

CA211*HBRDA1

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

Billing Date: 04/22/06 Page 6 of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000265

CSOC.RICH.010046

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 82.99
No payment received.	.00
Past Due Charges (please pay now)	\$ 82.99
New Charges	
Verizon (page 3)	\$ 80.77
Verizon Long Distance (page 5)	.57
Total New Charges Due Jun 15	\$ 81.34
To avoid a 1.5% late payment charge, payment must be received before June 22, 2006.	
Total Due: (Past Due + New)	\$ 164.33



Convenience! Manage Your Verizon Account Online, Anytime

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.



Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
 Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
 Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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

VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (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

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
17 Fri	May 12	2:12 pm	LosAngeles	CA 213 381-	1	.05
18 Fri	May 12	2:15 pm	Van Nuys	CA 818 728-	1	.05
19 Fri	May 12	2:21 pm	Van Nuys	CA 818 728-	1	.05
20 Fri	May 12	2:30 pm	Van Nuys	CA 818 388-	7	.35
21 Fri	May 12	2:56 pm	BeverlyHls	CA 310 779-	1	.05
22 Fri	May 12	2:57 pm	Van Nuys	CA 818 728-	2	.10
23 Fri	May 12	2:59 pm	Granadahls	CA 818 472-	2	.10
24 Mon	May 15	9:09 am	CanogaPark	CA 818 223-	1	.05
Subtotal						\$.80

Summary of Verizon Five Cents Plansm

25 Plan calls	.80
Total	\$.80

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

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

04 CA211*HBRDA1

Verizon local toll charges ** \$.86
 **Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

Description	Qty	Unit Rate	
1 @Local Package Lite	1	34.95	34.95
2 @Verizon Package Credit	1	CR 17.25	CR 17.25
3 Inside Wire Maintenance	2	2.99	5.98
4 @Home Voice Mail Standard - Pkg	1		.00
5 @Unlimited ZUM	1		.00
6 @Call Waiting/Cancel Call Waiting	1		.00
7 @Three-way Calling	1		.00
8 @Speed Dialing	1		.00
9 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 23.68

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10 Federal excise tax at 3.00%	.51
11 Long Beach city tax	.86
12 Funding to support the Public Utilities Commission	.03
13 911 State Tax	.11
14 Temporary surcharge as allowed by Public Utilities Commission	CR .01
15 California Relay Service and Communications Devices Fund	.06
16 CA High Cost Fund - B	.47
17 California Teleconnect Fund surcharge	.03
18 CHCF-B Rate Adjustment	CR 1.29
19 CA Universal Lifeline Telephone Service	.31
20 CA High Cost Fund - A	.05
Total	\$ 1.13

Verizon non-basic charges ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 80.77

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

04 CA211*HBRDA1

FOR YOUR INFORMATION

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill 1 877 483-5305
 Trouble with your long distance service 1 800 483-8494
 Changes to your long distance service 1 888 483-7547
 Other long distance questions 1 888 483-7547
 Visit our Website at verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	<u>.50</u>	
Total usage	\$.50	
Total Long Distance calls		\$.50
Taxes and Surcharges		.07
Total Verizon Long Distance Charges		\$.57

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Minutes	
1	Fri	May 12	2:48 pm Sacramento	CA 916 996	5	.50
Subtotal						.50

Summary of Timeless

2 Plan calls	.50
Total	\$.50

Timeless start date: 09/12/05

Total Long Distance calls	\$.50
---------------------------	--------

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

3 Federal excise tax at 3.00%	.02
4 Long Beach city tax	.03
5 CA High Cost Fund - B	.01
6 CA Universal Lifeline Telephone Service	.01
Total	\$.07

Verizon Long Distance basic charges	\$.57
--	---------------

CA211*HBRDA1

Verizon Long Distance

Total Verizon Long Distance Charges **\$.57**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Your Rates, Terms or Services have changed

Effective 7/1/06, Long Distance Message Telecommunications Service (LDMTS) in-state and interstate rates will increase from 35 cents/min to 40 cents/min in mileage band 1 (0-3500 miles) and mileage band 2 (3501-5500 miles), for both peak and off-peak calling. International Message Telecommunications Service (IMTS) rates will increase 10 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or information about Verizon Long Distance calling plans, call our business office at the number on your bill.

Notice of Price Increase

Effective July 1, 2006, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries as well as changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, call our business office. The Service Agreement you received when you ordered Verizon Long Distance service contained a URL web-site reference, which provides additional information regarding rates, terms and conditions for your long distance service. The URL has changed; such information may now be found at www.verizonldregulatory.com

04 CA211*HBRDA1

LAURA RICHARDSON

Account Summary

Previous Charges	
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

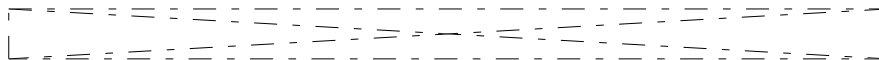
Total Due: \$ 258.38

Amount Paid :

\$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726
[Barcode]

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
[Barcode]



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
 If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
 If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
 If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
 A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
 The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$82.99 at 1.50%	1.24
Total	\$ 1.24

BASIC SERVICE TAXES AND SURCHARGES

6 Federal excise tax at 3.00%	1.55
7 Long Beach city tax	2.60
8 Funding to support the Public Utilities Commission	.04
9 911 State Tax	.23
10 Temporary surcharge as allowed by Public Utilities Commission	CR .03
11 California Relay Service and Communications Devices Fund	.10
12 CA High Cost Fund - B	.71
13 California Teleconnect Fund surcharge	.05
14 CA Universal Lifeline Telephone Service	.46
15 CA High Cost Fund - A	.07
16 Federal Universal Service Fee	.71
17 Federal Universal Service Fee	.77
Total	\$ 7.26

Verizon basic charges \$ 56.50

LOCAL TOLL CALLS

Verizon Five Cents Plansm

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Min.	
18 Wed	May 24	10:46 pm	Van Nuys CA	818 788	1	.05
19 Wed	May 24	10:47 pm	Van Nuys CA	818 728	2	.10
20 Wed	May 24	10:48 pm	Van Nuys CA	818 728	1	.05
21 Wed	May 24	10:52 pm	Van Nuys CA	818 404	1	.05
22 Wed	May 31	12:05 pm	CanogaPark CA	818 223	3	.15
23 Wed	May 31	1:40 pm	LosAngeles CA	213 605	2	.10
24 Wed	May 31	1:45 pm	DiamondBar CA	909 396	2	.10
25 Wed	May 31	1:48 pm	Anaheim CA	714 920	2	.10
26 Wed	May 31	2:05 pm	San Monica CA	310 795	6	.30
27 Thu	Jun 1	4:10 pm	CanogaPark CA	818 223	4	.20
28 Fri	Jun 2	2:55 pm	LosAngeles CA	213 216	1	.05
29 Fri	Jun 2	3:02 pm	CanogaPark CA	818 223	2	.10
30 Fri	Jun 2	3:28 pm	CanogaPark CA	818 223	1	.05
31 Fri	Jun 2	3:29 pm	CanogaPark CA	818 223	3	.15
32 Fri	Jun 2	3:52 pm	Brbnkbrbkd CA	818 260	4	.20
33 Fri	Jun 2	3:56 pm	San Monica CA	310 266	2	.10
34 Fri	Jun 2	4:38 pm	LosAngeles CA	213 605	2	.10
35 Fri	Jun 2	4:42 pm	Losnglsd12 CA	323 292	1	.05
36 Fri	Jun 2	4:49 pm	Anaheim CA	714 308	2	.10
37 Fri	Jun 2	4:53 pm	Anaheim CA	714 920	8	.40
38 Fri	Jun 2	5:30 pm	Losnglsd14 CA	323 394	1	.05
39 Mon	Jun 5	4:32 pm	LosAngeles CA	213 605	2	.10
40 Mon	Jun 5	4:42 pm	Anaheim CA	714 920	1	.05
41 Mon	Jun 5	4:43 pm	LosAngeles CA	213 216	2	.10
42 Mon	Jun 5	4:46 pm	Losnglsd14 CA	323 394	8	.40
43 Mon	Jun 5	4:55 pm	Van Nuys CA	818 571	2	.10
Subtotal						\$ 3.30

03 CA211*HBRDA1

Verizon Five Cents Plansm (continued)

Summary of Verizon Five Cents Plansm

1 Plan calls	3.30
Total	\$ 3.30

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

2 1 national area call(s) at \$.95 per call	.95
Total	\$.95

For 562 426

Detail of Calls from Summary

National Area Call(s)

Day	Date	Time	Place called	Number called	Charge
3	Mon Jun 5	4:57 pm	Dir Asst	CA 562 411	.95

The above detail is informational only and not part of the total.

Total local toll charges	\$ 4.25
--------------------------	---------

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

4 Federal excise tax at 3.00%	.13
5 Long Beach city tax	.21
6 911 State Tax	.03
7 Temporary surcharge as allowed by Public Utilities Commission	CR .07
8 California Relay Service and Communications Devices Fund	.01
9 CA High Cost Fund - B	.08
10 California Teleconnect Fund surcharge	.01
11 CHCF-B Rate Adjustment	CR .13
12 CA Universal Lifeline Telephone Service	.05
13 CA High Cost Fund - A	.01
Total	\$.33
Verizon local toll charges **	\$ 4.58

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

Description	Qty	Unit Rate	
14 @Local Package Lite	1	34.95	34.95
15 @Verizon Package Credit	1	CR 17.25	CR 17.25
16 Inside Wire Maintenance	2	2.99	5.98
17 @Home Voice Mail Standard - Pkg	1		.00
18 @Unlimited ZUM	1		.00
19 @Call Waiting/Cancel Call Waiting	1		.00
20 @Three-way Calling	1		.00
21 @Speed Dialing	1		.00
22 @Caller ID with Anonymous Call Block	1		.00
Total			\$ 23.68

For 562 426

@Indicates services included in Verizon Local Package Lite.

03 CA211*HBRDA1

@Zone Unit Charges

For 562 426

Day	Date	Time	Place called		Number called	Period	Min.	
1	Wed May 31	1:52 pm	Hawthorne	CA	310 297	Day	2	.00
2	Sat Jun 17	7:11 pm	Whittier	CA	562 777	Night	3	.00
Total								\$.00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

3	Federal excise tax at 3.00%	.51
4	Long Beach city tax	.86
5	Funding to support the Public Utilities Commission	.03
6	911 State Tax	.11
7	Temporary surcharge as allowed by Public Utilities Commission	CR .01
8	California Relay Service and Communications Devices Fund	.06
9	CA High Cost Fund - B	.47
10	California Teleconnect Fund surcharge	.03
11	CHCF-B Rate Adjustment	CR 1.29
12	CA Universal Lifeline Telephone Service	.31
13	CA High Cost Fund - A	.05
Total		\$ 1.13

Verizon non-basic charges ** \$ 24.81

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges \$ 85.89

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

CA211*HBRDA1

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	<u>7.00</u>	
Total usage	\$ 7.00	
Total Long Distance calls		\$ 7.00
Taxes and Surcharges		1.16
Total Verizon Long Distance Charges		\$ 8.16

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Minutes	
1	Wed	May 31	12:50 pm	Tulsa OK 918 858	1	.10
2	Wed	May 31	12:52 pm	Tulsa OK 918 858	1	.10
3	Wed	May 31	12:52 pm	Tulsa OK 918 663	3	.30
4	Wed	May 31	1:01 pm	Tulsa OK 918 858	1	.10
5	Wed	May 31	1:02 pm	Tulsa OK 918 858	1	.10
6	Wed	May 31	1:02 pm	Tulsa OK 918 858	11	1.10
7	Wed	May 31	1:13 pm	Tulsa OK 918 663	3	.30
8	Wed	May 31	1:41 pm	Sacramento CA 916 445	1	.10
9	Wed	May 31	1:42 pm	Sacramento CA 916 372	2	.20
10	Wed	May 31	1:48 pm	Sacramento CA 916 443	1	.10
11	Wed	May 31	1:49 pm	Sacramento CA 916 443	2	.20
12	Wed	May 31	1:53 pm	Sacramento CA 916 204	1	.10
13	Wed	May 31	1:55 pm	Sacramento CA 916 441	1	.10
14	Thu	Jun 1	4:02 pm	Tulsa OK 918 858	5	.50
15	Fri	Jun 2	3:36 pm	Tulsa OK 918 280	1	.10
16	Fri	Jun 2	3:36 pm	Tulsa OK 918 280	1	.10
17	Fri	Jun 2	3:37 pm	Tulsa OK 918 510	9	.90
18	Fri	Jun 2	4:40 pm	Sacramento CA 916 445	1	.10
19	Fri	Jun 2	4:44 pm	Sacramento CA 916 372	1	.10
20	Fri	Jun 2	5:41 pm	Sacramento CA 916 443	2	.20
21	Mon	Jun 5	4:15 pm	Tulsa OK 918 858	1	.10
22	Mon	Jun 5	4:16 pm	Tulsa OK 918 858	1	.10
23	Mon	Jun 5	4:16 pm	Tulsa OK 918 858	11	1.10
24	Mon	Jun 5	4:37 pm	Sacramento CA 916 832	2	.20
25	Mon	Jun 5	4:44 pm	Sacramento CA 916 372	1	.10
26	Mon	Jun 5	4:59 pm	Sacramento CA 916 452	3	.30

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 \$ 8.16

Total Verizon Long Distance Charges \$ 8.16

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

IMPORTANT NOTICE FOR ALL VERIZON LONG DISTANCE CUSTOMERS

Effective immediately, we are modifying the language in your service agreement relating to late payment charges. Going forward, the late payment charge for customers who have their Verizon Long Distance charges billed by their local carrier will be the late payment charge that the local carrier applies to overdue charges. If your local carrier (e.g., Verizon local telephone company) changes its late payment charge or methodology, it will notify you of those changes. Verizon Long Distance will not separately notify you. If your Verizon Long Distance charges are not billed by your local carrier, Verizon Long Distance may charge a late payment charge of 1.5 percent per month or the maximum allowed by law, whichever is lower.

Your Rates, Terms or Services Have Changed:

Effective 8/1/06, the Verizon Long Distance Timeless Plan will have a monthly plan charge of \$2 per month. Verizon Long Distance offers a variety of calling plans that may better meet your needs. Visit www.verizon.com or call your local business office for more information.

03 CA211*HBRDA1

Billing Date: 06/22/06 Page 8 of 8

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000279

CSOC.RICH.010060

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/fastclip5
 or call 1-866-909-0749 today.
 One-year agreement required.

Service not available on all lines.
 Subject to final verification by Verizon. Other restrictions apply.



Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:

User ID:
 Password:
 and customize your ID as you register.



Save With Verizon & Movielink®

Put your local, DSL, Verizon Wireless & Verizon long distance charges into one monthly bill with ONE-BILL. Easy & free. Sign up & save 80% on a movie download. Watch movies whenever you want. Nothing to return & no subscription fees. See Verizon.net/Movielink Terms & conditions apply. Exp 8/31/06.

Mail payments to:
 Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
 Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



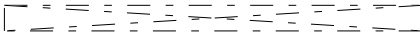
Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to **Verizon Reads**. Your signature is required. _____

Account:
New Charges Due: 08/15/06

Total Due: \$ 227.39

Amount Paid :

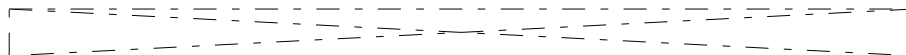
\$



LAURA RICHARDSON
 717 VERNON ST
 LONG BEACH CA 90806-2726



VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-635-5322.

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

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$164.33 at 1.50%			2.46
6 Jun 30 Reconnection charge			49.02
Total			\$ 51.48

BASIC SERVICE TAXES AND SURCHARGES

7 Federal excise tax at 3.00%			1.59
8 Long Beach city tax			2.66
9 Funding to support the Public Utilities Commission			.04
10 911 State Tax			.23
11 Temporary surcharge as allowed by Public Utilities Commission			CR .03
12 California Relay Service and Communications Devices Fund			.10
13 CA High Cost Fund - B			.74
14 California Teleconnect Fund surcharge			.05
15 CA Universal Lifeline Telephone Service			.48
16 CA High Cost Fund - A			.08
17 Federal Universal Service Fee			.69
18 Federal Universal Service Fee			.74
Total			\$ 7.37

Verizon basic charges **\$ 106.85**

LOCAL TOLL CALLS

Verizon Five Cents 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.**

CA211*HBRDA1

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*HBRDA1

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	<u>1.90</u>	
Total usage	\$ 1.90	
Total Long Distance calls		\$ 1.90
Taxes and Surcharges		.24
Total Verizon Long Distance Charges		\$ 2.14

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Minutes	
1	Mon Jul 17	7:36 pm	Sacramento CA	916 446	17	1.70
2	Thu Jul 20	9:41 pm	Sfnrentrid CA	415 845	2	.20
					Subtotal	1.90

Summary of Timeless

3 Plan calls	1.90
--------------	------

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.

99 CA211*HBRDA1

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 768 Kbps) at dial-up prices. Call 1-866-488-2375. One-year commitment required.
 Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.

ONE-BILL®

Now You Can Get Your Verizon Wireless Charges On This Bill Too
 Get your Verizon Wireless, Verizon local, long distance and DSL services on the same statement with ONE-BILL. It all comes on one statement, so there's just one payment to make. Call 1-888-469-5122 to sign up. Restrictions apply.



Convenience! Manage Your Verizon Account Online, Anytime!
 Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.

Mail payments to:
 Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
 Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



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



How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Aug 22 to Sep 22)

Description	Qty	Unit Rate	
1 @Package residence line	1	17.25	17.25
2 Residence line	1	17.25	17.25
3 Interstate Subscriber Line Charge	1	6.50	6.50
4 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.00

MISCELLANEOUS CHARGES AND CREDITS

5 Late payment charge on \$93.38 at 1.50%	1.40
Total	\$ 1.40

BASIC SERVICE TAXES AND SURCHARGES

6 Federal excise tax at 3.00%	1.51
7 Long Beach city tax	2.60
8 Funding to support the Public Utilities Commission	.04
9 911 State Tax	.23
10 Temporary surcharge as allowed by Public Utilities Commission	CR .03
11 California Relay Service and Communications Devices Fund	.02
12 CA High Cost Fund - B	.72
13 California Teleconnect Fund surcharge	.05
14 CA Universal Lifeline Telephone Service	.46
15 CA High Cost Fund - A	.08
16 Federal Universal Service Fee	.69
17 Federal Universal Service Fee	.74
Total	\$ 7.11

Verizon basic charges \$ 56.51

LOCAL TOLL CALLS

Verizon Five Cents 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	LosAngeles CA	213 897	13	.65
21 Tue	Aug 1	10:31 am	San Monica CA	310 264	1	.05
Subtotal						\$ 1.50

Summary of Verizon Five Cents 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

Verizon local toll charges ** \$ 1.55

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

CA211*HBRDA1

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

FOR YOUR INFORMATION

this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

**NOTICE OF PUBLIC PARTICIPATION HEARINGS
REGARDING REVIEW OF THE TELECOMMUNICATIONS
PUBLIC POLICY PROGRAMS RULEMAKING 06-05-028**

The California Public Utilities Commission (CPUC) has scheduled Public Participation Hearings in R.06-05-028 to conduct a comprehensive review of its Telecommunications Public Policy Programs - California LifeLine, Payphone Programs, Deaf and Disabled Telecommunications Program, and California Teleconnect Fund. The hearings will be held as follows:

Monday, September 25, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
San Diego State Building
1350 Front Street, Auditorium
San Diego, California

Thursday, October 26, 2006
9:00 am - 11:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
Oxnard City Hall Council Chambers
305 West 3rd Street
Oxnard, California

Friday, November 3, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
California Energy Commission Building
1516 Ninth Street, Hearing Room A
Sacramento, California

The hearings have been scheduled as noted above and provide an opportunity for customers to present their views, comments and opinions regarding the Commission's Telecommunications Public Policy Programs. The assigned Commissioner and Administrative Law Judge will preside over the hearings and a court reporter will transcribe comments for the record. Representatives from the Commission's Public Advisor's Office will assist in facilitating the hearings.

The Commission welcomes your participation and comments. If you cannot attend the hearing, you may submit written comments to: CPUC, Public Advisor's Office, 505 Van Ness Avenue, San Francisco, CA 94102 or e-mail to public.advisor@cpuc.ca.gov. Please reference Rulemaking 06-05-028 in your written comments. Your comments will be circulated to the Commissioners and the assigned ALJ and will become part of the formal correspondence file as part of the record in this proceeding. These facilities are handicap accessible. If specialized accommodations are needed for the Sacramento location, such as language interpreters or assistance for the hard of hearing, please contact the CPUC's Public Advisor's Office via e-mail at public.advisor@cpuc.ca.gov or by phone at (415) 703-2074, toll-free at 1-866-849-8390, TTY toll-free at 1-866-836-7825, or regular TTY at (415) 703-5282 at least five (5) working days prior to hearing. For the PPH locations in San Diego and Oxnard, please contact the CPUC's Public Advisor's Office via e-mail at public.advisor.la@cpuc.ca.gov or by phone at (213) 576-7055, toll free at 1-866-849-8391, TTY toll free at 1-866-836-7825 at least five (5) working days prior to the hearing.

Special Savings on ADT Security!

As a Verizon customer receive special savings when you help protect your home or business with an ADT Security System. Call ADT for details at:
Residential Customers 800-617-8900
Business Customers 800-417-9238

db CA211*HBRDA1

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	<u>.10</u>	
Total usage	\$.10	
Plan Charges	3.40	
Total Long Distance calls		\$ 3.50
Taxes and Surcharges		.49
Total Verizon Long Distance Charges		\$ 3.99

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called	Number called	Minutes	
1	Mon Jul 17	7:36 pm	Sacramento CA	916 719	1	.10
Subtotal						.10

Summary of Timeless

2 Plan Charge	2.00
3 New plan charge effective Aug 1, 2006, 21 day(s) at new charge.	1.40
4 Plan calls	.10
Total	\$ 3.50

Timeless start date: 09/12/05

Total Long Distance calls \$ 3.50

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

5 Long Beach city tax	.19
6 Federal Universal Service Fee - Verizon LD	.30
Total	\$.49

Verizon Long Distance basic charges \$ 3.99

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.

08 CA211*HBRDA1

CSOC.LRich.Verizon.00000292

CSOC.RICH.010073

Billing Date: 08/22/06 Page 8 of 8

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000293

CSOC.RICH.010074

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Interstate Subscriber Line Charge	1	O8124971	Aug 30-Sep 21	CR 4.77
2 @Package residence line	1	O8124971	Aug 30-Sep 21	CR 12.65
Total Services Removed				CR 17.42

For 562 426

Services Removed

Product Description	Qty	Order No.	Effective Dates	
3 Residence line	1	O8124971	Aug 30-Sep 21	CR 12.65
4 Interstate non-primary access	1	O8124971	Aug 30-Sep 21	CR 5.13
Total Services Removed				CR 17.78

Total Adding and Changing Service CR \$ 35.20

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax at 3.00%	CR 1.07
6 Long Beach city tax	CR 1.80
7 Funding to support the Public Utilities Commission	CR .03
8 911 State Tax	CR .17
9 Temporary surcharge as allowed by Public Utilities Commission	.02
10 California Relay Service and Communications Devices Fund	CR .01
11 CA High Cost Fund - B	CR .51
12 California Teleconnect Fund surcharge	CR .03
13 CA Universal Lifeline Telephone Service	CR .33
14 CA High Cost Fund - A	CR .05
Total	CR \$ 3.98

Verizon basic charges

CR \$ 39.18

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
15 @Local Package Lite	1	O8124971	Aug 30-Sep 21	CR 25.63
16 Inside Wire Maintenance	1	O8124971	Aug 30-Sep 21	CR 2.19
17 @Verizon Package Credit	1	O8124971	Aug 30-Sep 21	12.65
Total Services Removed				CR 15.17

02 CA211*HBRDA1

ADDING AND CHANGING SERVICE (continued)

For 562 426
 Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Inside Wire Maintenance	1	O8124971	Aug 30-Sep 21	CR 2.19
Total Services Removed				CR 2.19
Total Adding and Changing Service				CR \$ 17.36

NON-BASIC SERVICE TAXES AND SURCHARGES

2 Federal excise tax at 3.00%				.39
3 Long Beach city tax				CR .63
4 Funding to support the Public Utilities Commission				CR .02
5 911 State Tax				CR .08
6 Temporary surcharge as allowed by Public Utilities Commission				.01
7 California Relay Service and Communications Devices Fund				CR .01
8 CA High Cost Fund - B				CR .35
9 California Teleconnect Fund surcharge				CR .02
10 CHCF-B Rate Adjustment				1.01
11 CHCF - B Rebate				1.12
12 CA Universal Lifeline Telephone Service				CR .??
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

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Adding & Changing Service	CR \$ 1.47
Taxes and Surcharges	CR .20
Total Verizon Long Distance Charges	CR \$ 1.67

ADDING AND CHANGING SERVICE

For 562 426

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Sep 19, 2006).

Services Removed

Product Description	Qty	Order Number	Effective Date	
1 Timeless	1	O8124971	Aug 30	CR 1.47
Total Services Removed				CR 1.47
Total Adding and Changing Service				CR \$ 1.47

TAXES AND FEES ON SERVICES

2 Long Beach city tax	CR .07
3 Federal Universal Service Fee - Verizon LD	CR .13
Total	CR \$.20

Verizon Long Distance basic charges **CR \$ 1.67**

Total Verizon Long Distance Charges **CR \$ 1.67**

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HBRDA1

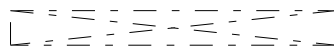
Billing Date: 09/19/06 Page 6 of 6

Telephone Number: 562 426

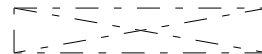
Account Number:

How to Reach Us: See page 2

This page intentionally left blank



CA211*HBRDA1



CSOC.LRich.Verizon.00000299

CSOC.RICH.010080

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 256.11
Payment Received Oct 04. Thank You.	- 256.11
Balance	\$.00

New Charges

Total New Charges Due	\$.00
Total Due: (Past Due + New)	\$.00

- FINAL BILL -

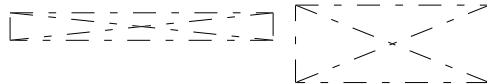
Thank you for letting us serve you.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages



Account:



LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



CSOC.LRich.Verizon.00000300

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Billing Date: 10/19/06 Page 3 of 4

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.

CA211*HBRDA1

CSOC.LRich.Verizon.00000302

CSOC.RICH.010083

Billing Date: 10/19/06 Page 4 of 4

Telephone Number : 562 426

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CA211*HBRDA1

CSOC.LRich.Verizon.00000303

CSOC.RICH.010084

CSOC.LRich.Verizon.00000304

CSOC.RICH.010085

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



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 1-800-483-6855.

***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.

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 90806-2726

VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688

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 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

MONTHLY SERVICE - BASIC (Mar 4 to Apr 4)			
Description	Qty	Unit Rate	
1 + Package residence line	2	17.66	35.32
2 Interstate Subscriber Line Charge	1	6.50	6.50
3 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.82

ADDING AND CHANGING SERVICE

For 562 988-5152

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

Product Description	Qty	Order No.	Effective Dates	
4 Interstate Subscriber Line Charge	1	I1009258	Feb 22-Mar 3	2.60
5 + Package residence line	1	I1009258	Feb 22-Mar 3	7.06
Total Services Added				9.66

For 562 988-5890

Services Added

Product Description	Qty	Order No.	Effective Dates	
6 + Package residence line	1	I1009258	Feb 22-Mar 3	7.06
7 Interstate non-primary access	1	I1009258	Feb 22-Mar 3	2.80
Total Services Added				9.86

Total Adding and Changing Service \$ 19.52

BASIC SERVICE TAXES AND SURCHARGES

8 Federal excise tax		2.10
9 Utility User's Tax		3.53
10 Funding to support the Public Utilities Commission		.09
11 911 State Tax		.26
12 Temp. surcharge as allowed by Public Utilities Commission		1.18
13 California Relay Service and Communications Devices Fund		.10
14 CHCF-B and the CASF		.25
15 California Teleconnect Fund surcharge		.07
16 CA Universal Lifeline Telephone Service		.58
17 CA High Cost Fund - A		.07
18 Federal Universal Service Fee		.92
19 Federal Universal Service Fee		.99
Total		\$ 10.14

Verizon basic charges \$ 78.48

MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)

NON-BASIC CHARGES

Description	Qty	Unit Rate	
20 + Verizon Freedom Essentials	2	51.99	103.98
21 + Package residence line credit	2	CR 17.66	CR 35.32

Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$14.95 of the total package price of \$51.99 is associated with long distance services and \$37.04 is associated with Regional Essentials).

Regional Essentials includes:

MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)
NON-BASIC CHARGES (continued)

Description	Qty	Unit Rate	
1 + Unlimited Local Toll	2		.00
2 + Call Waiting/Cancel Call Waiting	2		.00
3 + Caller ID	2		.00
4 + Unlimited ZUM	2		.00
5 + Verizon OnePoint Voice Mail	2		.00
6 + Verizon Long Distance	2		.00
For long distance questions, please call 800 483-3000.			
Total			\$ 68.66

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

ADDING AND CHANGING SERVICE

For 562 988-5152

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

Product Description	Qty	Order No.	Effective Dates	
7 + Verizon Freedom Essentials	1	I1009258	Feb 22-Mar 3	20.80
8 + Package residence line credit	1	I1009258	Feb 22-Mar 3	CR 7.06
Total Services Added				13.74

For 562 988-5890

Services Added

Product Description	Qty	Order No.	Effective Dates	
9 + Verizon Freedom Essentials	1	I1009258	Feb 22-Mar 3	20.80
10 + Package residence line credit	1	I1009258	Feb 22-Mar 3	CR 7.06
Total Services Added				13.74

Total Adding and Changing Service \$ 27.48

NON-BASIC SERVICE TAXES AND SURCHARGES

11 Federal excise tax				CR 1.54
12 Utility User's Tax				4.80
13 Funding to support the Public Utilities Commission				.10
14 911 State Tax				.27
15 Temp. surcharge as allowed by Public Utilities Commission				1.30
16 California Relay Service and Communications Devices Fund				.11
17 CHCF-B and the CASF				.28
18 California Teleconnect Fund surcharge				.07
19 CHCF-B Rate Adjustment				CR 2.69
20 Federal Universal Service Fee - Verizon LD				3.45
21 CA Universal Lifeline Telephone Service				.64
22 CA High Cost Fund - A				.07
Total				\$ 6.86

Verizon non-basic charges ** \$ 103.00

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges

\$ 181.48

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

562 988-5152

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: \$.00

562 988-5890

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: \$.00

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580."

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

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

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1-877-483-5305
Trouble with your long distance service	1-800-483-8494
Changes to your long distance service	1-888-483-7547
Other long distance questions	1-888-483-7547
Visit our Website at	verizonLD.com

Your Rates, Terms, or Services Have Changed

Beginning with your January 2008 bill, the surcharge "CA High Cost Fund - B" will support both the High Cost Fund, which subsidizes affordable basic residential telephone rates in high-cost areas, and the Advanced Services Fund, which will promote deployment of broadband facilities in unserved and underserved areas of California.

03 CA211*HBRDA1

Billing Date: 03/04/08 Page 8 of 8
Telephone Number : 562 988
Account Number
How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000312

CSOC.RICH.010093

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 90806-2726
|||

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688
|||

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 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments
 If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
 PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____
 City, State, Zip _____

MONTHLY SERVICE - BASIC (Apr 4 to May 4)			
Description	Qty	Unit Rate	
1 + Package residence line	2	17.66	35.32
2 Interstate Subscriber Line Charge	1	6.50	6.50
3 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.82

BASIC SERVICE TAXES AND SURCHARGES	
4 Federal excise tax	1.50
5 Utility User's Tax	2.52
6 Funding to support the Public Utilities Commission	.07
7 911 State Tax	.18
8 Temp. surcharge as allowed by Public Utilities Commission	.84
9 California Relay Service and Communications Devices Fund	.07
10 CHCF-B and the CASF	.18
11 California Teleconnect Fund surcharge	.05
12 CA Universal Lifeline Telephone Service	.42
13 CA High Cost Fund - A	.05
14 Federal Universal Service Fee	.73
15 Federal Universal Service Fee	.79
Total	\$ 7.40
Verizon basic charges	\$ 56.22

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 988

16 3 local area call(s) at no charge	
Total	\$.00
Total local toll charges	\$.00

Thank you for using Verizon.

MONTHLY SERVICE - Verizon and Verizon Long Distance (Apr 4 to May 4)

NON-BASIC CHARGES			
Description	Qty	Unit Rate	
17 + Verizon Freedom Essentials	2	51.99	103.98
18 + Package residence line credit	2	CR 17.66	CR 35.32
Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$14.95 of the total package price of \$51.99 is associated with long distance services and \$37.04 is associated with Regional Essentials).			
Regional Essentials includes:			
19 + Unlimited Local Toll	2		.00
20 + Call Waiting/Cancel Call Waiting	2		.00
21 + Caller ID	2		.00
22 + Unlimited ZUM	2		.00
23 + Verizon OnePoint Voice Mail	2		.00
24 + Verizon Long Distance	2		.00
For long distance questions, please call 800 483-3000.			
Total			\$ 68.66

For 562 988
 + Indicates services included in Verizon Freedom Essentials.

**MONTHLY SERVICE - Verizon and Verizon Long Distance
 NON-BASIC CHARGES (continued)**

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

+ Zone Unit Charges

For 562 988

Day	Date	Time	Place called		Number called	Period	Min.	
1	Mon Mar 17	1:52 pm	Redondo	CA	310 265	Day	7	.00
2	Mon Mar 17	2:02 pm	Redondo	CA	310 265	Day	1	.00
3	Fri Mar 21	10:40 am	Buena Park	CA	714 670	Day	1	.00
4	Mon Mar 24	2:49 pm	Garden Grv	CA	714 750	Day	2	.00
5	Mon Mar 24	3:17 pm	Redondo	CA	310 793	Day	1	.00
Total								\$.00

+ These calls are included with Verizon Freedom Essentials

NON-BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax	CR 1.10
7	Utility User's Tax	3.43
8	Funding to support the Public Utilities Commission	.07
9	911 State Tax	.19
10	Temp. surcharge as allowed by Public Utilities Commission	.93
11	California Relay Service and Communications Devices Fund	.08
12	CHCF-B and the CASF	.20
13	California Teleconnect Fund surcharge	.05
14	CHCF-B Rate Adjustment	CR 1.92
15	Federal Universal Service Fee - Verizon LD	2.74
16	CA Universal Lifeline Telephone Service	.46
17	CA High Cost Fund - A	.05
Total		\$ 5.18

Verizon non-basic charges ** \$ 73.84

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 130.06

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES

Late Payment Charge Increasing

On June 1, 2008, Verizon will increase its residence late payment charge from the current charge of 1.5% of the applicable outstanding balance to a charge of \$2.50 or 1.5% of the applicable outstanding balance, whichever is greater. A description of Verizon's late payment charge may be found on page two of your Verizon bill.

Changes in Federal Charges Beginning on or about April 1, 2008

Effective on or about April 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

08 CA210*HBRDA1

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

Billing Date: 04/04/08 Page 6 of 6

Telephone Number : 562 988

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

CSOC.LRich.Verizon.00000318

CSOC.RICH.010099

How to Reach Us

Payment arrangements	Verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1-800-483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1-800-483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge

A late payment charge of 1.5% will be applied to your bill on an unpaid balance of \$20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (May 4 to Jun 4)

Description	Qty	Unit Rate	
1 Package residence line	2	17.66	35.32
2 Interstate Subscriber Line Charge	1	6.50	6.50
3 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.82

MISCELLANEOUS CHARGES AND CREDITS

4 Late payment charge on \$181.48 at 1.50%			2.72
5 Apr 30 Reconnection charge			48.52
Total			\$ 51.24

BASIC SERVICE TAXES AND SURCHARGES

6 Federal excise tax			1.50
7 Utility User's Tax			2.66
8 Funding to support the Public Utilities Commission			.07
9 911 State Tax			.18
10 Temp. surcharge as allowed by Public Utilities Commission			.84
11 California Relay Service and Communications Devices Fund			.08
12 CHCF-B and the CASF			.19
13 California Teleconnect Fund surcharge			.05
14 CA Universal Lifeline Telephone Service			.45
15 CA High Cost Fund - A			.05
16 Federal Universal Service Fee			.73
17 Federal Universal Service Fee			.79
Total			\$ 7.59

Verizon basic charges \$ 107.65

MONTHLY SERVICE - Verizon and Verizon Long Distance (May 4 to Jun 4)

NON-BASIC CHARGES

Description	Qty	Unit Rate	
18 Verizon Freedom Essentials	2	51.99	103.98
19 Package residence line credit	2	CR 17.66	CR 35.32
Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$14.95 of the total package price of \$51.99 is associated with long distance services and \$37.04 is associated with Regional Essentials).			
Regional Essentials includes:			
20 Unlimited Local Toll	2		.00
21 Call Waiting/Cancel Call Waiting	2		.00
22 Caller ID	2		.00
23 Unlimited ZUM	2		.00
24 Verizon OnePoint Voice Mail	2		.00
25 Verizon Long Distance	2		.00
For long distance questions, please call 800 483-3000.			
Total			\$ 68.66

For 562 988

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

NON-BASIC SERVICE TAXES AND SURCHARGES (continued)	
1 CA High Cost Fund - A	.05
Total	\$ 5.18
Verizon non-basic charges **	\$ 73.84
**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.	
Total Verizon charges	\$ 181.49

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Notice of Price Increase

Beginning June 1, 2008 the monthly rate for Verizon Freedom Essentials will increase from \$51.99 to \$54.99. The monthly rate for Verizon Freedom Value will increase from \$46.99 to \$49.99. The increase is associated with the long distance portion of the packages. If you are a customer who subscribes to a Verizon Double, Triple or Ultimate Freedom bundle, you will not experience the rate increase. Please call the telephone number on the information page of your bill, if you have questions.

LAURA RICHARDSON

Account Summary

Previous Charges	
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 \$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: 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

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information**Bills are due and payable upon presentation****Current bill**

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 4 to Jul 4)

Description	Qty	Unit Rate	
1 Package residence line	2	17.66	35.32
2 Interstate Subscriber Line Charge	1	6.50	6.50
3 Interstate non-primary access	1	7.00	7.00
Total			\$ 48.82

BASIC SERVICE TAXES AND SURCHARGES

4 Federal excise tax			1.50
5 Utility User's Tax			2.52
6 Funding to support the Public Utilities Commission			.07
7 911 State Tax			.18
8 Temp. surcharge as allowed by Public Utilities Commission			.84
9 California Relay Service and Communications Devices Fund			.07
10 CHCF-B and the CASF			.18
11 California Teleconnect Fund surcharge			.03
12 CA Universal Lifeline Telephone Service			.42
13 CA High Cost Fund - A			.05
14 Federal Universal Service Fee			.73
15 Federal Universal Service Fee			.79
Total			\$ 7.38

Verizon basic charges \$ 56.20

MONTHLY SERVICE - Verizon and Verizon Long Distance (Jun 4 to Jul 4)

NON-BASIC CHARGES

Description	Qty	Unit Rate	
16 Verizon Freedom Essentials	2	54.99	109.98
17 Package residence line credit	2	CR 17.66	CR 35.32
Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance (\$17.95 of the total package price of \$54.99 is associated with long distance services and \$37.04 is associated with Regional Essentials).			
Regional Essentials includes:			
18 Unlimited Local Toll	2		.00
19 Call Waiting/Cancel Call Waiting	2		.00
20 Caller ID	2		.00
21 Unlimited ZUM	2		.00
22 Verizon OnePoint Voice Mail	2		.00
23 Verizon Long Distance	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 CASF			.20
31 California Teleconnect Fund surcharge			.03
32 CHCF-B Rate Adjustment			CR 1.92
33 Federal Universal Service Fee - Verizon LD			3.30
34 CA Universal Lifeline Telephone Service			.46
35 CA High Cost Fund - A			.05
Total			\$ 6.02

08 CA211*HBRDA1

Verizon non-basic charges ** \$ 80.68
****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges \$ 136.88

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible \$1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

August Rate Change Notice

Effective August 1, 2008, the monthly charge for Call Waiting, and for Call Waiting/Cancel Call Waiting, will increase. Call Waiting will increase from \$4.00 to \$4.50 per month, and Call Waiting/Cancel Call Waiting will increase from \$4.50 to \$4.75 per month. For more information on local, regional, and long distance calling, visit us at www.verizon.com or call the local business office number on your bill.

Important Rate Information

Effective July 19, 2008, the Returned Check charge will increase from \$11.30 to \$25.00. Any questions? Call the toll-free billing center number listed on your bill.

California changes Teleconnect Fund rate

Beginning 06/01/2008, your California Teleconnect Fund charge will decrease from 0.13 percent to 0.079 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See California Teleconnect Fund surcharge.

CA211*HBRDA1

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

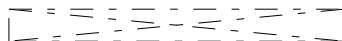
Questions about your long distance bill	1-877-483-5305
Trouble with your long distance service	1-800-483-8494
Changes to your long distance service	1-888-483-7547
Other long distance questions	1-888-483-7547
Visit our Website at	verizonl.D.com

Notice of Price Increase

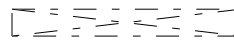
Effective July 19, 2008, International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. IMTS rates apply if you are not enrolled in an international optional calling plan. In addition, Verizon Long Distance is adding Premium Termination rates for calling 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

Billing Date: 06/04/08 Page 6 of 6
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

This page intentionally left blank

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 8/31/08. 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. _____

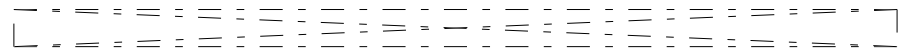
Account:
New Charges Due: Jul 28, 2008

Total Due: \$ 458.86 070408

Amount Paid : \$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



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 1-800-229-8846. 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 changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

Sign here to enroll in Direct Payment

Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (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

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 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Important information

Effective July 1, 2008, the CHCF-B Rate Adjustment element will change from (2.53%) to (1.68%) to reflect the Public Utilities Commission's decision to reform its universal service program.

Changes in Federal Charges Beginning on or about July 1, 2008

Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about July 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

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



VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688



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

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier 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.

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

- 1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

Street Address _____

City, State, Zip _____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 988

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Interstate Subscriber Line Charge	1	O4779606	Jun 30-Aug 3	CR 7.37
2 Package residence line	1	O4779606	Jun 30-Aug 3	CR 20.01
Total Services Removed				CR 27.38

For 562 988

Services Removed

Product Description	Qty	Order No.	Effective Dates	
3 Package residence line	1	O4779606	Jun 30-Aug 3	CR 20.01
4 Interstate non-primary access	1	O4779606	Jun 30-Aug 3	CR 7.93
Total Services Removed				CR 27.94

Total Adding and Changing Service CR \$ 55.32

BASIC SERVICE TAXES AND SURCHARGES

5 Federal excise tax	CR 1.70
6 Utility User's Tax	CR 2.86
7 Funding to support the Public Utilities Commission	CR .07
8 911 State Tax	CR .21
9 Temp. surcharge as allowed by Public Utilities Commission	CR .96
10 California Relay Service and Communications Devices Fund	CR .08
11 CHCF-B and the CASF	CR .20
12 California Teleconnect Fund surcharge	CR .03
13 CA Universal Lifeline Telephone Service	CR .47
14 CA High Cost Fund - A	CR .05
15 Federal Universal Service Fee	CR .84
16 Federal Universal Service Fee	CR .90
Total Due	CR \$ 8.37

Verizon basic charges

CR \$ 63.69

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 988

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

Product Description	Qty	Order No.	Effective Dates	
17 Verizon Freedom Essentials	1	O4779606	Jun 30-Aug 3	CR 62.32
18 Package residence line credit	1	O4779606	Jun 30-Aug 3	20.01
Total Services Removed				CR 42.31

ADDING AND CHANGING SERVICE (continued)

For 562 988

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Verizon Freedom Essentials	1	04779606	Jun 30-Aug 3	CR 62.32
2 Package residence line credit	1	04779606	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.

CA211*HBRDA1

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

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

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both Interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

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 _____

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.

CA211*HBRDA1

This page intentionally left blank

CA211*HBRDA1

LAURA RICHARDSON

Account Summary

Previous Charges	\$ 302.96
No Payment Received	.00
Past Due Charges (please pay now)	\$ 302.96
New Charges	
Uncollectible (writeoff-activity)	\$ 302.96

Moving?

Moving? 1-866-VZ-MOVES
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

see other side for important regulatory messages

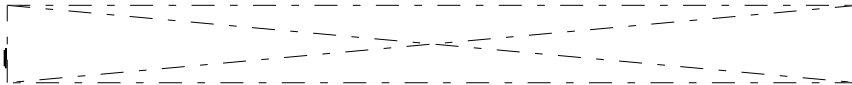
**** UNCOLLECTIBLE ACCOUNT ****



Account:

092208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



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

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

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.

00 CA

Billing Date: 09/22/08 Page 4 of 4

Telephone Number : 562 988

Account Number

How to Reach Us : See page 2

This page intentionally left blank

00 CA

CSOC.LRich.Verizon.00000344

CSOC.RICH.010125

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



Verizon International Single Rate Connects You to 118 Countries

Stay close to family & friends by choosing 300 minutes for only \$10 or 500 minutes for only \$15 per month with any Verizon Freedom plan. Call 1-888-794-2303 or visit the web at verizon.com/bestoffer22
Taxes, fees & other terms apply.

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.

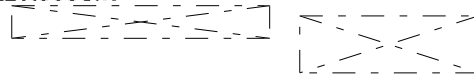
Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages



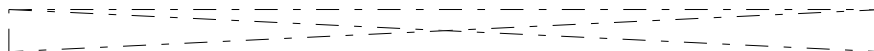
**** UNCOLLECTIBLE ACCOUNT ****

Account:



102208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726



CSOC.LRich.Verizon.00000345

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:00 am - 6:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill

If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill

If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge

If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge

A late payment charge of \$2.50 or 1.5% on an unpaid balance of \$20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising

The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill

Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at www.cpuc.ca.gov.

Returned Payments

If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only

PO Box 11328
 St. Petersburg, FL 33733-1328

For payment address, see page 1.

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.

00 CA

Billing Date: 10/22/08 Page 4 of 4

Telephone Number : 562 988

Account Number:

How to Reach Us : See page 2

This page intentionally left blank

00 CA

CSOC.LRich.Verizon.00000348


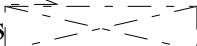
CSOC.RICH.010129

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

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 }
1st Session

HOUSE OF REPRESENTATIVES

{ REVIEW No.
09-4126

**OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF
REPRESENTATIVES**

Report and Findings

Transmitted to the
Committee on Standards of Official Conduct
on August 6, 2009
and released publicly pursuant to H. Res. 895 of the
110th Congress as amended



August 2009

U.S. GOVERNMENT PRINTING OFFICE

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
KAREN ENGLISH
ALLISON HAYWARD
JAY EAGEN
WILLIAM FRENZEL
ABNER MIKVA

Leo J. Wise, *Chief Counsel & Staff Director*
Elizabeth Horton, *Investigative Counsel*
Bryson Morgan, *Law Clerk*

REPORT

Review No. 09–4126

The Board of the Office of Congressional Ethics (hereafter “Board”), by a vote of no less than four members, on July 24, 2009, adopted the following report and findings and ordered them to be transmitted to the Committee on Standards of Official Conduct of the United States House of Representatives.

SUBJECT: Representative Laura Richardson.

STATEMENT OF THE NATURE OF THE REVIEW: On May 7, 2008, Representative Laura Richardson’s Sacramento home was sold into foreclosure. On May 29, 2008, Washington Mutual, Representative Richardson’s lender, rescinded the foreclosure sale. Immediately following the rescission, James York, the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from her lender. Further, Representative Richardson did not disclose her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

In the course of its review, the OCE learned that neighbors of Representative Richardson provided professional yard-care services to the Representative’s Sacramento property for which they were not reimbursed.

Representative Richardson’s conduct may have violated gift and financial disclosure rules.

RECOMMENDATION: The Board of the Office of Congressional Ethics recommends that the Committee on Standards of Official Conduct further review the allegation that Representative Richardson violated House Rule 25, clause 5 (gifts) by knowingly receiving preferential treatment from Washington Mutual Bank.

The Board recommends that the Committee dismiss the allegation that Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in subsequent amendments to her financial disclosure form filed in June 2008. The Board recommends that the Committee dismiss the allegation concerning Representative Richardson’s receipt of professional services from her neighbors because if a violation occurred it would be de minimis.

VOTES IN THE AFFIRMATIVE: 5

VOTES IN THE NEGATIVE: 0

ABSTENTIONS: 1

MEMBER OF THE BOARD OR STAFF DESIGNATED TO
PRESENT THIS REPORT TO THE STANDARDS COMMITTEE:
Leo Wise, Staff Director & Chief Counsel.

TABLE OF CONTENTS

I. INTRODUCTON	5
A. Summary of Allegations	6
B. Jurisdictional Statement	7
C. Procedural History	7
D. Summary of Investigative Activity	7
II. WASHINGTON MUTUAL BANK POSTPONED AND THEN RE- SCINDED THE FORECLOSURE SALE OF REPRESENTATIVE RICHARDSON'S HOME	8
A. Applicable Laws, Rules and Standards of Conduct	8
B. Representative Richardson Failed to Pay Mortgage Payments, Utility Bills and Property Taxes on Her Home	9
C. Representative Richardson's Home Was Sold in a Foreclosure Sale to Red Rock Mortgage, Inc.	15
D. Washington Mutual Bank Rescinded the Foreclosure Sale and Returned the Property to Representative Richardson.	17
III. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DIS- CLOSE HER MORTGAGE LIABILITY OR SACRAMENTO HOME AS AN ASSET	20
A. Applicable Laws, Rules and Standards of Conduct	20
B. Representative Richardson was not Required to Disclose her Sacramento Home on her Financial Disclosure Statement	21
IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VAR- IOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY	23
A. Applicable Laws, Rules and Standards of Conduct	23
V. CONCLUSION	24
VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND	25
RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS	25

FINDINGS OF FACT AND CITATIONS TO LAW

REVIEW No. 09-4126

On July 24, 2009, the Board adopted the following findings of fact and accompanying citations to law, regulations, rules and standards of conduct (in *italics*). The Board notes that these findings do not constitute a determination that a violation actually occurred.

I. INTRODUCTON

1. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008.¹ On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded that sale claiming they had agreed to postpone any foreclosure sale of the home until June 4, 2008.² Immediately following the rescission, James York of Red Rock Mortgage, Inc., the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from Washington Mutual Bank.³

2. The Board also investigated whether Representative Richardson's failure to disclose her Sacramento home as an investment property on her 2007 Member's Financial Disclosure Statement filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008, constituted a violation of House Rule 26 and the Ethics in Government Act. The Board discovered two facts that indicate there is not substantial reason to believe Representative Richardson was required to disclose the Sacramento home. First, the investigation revealed that Representative Richardson occasionally lived in the Sacramento home,⁴ and as a secondary residence, the home was not required to be disclosed.⁵ Second, after the Board opened its review, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties [including the Sacramento home] on [her] financial disclosure statement."⁶

¹ Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1).

² Notice of Rescission of Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 29, 2008 (Exhibit 2 at 09-4126-000005).

³ Gene Maddaus, Broker Alleges Loan Favoritism, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09-4126-000008).

⁴ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011) and Memorandum of Interview of Neighbor C of Representative Laura Richardson, July 22, 2009 (Exhibit 5 at 09-4126-000014).

⁵ 5 U.S.C. app. 4 102(a)(4)(A).

⁶ Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09-4126-000017).

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 Gottlieb, 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 09-4126-000017).

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 0909-4126-000026).

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(e) (2008) (as amended, Mar. 11, 2008).

¹³H. Res. 895, 110th Cong. § 1(c)(2)(A)(ii) (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

¹⁵ The Board notes that Representative Richardson may, at the time of receipt, have been unaware that she was receiving preferential treatment from Washington Mutual Bank. Ignorance at the time of receipt of a gift, however, is not a complete defense. If Representative Richardson was not aware that she had received preferential treatment, she had an obligation to discover whether she had received preferential treatment and take the appropriate steps to remedy such receipt once press reports suggested that she had received preferential treatment.

¹⁶ H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

¹⁷ COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 25 (2008).


¹⁸ H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

B. REPRESENTATIVE RICHARDSON FAILED TO PAY MORTGAGE PAYMENTS, UTILITY BILLS AND PROPERTY TAXES ON HER HOME.

<p>Stewart Title of Sacramento</p> <p>AND WHEN RECORDED MAIL TO AND UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENTS TO:</p> <p><i>Laura Richardson</i> 3622 West Curtis Dr Sacramento, CA 95818</p>	<p>Sacramento County Recording Craig A Kramer, Clerk/Recorder BOOK 20070110 PAGE 1817</p> <p>Check Number 4286 Wednesday, JAN 10, 2007 2:59:33 PM Ttl Pd \$7.00 Nbr-8004604369 005-Sacramento Cy DTT PRID REB/51/1-1</p>
<p>Title Order No.: GRANT DEED Escrow No.: AL-17003957-ND</p>	
<p>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</p> <p>FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust</p> <p>hereby GRANT(s) to: LAURA RICHARDSON, an Unmarried Woman</p> <p>the real property in the City of Sacramento, County of Sacramento, State of California, described as: Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18. Also Known as: 3622 West Curtis Drive, Sacramento, CA 95818 AP#: 013-0363-001</p>	
<p>DATED December 13, 2006 STATE OF CALIFORNIA COUNTY OF Sacramento On December 14, 2006 Before me, Nikki Davis A Notary Public in and for said State, personally appeared Mark S. Helmar and Sharon L. Helmar</p> <p>BY: <i>Mark S. Helmar</i> Mark S. Helmar, Trustee BY: <i>Sharon L. Helmar</i> Sharon L. Helmar, Trustee</p>	
<p>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.</p> <p>Signature <i>[Signature]</i></p> <p>(This area for official notarial seal)</p>	




19. On January 4, 2007, Representative Richardson purchased a residential property in Sacramento, California for \$535,000.¹⁹

RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9200 Oakdale Avenue Mail Stop: N 11 06 12 Chatsworth, CA 91311 800 892-8902 (818)776-2258 (Fax)	 Sacramento County Recording Craig A Kramer, Clerk/Recorder BOOK 20071214 PAGE 0358 Check Number 9189 Friday, DEC 14, 2007 8:41:18 AM Ttl Pd \$12.00 Nbr-0005192112 TNH/74/1-2
<small>Space above this line for recorder's use only</small>	
Trustee Sale No. 723397CA Loan No. 0729842433 Title Order No. M721884	
IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST	
<p><u>IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION</u>, 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 \$16,356.40 as of December 13, 2007 and will increase until your account becomes current.</p>	

¹⁹ Grant 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 Oakdale Avenue Mail Stop: N 11 06 12 Chatsworth, CA 91311	 Sacramento County Recording Craig R Kramer, Clerk/Recorder BOOK 20080319 PAGE 0358 Check Number 2572 Wednesday, MAR 19, 2008 8:07:55 AM Ttl Pd \$11.00 Mar-0908311112
Trustee Sale No. 723397CA Loan No. 0729942433 Title Order No. M721864	JLM/14/1-1

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.


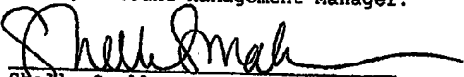
On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee (under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument, of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
 Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
 Amount of unpaid balance and other charges: \$578,384.52 (estimated)
 Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
 SACRAMENTO, CA 95818
 APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

²⁰ Notice of Default and Election to Sell Under Deed of Trust, Trustee Sale No. 723397CA, Dec. 13, 2007 (Exhibit 11).

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 1395 35th Avenue SACRAMENTO, CA 95822</p>	 <p>Sacramento County Recording Craig A Kramer, Clerk/Recorder BOOK 20070608 PAGE 0404 Friday, JUN 08, 2007 8:05:32 AM Tel # 95.00 Nbr-4884820704 DHB/56/1-18</p>
<p>SPACE ABOVE THIS LINE RESERVED FOR RECORDING USE</p>	
<p>Sacramento County Recorder Sacramento, California</p> <p style="text-align: right;">Date <u>06/07/07</u></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 style="text-align: center;">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 style="text-align: center;">  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 LIEN AMOUNT 013-0363-001-0000 154.03 SITUS ADDRESS 3622 N CURTIS DR OWNER NAME RICHARDSON, LAURA	DATE OF ACTION 06/07/07 95818
--	---

NO FEE DOCUMENT - ERRONEOUS ASSESSMENT PER GOVERNMENT CODE 5103 AFTER RECORDING MAIL TO: RED ROCK MORTGAGE INC 3600 AMERICAN RIVER DR #135 SACRAMENTO CA 95864 Escrow #:	Sacramento County Recorder Frederick B. Garcia, Clerk/Recorder BOOK 20080620 PAGE 0621 Friday, JUN 28, 2008 11:23:22 AM Ttl Pd \$0.00 Nbr-0005448980 REG/51/1-1
--	--

SPACE ABOVE THIS LINE RESERVED FOR RECORDERS USE

**TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES**

I hereby certify that the lien of delinquent City of Sacramento Utility charges recorded on June 08, 2007, in Book 070608 Page 0404, in the office of the County Recorder, is no longer in force and effect.

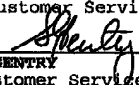
Said notice was filed as follows:

OWNER : RICHARDSON, LAURA

PARCEL NO: 013-0363-001-0000

**ADDRESS : 3622 N 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 TEETER:						STAT: 32					
SITUS: 3622 W CURTIS DR 95818						STATE FEE: 15.00					
DEFAULT DT OWNER:						REL OF EQ:					
CURRENT OWNER: RICHARDSON LAURA						LIEN SRCH:					
CARE OF NAME:						INTEREST %: .015					
TOTAL DUE BEFORE: 08/01/09 9087.43						INTEREST PAID:					
ID	YR/BILL	ST	DFLT TAX AMT	DFLT PEN AMT	DFLT CST AMT	RDMP PEN AMT	RD TT	DFT	BK		
01	07006744	32	2098.35	209.84	10.00	31.47	16	2			
02	07236823	32	1016.82	101.68	10.00	15.25	16	2			
03	07482740	32	4994.64	499.46	10.00	74.92	16	2			

DATE: 07/14/09 SECURED REDEMPTIONS COLLECTIONS SCREEN TIME: 11:2											
PARCEL NBR: 013-0363-001-0000						DEFAULT DT: 08/07/0					
DEFAULT NBR: 08-07006744-00 TRA: 03005						AUCTION DT:					
SITUS: 3622 W CURTIS DR 95818						STAT: 32					
DEFAULT DT OWNER:						RDMP OUTSTANDNG					
CURRENT OWNER: RICHARDSON LAURA						.00					
CARE OF NAME:						CURR YR OUTSTANDN					
CERT ISSUED TO: WASHINGTON MUTUAL						.00					
ID	DATE	PD DT	TIME	ACTIVITY	REEL	FRAME	AMOUNT				
001	080731	07/08	080731	PAYOFF	00	01 0057	9087.43				


25. Sacramento County records show that on July 31, 2008 Representative Richardson paid \$9,087.43 in owed property taxes.²⁵

²³ Termination of Lien of Delinquent Sacramento City Utility Charges, June 16, 2008 (Exhibit 14).

²⁴ Sacramento County Secured Redemptions Defaulted Bill Summary (Exhibit 15 at 09-4126-000059). See also Sacramento County Duplicate Tax Bills (Exhibit 15 at 09-4126-000060 000062).

²⁵ Sacramento County Secured Redemptions Collections Screen (Exhibit 16).


C. REPRESENTATIVE RICHARDSON'S HOME WAS SOLD IN A
FORECLOSURE SALE TO RED ROCK MORTGAGE, INC.

WHEN RECORDED MAIL TO: RED ROCK MORTGAGE, INC. MAIL TAX STATEMENTS TO: RED ROCK MORTGAGE, INC. 3600 AMERICAN RIVER DRIVE #135 SACRAMENTO, CA 95864	 Sacramento County Recording Craig A Kramer, Clerk/Recorder BOOK 20080519 PAGE 0487 Check Number 8328 Monday, MAY 18, 2008 11:12:43 AM Ttl Pd \$12.00 Nbr-0005398836 008-Sacramento Cy DTT PAID AMH/68/1-2
<small>Space above this line for recorder's use only</small> Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721884	
TRUSTEE'S DEED UPON SALE	
APN 013-0363-001-0000 T.R.A. No. The undersigned grantor declares:	
1) The Grantee herein <u>was not</u> 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.	

26. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008, for \$388,001 to Mr. James York of Red Rock Mortgage, Inc.²⁶

²⁶ Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1). On May 21, 2008, however, Representative Richardson issued a press release. In it, Representative Richardson asserted, "...the residential property in Sacramento California is not in foreclosure and has NOT been seized by the bank." See *Update: Congresswoman Denies Foreclosure Report*, L.A. TIMES, May 21, 2008 (Exhibit 17 at 09-4126-000066).

27. Representative Richardson also issued a public statement that the foreclosure occurred "without her knowledge and contrary to an agreement with her lender," Washington Mutual Bank.²⁷

RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9200 Oakdale Avenue Mail Stop: N 11 06 12 Chatsworth, CA 91311	 Sacramento County Recording Frederick B. Garcia, Clerk/Recorder BOOK 20080502 PAGE 0885 Check Number 385265 Monday, JUN 02, 2008 10:48:44 AM TLL Pd \$14.00 Hbr-9089416223 NCY/82/1-2
---	---

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721864

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 06/30/2008 with respect to the following facts:

- 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.
- The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
- A.P.N.: 013-0363-001-0000
 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818
- 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.
- 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.
- 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.
- The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC, AND RECORDED 05/19/2008 IN BOOK 20080518, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

²⁷ Erica Werner, *California Congresswoman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 09-4126-000072).

D. WASHINGTON MUTUAL BANK RESCINDED THE FORECLOSURE SALE AND RETURNED THE PROPERTY TO REPRESENTATIVE RICHARDSON

28. On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded the sale. The Notice of Rescission states that Washington Mutual Bank had "previously agreed to postpone the foreclosure sale to June 4, 2008."²⁸

CARL P. BLAINE (State Bar # 65229)
 Email: cblaine@wkblaw.com
THOMAS B. SHERIDAN (State Bar #249306)
 Email: tsheridan@wkblaw.com
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP
 10640 Mather Blvd., Suite 200
 Mather, California 95655
 Telephone: (916) 920-5286
 Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,

Plaintiff,

v.

WASHINGTON MUTUAL BANK,
CALIFORNIA RECONVEYANCE COMPANY,
LAURA RICHARDSON, and all persons
 unknown, claiming any legal or equitable right,
 title, estate, lien, or interest in the property
 described in the complaint adverse to Plaintiff's
 title, or any cloud on Plaintiff's title, and DOES 1
 through 20, inclusive,

Defendants.

Case No. **34-2008-0013081**

**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. 723397CA, May 29, 2008 (Exhibit 2 at 0909-4126-000005).

²⁹ Gene Maddaus, *Broker Alleges Loan Favoritism*, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09-4126-000008).

the Superior Court of California against Representative Richardson and Washington Mutual Bank.³⁰

30. Mr. York told the OCE that he settled the suit in July 2008, and because he signed a confidentiality agreement as part of the settlement provision, he was unable to talk to the OCE about the suit.³¹ Mr. York's counsel confirmed that Mr. York was unable to discuss the settlement.³²

31. According to a May 24, 2009 story by the Associated Press (AP), Representative Richardson provided the AP with "an April letter, which appears to be from Washington Mutual Home Loans, telling her that there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated May 22, 2008, which she said was from Washington Mutual that appeared to acknowledge an agreement 'to facilitate the rescission of foreclosure sale' but gave no financial details."³³ Representative Richardson refused, however, to provide any information about these documents to the OCE.³⁴

³⁰ Notice of Pendency of Action, Superior Court of California: County of Sacramento, June 12, 2008 (Exhibit 19).


³¹ Telephone conversation between Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, James York, Red Rock Mortgage Inc., May 8, 2009.

³² E-mail from Tom Sheridan, Wagner Kirkman Blaine Klomparens & Youmans LLP, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, May 26, 2009.

³³ Erica Werner, *California Congresswoman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 09-4126-000072).

³⁴ While the Notice of Rescission of Trustee's Deed Upon Sale corroborates Representative Richardson's claim that she had reached an agreement with Washington Mutual Bank to delay the foreclosure sale of the home until June 4, 2008, Representative Richardson refused to provide any information about this agreement to the OCE. The Board notes that even if such an agreement had been reached, and the rescission of the foreclosure sale was proper because it was in violation of the agreement, the agreement to postpone the foreclosure sale itself may have been an instance of impermissible preferential treatment.

32. On June 4, 2009, California Reconveyance Company acting as Trustee rescinded the Declaration of Default and Demand for Sale and the Notice of Breach and Election to Cause Sale.³⁵

RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY AND WHEN RECORDED MAIL TO CALIFORNIA RECONVEYANCE COMPANY 9200 Oakdale Avenue Mail Stop: CA2-4379 Chatsworth, CA 91311	 Sacramento County Recorder Frederick B. Garcia, Clerk/Recorder BOOK 20090609 PAGE 0691 Check Number 9326 Tuesday, JUN 09, 2009 9:33:08 AM 761 Pd \$11.00 Nbr--0005916351 KRM/72/1-1
Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M7218B4	

space above this line for recorder's use only

NOTICE OF RESCISSION
 Of Declaration of Default and Demand for Sale
 and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That **CALIFORNIA RECONVEYANCE COMPANY** is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
BENEFICIARY: WASHINGTON MUTUAL BANK
 Recorded 01/10/2007, Book 20070110, Page 1818, instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST APN: 013-0363-001-0000 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

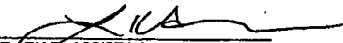
WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214 , Page 368, 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

16, 2009 (Exhibit 9-4126-000026) (Chase advising the OCE that they "agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement").

³⁷ According to H. Res 895 § 1(c)(2)(C)(i)(II)(bb) (2008) (as amended, Mar. 11, 2008) and Rule 6 of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 11 (2009), the Board may draw a negative inference from any refusal to cooperate and may include a statement to that effect in any referral to the Committee on Standards of Official Conduct.

³⁸ The documents provided by Representative Richardson only contain a press report in which a representative of Washington Mutual Bank states that it is the policy of Washington Mutual Bank to treat all customers equally, and Washington Mutual Bank's Lobbying Contribution Report for 2008, in which Washington Mutual Bank certified that they had not "provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period." (Exhibit 21).

³⁹ COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 258 (2008).

⁴⁰ *Id.* The House Ethics Manual suggests that mortgages secured by personal residences must be disclosed if the indebtedness exceeds that purchase price of the home. The Ethics Manual, however, seems to conflict or misrepresent 5 U.S.C. app. 4 § 102(a)(4)(A), and the Standards Committee appears to follow 5 U.S.C. app. 4 § 102(a)(4)(A). See Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6).

Under 5 U.S.C. app. 4 § 102(a)(3), “[t]he identity and category of value of any interest in property held during the preceding calendar year in a trade or business, or for investment or the production of income, which has a fair market value which exceeds \$1,000 as of the close of the preceding calendar year” must be included on personal financial disclosure statements.⁴¹ The House Ethics Manual also requires that “any asset held for such an investment purpose must be disclosed if it either was worth more than \$1,000 at the close of the calendar year or it generated income of more than \$200 during the year . . . The identity of the property, in addition to its category of value must be specified.⁴²

38. There is not substantial reason to believe that Representative Richardson violated House Rule 26 and the Ethics in Government Act by failing to disclose her Sacramento home as an asset or her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

B. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE
HER SACRAMENTO HOME ON HER FINANCIAL DISCLOSURE STATEMENT

⁴¹ 5 U.S.C. app. 4 § 102(a)(3).

⁴² COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 255 (2008).

erty was an investment property, and as such, was required to be disclosed on the Member's Financial Disclosure Statement.

42. In an interview with the OCE, however, a neighbor of Representative Richardson stated that the Congresswoman lived in the Sacramento home during the weekdays when she was in town for legislative business of the California Assembly.⁴⁶

43. Additionally, after the Board opened its review into this matter, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties on [her] financial disclosure statement."⁴⁷

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.

IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VARIOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

44. Gifts

*Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause." The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."*⁴⁸ *Under House Rule 25, clause 5(a)(1)(B)(i), "A Member, Delegate, Resident Commissioner, officer, or employee of the House may accept a gift that the Member, Delegate, Resident Commissioner, officer, or employee reasonably and in good faith believes to have a value of less than \$50 and a cumulative value from one source during a calendar year of less than \$100."*

45. There is not substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

⁴⁶ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011).

⁴⁷ Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09-4126-000017).

⁴⁸ H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

B. NEIGHBORS PROVIDED SERVICES TO THE CONGRESSWOMAN'S
PROPERTY

46. Records of the Sacramento Code Enforcement Department obtained by the OCE show that Representative Richardson's home was the subject of five complaints between July 21, 2008 and July 1, 2009.⁴⁹

47. According to Neighbor A, the Congresswoman's home was occupied at various times by squatters. One neighbor called the police several times to remove individuals the neighbor suspected of dealing drugs from the home.⁵⁰ Neighbor B also filed complaints with the City of Sacramento regarding the squatters' presence in the home and the property's rat infestation.⁵¹

48. Neighbor B contacted Representative Richardson's congressional office on several occasions regarding the rat infestation and the occupation of the home, but was told that because the neighbor did not reside in Representative Richardson's congressional district, the neighbor's complaints would not be considered by the office.⁵²

49. In an interview with the OCE, Neighbor A stated that they had paid approximately \$160–\$230 to have lawn care services provided to Representative Richardson's Sacramento home from 2007 to 2008.⁵³ In total, the neighbor had their gardener perform services on Rep. Richardson's property on "six to nine" occasions. Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener \$20. The neighbor also paid people \$20–\$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.⁵⁴

50. The Board notes that the total value in services that Representative Richardson received from Neighbor A within the jurisdictional period of the Board totaled \$80–\$105.⁵⁵

51. The Board also notes that, due to Representative Richardson's unwillingness to cooperate with the OCE's investigation, the OCE was unable to determine whether Representative Richardson has knowledge of the receipt of or has reimbursed her neighbors for these professional services.

52. The Board finds that even if Representative Richardson knowingly received these services, any violation of the gift rule would be de minimis.

V. CONCLUSION

53. For the above reasons, the Board recommends that the Standards Committee further review the above described allegations concerning Representative Richardson's alleged receipt of preferential treatment from Washington Mutual Bank and dismiss

⁴⁹ Records of Cases Opened by the Sacramento Code Enforcement Department, 3622 W. Curtis Drive (Exhibit 25).

⁵⁰ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000011).

⁵¹ Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 15, 2009 (Exhibit 5 at 09-4126-000020).

⁵² *Id.* at 09-4126-000021.

⁵³ Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09-4126-000012).

⁵⁴ *Id.*

⁵⁵ *Id.* The neighbor described their relationship with Representative Richardson as being that of neighbors, not friends, and that they were providing the professional services not out of friendship, but out of a desire to not allow the yard to fall into an even deeper state of disrepair.

the above described allegations concerning Representative Richardson's failure to disclose her Sacramento home as an asset or her mortgage liability for the home and receipt of professional services from her neighbors.

VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS

54. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, and California Reconveyance Company regarding Representative Richardson's mortgage or any negotiations between Representative Richardson and Washington Mutual Bank and/or JP Morgan Chase regarding the foreclosure sale of the Congresswoman's home because Representative Richardson refused to grant Washington Mutual Bank and JP Morgan Chase permission to reveal this information to the OCE.

55. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. regarding the suit that ensued after the foreclosure sale of the Congresswoman's home was rescinded, because Representative Richardson refused to release the parties to the suit from the confidentiality agreement.

56. Representative Richardson, through her counsel, refused to provide the OCE with information regarding the request she made to the Standards Committee to investigate these matters. Based on her counsel's communications with the OCE, Representative Richardson requested that the Standards Committee investigate whether she was required to include the Sacramento home on her financial disclosure forms, but did not request that the Standards Committee investigate whether she received preferential treatment from Washington Mutual Bank.⁵⁶

57. The Board notes that Representative Richardson, through her counsel, failed to provide the OCE with an adequate explanation for her refusal to cooperate with the OCE investigation. The Board recommends that the Standards Committee provide Representative Richardson with an opportunity to give a thorough accounting of her refusal to cooperate with the OCE investigation.

58. Based on conversations with Red Rock Mortgage, Inc., Mr. James York, and representatives of JP Morgan Chase, it does not appear that any of these entities have been contacted by the Standards Committee regarding these matters.

59. The Board notes that the determination of whether Representative Richardson received preferential treatment from Washington Mutual Bank will require interviewing and/or reviewing documents from Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and JP Morgan Chase and/or Washington Mutual Bank.

60. Because it will be necessary to interview and/or review documents from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. in order to determine whether Representative Richardson received preferential treatment in the form of the postponement or rescis-

⁵⁶ Letter from Brian G. Svoboda and Kate Sawyer Keane, Perkins Coie, to Leo Wise and Elizabeth Horton, Office of Congressional Ethics, April 21, 2009 (Exhibit 26 at 09-4126-000181).

sion of the foreclosure sale of her home, the Board recommends that the Standards Committee seek releases from or issue subpoenas to Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and Washington Mutual Bank and/or JP Morgan Chase.⁵⁷


⁵⁷ Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Leo Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July 16, 2009 (Exhibit 9) (Chase noting that in order for them to be able to release non-public information to the OCE or any other investigative body, either a subpoena or waiver from Representative Richardson would be required).

EXHIBIT 1

09-4126_000001

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864


Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 8325
Monday, MAY 18, 2008 11:12:43 AM
Ttl Pd \$12.00 Nbr-000538838
008-Sacramento Cy DTT PRID
AMH/68/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein was not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was\$388,000.01
- 4) The documentary transfer tax is\$927.35
- 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.

09-4126_000002

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee



Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)

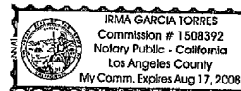


EXHIBIT 2

09-4126_000004

SAC COUNTY RECORDER Fax: 916-874-3698

Jul 15 2009 03:20pm P001/002

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9208 Oakdale Avenue
Mail Stop N 11 06 12
Chico, CA 95311

Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080502 PAGE 0385
Check Number: 88985
Monday, JUN 02, 2008 10:48:44 AM
TLL Pd \$14.00 NR-9080418923
N01702/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721094

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 1618, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of \$555,001.00.
2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 19
A.P.N.: 019-0363-001-0000
Sacs: 3622 VICS I CURTIS DRIVE, SACRAMENTO, CA 95818
3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of Sacramento, California.
4. On 05/07/2008, at 01:50 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of \$388,000.01.
5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.
6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/07/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080510, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

09-4126_000005

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

DATE: 05/28/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY [Signature]
Colleen Irby, Assistant Secretary
BY [Signature]
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA
BY [Signature]
Deborah Brignac, Vice President
BY [Signature]
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/28/08 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 [Signature] (Seal)

This document filed for recording by Huelley Notary Public and Trust on its incorporation only. It has not been published as to its compliance or its effect upon the title.



09-4126_000006

EXHIBIT 3

09-4126_000007

presstelegram.com

Broker alleges loan favoritism

By Gene Maddaus Staff Writer

Article Launched: 06/09/2008 11:16:49 PM PDT

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case, because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugi said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2.

That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

Advertisement

Press-Telegram
LONG BEACH, CA

(800) 436-3676

Subscribe today!

www.presstelegram.com/subscribe

Print Powered By Format Dynamics

09-4126_000008

<http://www.presselegram.com/fdcp?1218486338236>

presstelegram.com

"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said.

"Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments.

But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

gene.maddaus@dailybreeze.com , 310-543-6639

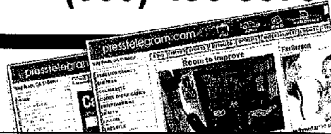
Advertisement

Press-Telegram
LONG BEACH, CA

(800) 436-3676

Subscribe today!

www.presselegram.com/subscribe



Print Powered By Print Dynamics

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. Curtis Drive in January 2007. When she moved into the house Rep. Richardson never hired a gardener and never did any maintenance on the home or yard. The neighbor recalls that Congresswoman Richardson would arrive in Sacramento on Sunday or Monday and leave on Friday or Saturday morning.
3. The neighbor's husband helped Congresswoman Richardson set up her sprinkler system in the spring of 2007.
4. Since the 2008 California Democratic Primary election, the neighbor has seen Representative Richardson at the home on only a couple of occasions.
5. During the summer of 2007 and 2008, the neighbor paid to have their gardener "mow and blow" Representative Richardson's front lawn each summer month. In total, the neighbor had their gardener mow Rep. Richardson's lawn on "six-nine" occasions.

Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener \$20 to mow the lawn.

6. The neighbor estimated that the average cost in the area to have a professional "mow and blow" a lawn of similar size to Representative Richardson's home is \$20-\$25 each time.
7. In addition to paying their gardener to "mow and blow" Rep. Richardson's lawn, the neighbor occasionally turned Rep. Richardson's sprinklers on and picked up garbage in her yard. The neighbor also paid neighborhood children \$20-\$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.
8. The neighbor did not provide the yard care to Representative Richardson's as gift based on their personal friendship with Congresswoman Richardson, but rather, out of their desire to prevent the yard and home from falling deeper into a state of disrepair.
9. According to this neighbor, another neighbor had their gardener "blow out" Rep. Richardson's 50-foot sidewalk occasionally for two years, and another neighbor watered Rep. Richardson's back yard for two years.
10. The neighbor also said that there have been problems with individuals living in the home, and the neighbors have had to call police on several occasions to remove squatters from the property.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 9, 2009.

Bryson Morgan
Office of Congressional Ethics

Neighbor A MOI – Page 2 of 2

Office of Congressional Ethics

09-4126_000012

EXHIBIT 5

09-4126_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

ZOE LOPGREN, CALIFORNIA
CHAIR
REN CHARVETON, KENTUCKY
G. K. BUTTERFIELD, NORTH CAROLINA
KATHY CASTRO, FLORIDA
PETER WELDI, VERMONT
KENYEN A. BROWN
ACTING STAFF DIRECTOR/CHIEF COUNSEL
R. BLAKE CHISAM
COUNSEL TO THE CHAIR

ONE HUNDRED ELEVENTH CONGRESS
U.S. House of Representatives
COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT
Washington, DC 20515-0328

JO BONNER, ALABAMA
RANKING REPUBLICAN MEMBER
J. GRESHAM BARRETT, SOUTH CAROLINA
JOHN KLING, MINNESOTA
E. MICHAEL COMANAY, TEXAS
CHARLES W. DENT, PENNSYLVANIA
TUDD UNGERLICH
COUNSEL TO THE RANKING
REPUBLICAN MEMBER
SUITE 111-2, THE CAPITOL
(202) 225-7103

May 14, 2009

The Honorable Laura Richardson
U.S. House of Representatives
1725 Longworth House Office Building
Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether 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,



Dan Lofgren
Chair

ZL/JB:sps



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



Double Your Fun!

<http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272289.story>
From the Los Angeles 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 for 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 Palovan, 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 Paddock, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomson would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeped 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. Neighbors are struggling from lack of water, since the sprinklers are never turned on. Some are the rose of Sharon, miniature crape myrtle and yuccas 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 Roudie 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 Thomson sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

09-4126_000023

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.

<http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,4598132,print.story>

7/9/2009

Los Angeles Times: Congresswoman's abandoned house angers neighbors

Page 2 of 2

Thomson 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

If you want other stories on this topic, search the Archives at latimes.com/archives.

TMSReprints

Article licensing and reprint options

Copyright 2009 Los Angeles Times | Privacy Policy | Terms of Service
Home Delivery | Advertise | Archives | Contact | Site Map | Help

partners:   

09-4126_000024

<http://www.latimes.com/news/local/la-mc-richardson12-2009jun12,0,4598132,print.story>

7/9/2009

EXHIBIT 9

09-4126_000025



Kathleen G. O'Connor
Senior Vice-President and Assistant General Counsel
Chase Home Lending

July 16, 2009

Elizabeth Horton
Office of Congressional Ethics
United States House of Representatives
Washington, D.C. 20515

Leo Wise
Staff Director and Chief Counsel
United States House of Representatives
Washington, D.C. 20515

Dear Ms. Horton and Mr. Wise:

We are in receipt of your letter dated June 22, 2009. Please find enclosed the following responsive items:

- Deed of Trust dated January 4, 2007
- Notice of Default and Election to Sell
- Trustee's Deed Upon Sale
- Notice of Rescission of Trustee's Deed Upon Sale
- Copy of Complaint filed by Red Rock Mortgage, Inc.

To the extent that you require any non-public information, we would need either a subpoena or a waiver from our customer. If you would like us to reach out to our customer to request a waiver, please let me know. In the meantime, we are in the process of assembling the balance of the requested documents.

We agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement that may be in effect regarding the lawsuit filed by Red Rock in response to the rescission of Trustee Sale No. 723397CA for the limited purpose of assisting your office with its investigation.

We have received, through outside counsel engaged by Washington Mutual at the time of the events at issue, a request for information from Representative Richardson's office. We have not responded to this request.

If you would like to discuss this matter, please let me know.

Sincerely,

Kathleen G. O'Connor

EXHIBIT 10

09-4126_000027

RECORDING REQUESTED BY:
Stewart Title of Sacramento

AND WHEN RECORDED MAIL TO
AND UNLESS OTHERWISE SHOWN BELOW,
MAIL TAX STATEMENTS TO:

Laura Richardson
3622 West Curtis Dr
Sacramento, CA 95818



Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK **20070110** PAGE **1817**

Check Number 4266
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd \$7.00 Nbr-0004694368

006-Sacramento Cy DTT PRID
REB/51/1-1

Title Order No.: _____ Escrow No.: AL-17009057-ND

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX is \$589.05
 computed on full value of property conveyed, or
 computed on full value less value of liens or encumbrances remaining at time of sale.
 Unincorporated area City of Sacramento AND

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust

hereby GRANT(s) to:
LAURA RICHARDSON, an Unmarried Woman

the real property in the City of Sacramento, County of Sacramento, State of California, described as:
 Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County
 Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.
 Also Known as: 3622 West Curtis Drive, Sacramento, CA 95818
 AP#: 013-0363-001

DATED December 13, 2006
 STATE OF CALIFORNIA
 COUNTY OF Sacramento
 On December 14, 2006
 Before me, Nikki Davis
 A Notary Public in and for said State, personally appeared
Mark S. Helmar and Sharon L. Helmar

BY: *Mark S. Helmar*
 Mark S. Helmar, Trustee

BY: *Sharon L. Helmar*
 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)
 is/are subscribed to the within instrument and acknowledged
 to me that he/she/they executed the same in his/her/their
 authorized capacity(ies), and that by his/her/their signature(s)
 on the instrument the person(s), or the entity upon behalf of
 which the person(s) acted, executed the instrument.
 WITNESS my hand and official seal.

Signature *[Signature]*

(This area for official notarial seal)

NIKKI DAVIS
 COMM. #1520789
 Notary Public-California
 SACRAMENTO COUNTY
 My Comm. Exp. Oct. 21, 2008

01/10/07 10:10:12

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 4288
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd \$63.00 Nbr-0004694371

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

0729942433

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3005 1/01

VMP-6(CA)102071.01

Page 1 of 16

Initials:

VMP Mortgage Solutions, Inc.



09-4126_000029

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007

The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100

(U.S. \$535,001.00) Dollars 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 3506), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard



to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor In Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] Legal Description Attached Hereto And Made A Part Hereof [Name of Recording Jurisdiction]

Exhibit 'A'

Parcel ID Number: 013-0363-001
3622 West Curtis Drive
Sacramento
("Property Address"):

which currently has the address of
(Street)
[City], California 95818 (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

0729942433

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 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, 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 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 in 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.

0729942433

VMP -6(CA) 10207.01

Page 10 of 16



Form 3006 1/01

09-4126_000038

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.


23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:


 Laura Richardson (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

 _____ (Seal)
 -Borrower

State of California
County of Sacramento

} ss.

On January 4, 2007 before me, Nikki Davis a Notary Public
personally appeared

Jana 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.



[Signature] (Seal)

[Signature]

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn: 013-0363-001

09-4126_000044

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 8th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor

0729942433

4140823 (0509)

Page 1 of 3

09-4126_000045

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Rider - Libor

0729942433

4140623 (0509)

Page 2 of 3

09-4126_000046


(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 Richards (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

Fixed/Adjustable Rate Rider - Libor

0729942433

4140823 (05/09)


Page 3 of 3

09-4126_000047

EXHIBIT 11

09-4126_000048

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 91341
800 892-6902
(818)775-2266 (Fax)


Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK **20071214** PAGE **0358**
Check Number 9109
Friday, DEC 14, 2007 8:41:18 AM
TLI Pd \$12.00 Nbr-0005192112
TMM/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0720842433 Title Order No. M721884

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

09-4126_000049

Trustee Sale No. 723397CA Loan No. 0729942433 Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY, JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as 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: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 including the note(s) for the sum of \$535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Merrlyn Aguas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merrlyn L. Aguas


09-4126_000050

EXHIBIT 12

09-4126_000051

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Trustee Sale No. 723397CA
Loan No. 0729942433
Title Order No. M721884


Sacramento County Recording
Craig R Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number 2572
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd \$11.00 Nbr-008531112
JLM/14/1-1

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 269 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

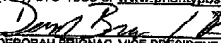
Amount of unpaid balance and other charges: \$578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95816
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1985 or www.priorityposting.com


DEBORAH BRIONAG, VICE PRESIDENT
9200 OAKDALE AVE
MAIL STOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT
COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.


09-4126_000052

EXHIBIT 13

09-4126_000053

AFTER RECORDING MAIL TO:

CITY OF SACRAMENTO
DEPARTMENT OF UTILITIES
Business Services Division
Customer Service Center
1325 35th Avenue
SACRAMENTO, CA 95822


Sacramento County Recording
Craig A Krauer, Clerk/Recorder
BOOK 20070808 PAGE 0404
Friday, JUN 08, 2007 8:05:32 AM
7:1 PM '07 No: 0004020708
DR/08/1-18

SPACE ABOVE THIS LINE RESERVED FOR RECORDING USE

Sacramento County Recorder
Sacramento, California

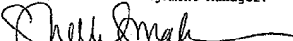
Date 06/07/07

Subject: NOTICE OF DELINQUENT UTILITY CHARGES

In accordance with City of Sacramento Code Chapter 13 and Sacramento Regional Sanitation District Ordinance No. SRDS-3, please place a lien against the parcel and amount as indicated below plus additional accrual until date of payment:

SEE ATTACHED

This is a NO FEE document recorded for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Smallwood, Account Management Manager.


Shelle Smallwood, Account Mgmt Manager
Business Services Division
Customer Service Center

STATE OF CALIFORNIA)
COUNTY OF SACRAMENTO)

On 06/07/07 before me, Maria Jasmin Sanchez, Notary Public, personally appeared Shelle Smallwood, personally known to me ~~(as proved to me by satisfactory evidence)~~ to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC SIGNATURE

(SEAL)



SD-US-F31 (REV 12/05)

09-4126_000054

REPORT, CONTRACT CITY OF SACRAMENTO
CUSTOMER INFORMATION SYSTEM
DATE IN DATE 06/07/07

PARCEL NUMBER 011-011-200-000 2M.31 DATE OF ACTION 06/07/07
OWNER NAME 210 BROADWAY HENRY BKA, LLC PERM4

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

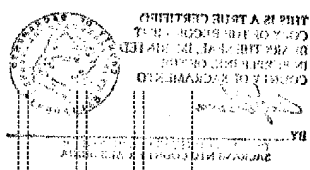
PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO

PARCEL NUMBER 011-013-001-000 15A.03 DATE OF ACTION 06/07/07
OWNER NAME 1200 MONROE PERM4
CITY OF SACRAMENTO



09-4126_000055

EXHIBIT 14


09-4126_000056

NO FEE DOCUMENT - ERRONEOUS ASSESSMENT
PER GOVERNMENT CODE 6103

AFTER RECORDING MAIL TO:

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR #135
SACRAMENTO CA 95864

Rscrow #:


Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080620 PAGE 0621
Friday, JUN 20, 2008 11:23:22 AM
Ttl Pd \$0.00 Nbr-0005448988
REB/51/1-1

SPACE ABOVE THIS LINE RESERVED FOR RECORDERS USE

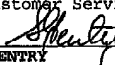
TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES

I hereby certify that the lien of delinquent City of Sacramento Utility charges recorded on **June 08, 2007**, in Book **070608** Page **0404**, in the office of the County Recorder, is no longer in force and effect.

Said notice was filed against **PROPERTY DESCRIBED** as follows:

OWNER : RICHARDSON, LAURA
PARCEL NO: 013-0363-001-0000
ADDRESS : 3622 W CURTIS DR
SACRAMENTO CA 95818

This document is recorded for the benefit of the City of Sacramento, Department of Utilities by S GENTRY, Customer Service Supervisor.


S GENTRY
Customer Service Supervisor

STATE OF CALIFORNIA]
COUNTY OF SACRAMENTO] ss

On this 16th day of June, 2008 before me Virginia DeBella Notary Public, personally appeared S GENTRY who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in this/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

Witness my hand and official seal.


Notary Public Signature

SEAL:



CIR-EUENRLS (12/2007)

09-4126_000057

EXHIBIT 15

09-4126_000058

Page: 1 Document Name: Counter 2

07/14/09 SECURED REDEMPTIONS DEFAULTED BILL SUMMARY TIME: 11:2
 THIS ACCOUNT IS NOT OPEN
 PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0
 DEFAULT NBR: 08-07006744-00 TEETER: STAT: 32
 SITUS: 3622 W CURTIS DR 95818 STATE FEE: 15.00
 DEFAULT DT OWNER: REL OF EQ:
 CURRENT OWNER: RICHARDSON LAURA LIEN SRCH:
 CARE OF NAME: INTEREST %: .015
 TOTAL DUE BEFORE: 08/01/09 9087.43 INTEREST PAID:
 DFLT DFLT DFLT RDMP RD TT 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 MM: 07
 RD06 NEW DEFAULT: - - - NEW YY: 08

Date: 7/14/2009 Time: 11:28:45 AM

09-4126_000059

DAVE IRISH SACRAMENTO COUNTY DUPLICATE TAX BILL 07/14/09
 TAX COLLECTOR 11:27:19

2007-2008 SECURED ANNUAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
 PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER BILL NBR TAX RATE AREA ASSESSMENT#/YR ISSUE DATE
 013-0363-001-0000 07236823 03005 070027773 07 09/28/07

-----ASSESSED VALUES-----		-----DIRECT LEVY CODE/AMOUNTS-----	
LAND	\$16999	0659	\$26.60
IMPROVEMENTS	\$62120	0784	\$8.20
FIXTURES	\$0	0595	\$69.00
PERSONAL PROPERTY	\$0	0168	\$19.08
LESS EXEMPTIONS	\$0	0197	\$27.12
NET ASSESSED VALUE	\$79119		

RICHARDSON LAURA
 3622 W CURTIS DR
 SACRAMENTO CA 95818

DIRECT LEVY TOTAL	\$150.00
TOTAL TAX ON VALUES	\$866.82
TOTAL TAX DUE	\$1016.82

INSTALLMENT INFORMATION				
INST.	DUE DATE	INST. AMOUNT	PENALTY/COST	DELINQUENT AMOUNT
1	12/10/07	\$508.41	\$50.84	\$559.25
2	04/10/08	\$508.41	\$60.84	\$569.25

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710, SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL SECOND INSTALLMENT
 PARCEL NUMBER BILL NBR TAX RATE AREA
 013-0363-001-0000 07236823 03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 04/10/08	\$508.41	THE SECOND
PENALTY AND 10.00 COST IF NOT PAID BY 04/10/08	\$60.84	INSTALLMENT
DELINQUENT TAX AMOUNT	\$569.25	CANNOT BE PAID
		BEFORE THE
		1ST INSTALLMENT

07236823013036300100000 00005084100005692520804100

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL FIRST INSTALLMENT
 PARCEL NUMBER BILL NBR TAX RATE AREA
 013-0363-001-0000 07236823 03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 12/10/07	\$508.41	TO PAY TOTAL DUE
PENALTY IF NOT PAID BY 12/10/07	\$50.84	RETURN BOTH STUBS
DELINQUENT TAX AMOUNT	\$559.25	BY 12/10/07
		WITH PAYMENT OF
		\$1016.82

07236823013036300100000 00005084100005592510712109

09-4126_000061

EXHIBIT 16

09-4126_000063

Page: 1 Document Name: Counter 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 OUTSTANDN
          .00
ID  DATE  PD DT  TIME  ACTIVITY          REEL  FRAME  AMOUNT
-----
001 080731 07/08 080731 PAYOFF          00 01 0057          9087.43
    
```

```

ENTER NEW FUNCTION:  NEW PARCEL NBR:  -  -  -  NEW MONTH: 0
RD01                NEW DEFAULT NBR: -  -  -  NEW YR: 0
    
```

Date: 7/14/2009 Time: 11:26:46 AM

09-4126_000064

EXHIBIT 17

09-4126_000065

Rental Requests
Work for Us
Home Delivery
Customer Support
Subscribe

I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property.

On two housing bills that were cited by the Capitol Weekly, the allegation is that I recused myself from these votes. I did not. I was absent from Washington, D.C., and my duties in the House of Representatives due to the untimely death of my father and his subsequent funeral in California.

I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable.

Posted by Peter Viles on May 21, 2008 in Foreclosure , Jingle Mail | Permalink
Bookmark it: [32 diggs](#) [499 it](#)

TrackBack

TrackBack URL for this entry:
<http://www.typepad.com/blog/trackback/61696520522186>

Lists below are links to weblogs that reference Update: Congresswoman denies foreclosure report:

Comments

Boy, I bet we won't be hearing about his one in the MSM news. First, she is a democrat, second, she is a congresswoman, third, she is black, and fourth, because it would reiterate the fact that some people are losing their homes because they just stop paying, and that it their fault not the government's!!

I am so sick of hearing about the "mortgage crisis" when most are people that just want a ball out, and others are the ones who got caught up in the "flip this house" craze. These people thought they could flip their house and make some quick money. Why should the government bail them out????

Posted by: Susan | May 21, 2008 at 11:50 AM

It is absolutely disgusting that this "representative" has shuffed the banks and contributed to the blight of a neighborhood. I hopealy her political adversaries are taking note.

Posted by: Weaskider | May 21, 2008 at 11:50 AM

She is learning quick. When you are in Congress, you don't pay for anything.

Posted by: Tax Payers, pay the bill | May 21, 2008 at 11:51 AM

We are going to find out that CWD pulled all the equity out of the White House with a subprime refi from Countrywide and will be walking away in January. Just wait. It's coming.

Posted by: Cal | May 21, 2008 at 11:52 AM

And to think that a week or so ago, there was a report stating that it is urban lore that people are walking away from their home loans.

Posted by: RonB | May 21, 2008 at 11:53 AM

Just the kind of personal responsibility and fiscal prudence we need in Sacramento!

Posted by: Margaret | May 21, 2008 at 11:53 AM

What a scammer. Politicians are all criminals at heart especially Democrats.

Posted by: Freddy | May 21, 2008 at 11:53 AM

No one wishes such a problem on anyone else and the lady has my sympathy - In a point. But the question remains as how her constituents can trust their representative to use good judgement and common sense in representing them if she makes such a bad call in her private life. Just because you have a high income (relatively speaking) as a congresswoman does not mean you don't have to manage you r money and make good choices. Do you suppose she wishes she was still renting?

Posted by: JLF | May 21, 2008 at 11:53 AM

she should be newly un elected

October 2007
September 2007
August 2007
July 2007
June 2007
May 2007
April 2007

All LA Times Blogs

- All The Rage
- American Idol Tracker
- Babyton & Beyond
- Big Picture
- Booster Shots
- Comments Blog
- Culture Monster
- Daily Dish
- Daily Mirror
- Daily Travel & Deal Blog
- Dish Rag
- Dodger Thoughts
- Fabulous Forum
- Gold Derby
- Greenspace
- Hero Complex
- Jacket Copy
- L.A. Land
- L.A. Now
- L.A. Unleashed
- La Plaza
- Lakers
- Money & Co.
- Moveable Buffet
- Opinion L.A.
- Outposts
- Pop & Hiss
- Readers' Representative Journal
- Show Tracker
- Technology
- Top of the Ticket
- Up to Speed

[RSS](#) Subscribe to this Blog What is RSS?

Upcoming events from the LA Times

- 128 Full text of Gov. Bobby Jindal's Republican response
- 148 Depeche Mode Fans Get More Out Of iTunes With "iTunes Pass"
- 72 In Case of Emergency: Eric Holder becomes U.S. g'sverment
- 71 Schwarzenegger + Stallone + Rourke = The Expendables
- 71 House votes to ban Monkey Transport
- 26 Electrolyzed water is a magic non-toxic cleaner
- 21 Oregon Trail (iPhone) producer: Don't play the old one!

Powered by Digg's Users

09-4126_000067

<http://latimesblogs.latimes.com/laland/2008/05/renort-californ.html>

2/25/2008

Your fine, upstanding citizen legislator used this transaction to steal \$15,000 from the seller.

But it's O.K.

She's not a Republican.

Posted by: Winnet | May 21, 2008 at 11:59 AM

I feel I speak for all totally ignorant people when I say I am shocked that a congressperson could do something unethical.

Posted by: Chris | May 21, 2008 at 11:59 AM

Well on the one hand, it was kind of her to recuse herself from housing related votes.

But I guess the next question is did she buy another property (unless she's in an apartment now), before letting the one in Sacramento foreclose?

Could this be grounds for some kind of fraud case?

Posted by: Tombstone Realty | May 21, 2008 at 11:59 AM

She's a deadbeat she should be removed from her seat in congress...a typical Democrat...thinks it's beneath her to pay her bills...stick it to some other poor shub...

Posted by: Joe | May 21, 2008 at 12:01 PM

A corrupt demomrat? Nooooo. I don't believe you for a second. Oooops, back to reality now, sorry I was yawning. A corrupt idiot demomrat, trying to get into some leavy graft before she was established in Washington. Unfortunately, all of the people that voted for her possibly encourage this behavior (look at any other elected dems and continued support by the electorate).

Posted by: Corruption | May 21, 2008 at 12:03 PM

Why am I not suprised that she is a demomrat?

Posted by: Donald | May 21, 2008 at 12:05 PM

Wow, there's some fiscal responsibility for you. She obviously is a demomrat.

Posted by: Ron | May 21, 2008 at 12:10 PM

Goo, most people wait till they get to congress before becoming worthless.

Posted by: Dennis | May 21, 2008 at 12:11 PM

Don't surprise me now, most dems in congress are corrupt as... their destiny.

Posted by: F. Meglin | May 21, 2008 at 12:12 PM

Typical Democrat. Do as I say, not as I do. But somehow - no doubt - it is all GWBY's fault.

Replied by: Timmy J | May 21, 2008 at 12:14 PM

Hmmmm... no mention of her party affiliation. It must mean she's a demomrat. They never forget to put the "R" in front of a republican when they screw up.

Posted by: Typical | May 21, 2008 at 12:16 PM

The gov't is the cause for this housing mess, when they forced lenders to accept people with out any credit. The wolves are guarding the hen house and in this case one of them is taking a GOOD old ride. She should be kicked out.

Posted by: SRW | May 21, 2008 at 12:16 PM

She is a typical political hack, and does not deserve to have a seat in Congress. We have enough problems without having deadbeats as as our lawmakers. Whatta travesty!

Posted by: Dave Xeriatls | May 21, 2008 at 12:18 PM

Why blame her? A \$635,000 house with NO DOWN PAYMENT, and then no payments for



09-4126_000068

2/25/2000

two years... what a deal! As soon as Obama gets elected he and the Democratic controlled Congress will enact legislation to see to it that us working stiffs will bail her, and those like her, out. Free homes for all of those on the dole, or in Congress. New social programs for the oppressed in this nation. A windfall tax on the oil companies, and who do you suppose will pay for that tax???? Could it be those of us buying gas to get to work??? I have heard that Pelosi and company is seeking a windfall tax on OUR retirement program profits, that will help EQUALIZE incomes and improve the standard of living for illegal immigrants and other less fortunate minorities?

OH YES... CHANGE IS COMING! POCKET CHANGE FOR THOSE THAT WORK AND PAY THE BILLS! THE TIME FOR ANOTHER TEA PARTY IS UPON US!

Posted by: rok | May 21, 2008 at 12:18 PM

How did she come to owe 40,000 dollars more than the original loan? Either way, sounds like she made the right move. Always a plus when we get a representative with good economic sense.

Posted by: David Reynolds | May 21, 2008 at 12:23 PM

This is why our country is going to turn into a cesspool. THESE are our elected leaders behaving this way?

I am sure some dimwit outball will try to "excuse" her behavior or blame it on someone else. She is a crook. PERIOD.

Posted by: Will NC USA | May 21, 2008 at 12:24 PM

Next »

Post a comment

If you are under 13 years of age you may read this message board, but you may not participate. Here are the full legal terms you agree to by using this comment form.

Comments are moderated, and will not appear until they've been approved.

If you have a TypeKey or TypePad account, please Sign In

Name:

E-mail Address:

URL:

Remember personal info?

Comments:

More on L.A. Times.com
CaliforniaLocal | National | World | Sports
Opinion | Entertainment | Travel | Health
L.A. Wheels | Real Estate

Partners
Hoy | KTLA | Eboard.com | ShowLocal
Shopping | Grocery Coupons

Classifieds
Career Builder | Cars.com | Apartments.com | FRBO
(For Sale By Owner) | Open Houses

Copyright 2009 Los Angeles Times
Privacy Policy | Terms of Service | Advertise | Home Delivery | Reprint Requests | Help & Services | Contact | Site Map

09-4126_000069



09-4126_000070

<http://latimesblogs.latimes.com/la1a-1/0909/09-4126-000070>

EXHIBIT 18

09-4126_000071

BREITBART.COM**Calif. congresswoman says home sale was improper** **Ap** Associated Press

May 24 12:53 AM US/Eastern
By ERICA WERNER
Associated Press Writer

WASHINGTON (AP) - California Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview Friday night with The Associated Press, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, who won her seat in a special election last August, acknowledged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonald's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments. But now, Richardson said, she has renegotiated her loan and promised to fully pay it off, along with \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson said. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson bought the 1,600-square-foot home in Sacramento's desirable Curtis Park neighborhood for \$535,500 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 \$578,384.

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, which she said was from Washington Mutual, that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale" but gave no financial details.

A Washington Mutual spokeswoman, Sara Gaugi, told the AP earlier Friday that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation." Washington Mutual did not respond to a later request for comment on Richardson's claims.

Not long after getting to Congress, Richardson voted in favor of a mortgage debt forgiveness bill which subsequently became law. She was absent earlier this month for votes on a foreclosure prevention bill, which she said was because of her father's

09-4126_000072

Calif. congresswoman says home sale was improper

http://www.breitbart.com/print.php?id=D90RQ01G0&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 lendees have the tools with proper timing to resolve this," she said.

Copyright 2008 The Associated Press. All rights reserved. This material may not be published, broadcast, rewritten or redistributed.

09-4126_000073

EXHIBIT 19

09-4126_000074

Recording requested by and when recorded mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparons & Youmans, LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655



Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK **20080613** PAGE **1219**

Check Number 8844
Friday, JUN 13, 2008 2:09:59 PM
Ttl Pd \$20.00 Hbr-8885428818
RMH/68/1-4

Space above this line for recorder's use

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG LLP
Attorneys at Law

1000 North Third Street, Suite 2000, Sacramento, CA 95833
Phone (916) 222-3333 Fax (916) 222-3333

1 CARL P. BLAINE (State Bar # 65229)
Email: cblaine@wkblaw.com
2 THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheridan@wkblaw.com
3 WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG 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

10 RED ROCK MORTGAGE, INC.,
11 Plaintiff,

12 v.

13 WASHINGTON MUTUAL BANK,
14 CALIFORNIA RECONVEYANCE COMPANY,
15 LAURA RICHARDSON, and all persons
16 unknown, claiming any legal or equitable right,
17 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.
19

Case No. 39-2008-0003081
NOTICE OF PENDENCY OF
ACTION
(Code Civ. Proc. § 405.20)

20
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

(09008 CGS / 00372380 DOC.1)

1
NOTICE OF PENDENCY OF ACTION

09-4126_000076

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

OAKS SUBDIVISION NO. 6", FILED IN THE OFFICE OF THE COUNTY
RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN
BOOK 19 OF MAPS, MAP NO. 18.

The Property is designated as Assessor's Parcel No. 013-0363-001-0000 in the
Sacramento County Assessor's office.

DATED: June 11, 2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: 
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

1840 Market Blvd., Suite 200, Napa, CA 94955
Phone: (707) 252-8288 Fax: (707) 252-5428

{09000.CGE / 00372380.DOC.1}

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUNG LLP
 ATTORNEYS AT LAW
 1044 Mather Blvd., Suite 200, Mather, CA 95655
 Phone: (916) 938-3388 Fax: (916) 938-3288

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

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 Klomprens & Young 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.

<p><i>Washington Mutual Bank</i> A Federal Association 9200 Oakdale Ave. N1107101 Chatsworth, CA 91331</p>	<p><i>Congresswoman Laura Richardson</i> 970 West 190th Street East Tower, Ste. 900 Torrance, CA 90502</p>
<p><i>California Reconveyance Company</i> C/O Corporation Service Company 2730 Gateway Oaks Dr., Ste. 100 Sacramento, CA 95833</p>	

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

WAGNER
KLOMPARENS & YOUNG LLP
Attorneys at Law

10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-8608

1 CARL P. BLAINE (State Bar # 65229)
Email: cblaine@wkblaw.com
2 THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheridan@wkblaw.com
3 WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUNG 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

Department
Assignments
Case Management 43
Law and Motion 54
Minors Compromise 26

10 RED ROCK MORTGAGE, INC.,

Case No.

11 Plaintiff,

COMPLAINT FOR:

12 v.

- 1. SLANDER OF TITLE
- 2. CANCELLATION
- 3. QUIET TITLE
- 4. UNJUST ENRICHMENT

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
17 title, or any cloud on Plaintiff's title, and DOES 1
through 20, inclusive,

18 Defendants.

19 Plaintiff, RED ROCK MORTGAGE, INC. alleges as follows:

- 20 1. Plaintiff RED ROCK MORTGAGE, INC. ("Plaintiff") is, and at all times herein
21 mentioned was, a corporation organized and existing under the laws of the State of California
- 22 2. Plaintiff is informed and believes and thereon alleges that Defendant
23 WASHINGTON MUTUAL BANK ("WAMU") is, and at all times herein mentioned was, a
24 federal association organized and existing under the laws of the United States and doing
25 business in the state of California.
- 26 3. Plaintiff is informed and believes and thereon alleges that Defendant
27

28 109060 TS / 00371904 DOC 11

COMPLAINT FOR SLANDER OF TITLE, CANCELLATION, QUIET TITLE, UNJUST ENRICHMENT

FILED
Superior Court Of California,
Sacramento
Dennis Jones, Executive
Officer
06/12/2008
avt/savich
By _____, Deputy
Case Number:
34-2008-00013081-CU-OR-GDS

WAGNER F. AN BLAINE
KLOMPERS-YODMAN LLP
Attorneys at Law

1044 Maple Blvd., Suite 200, Midler, CA 95895
Phone: (916) 330-2000 Fax: (916) 330-8086

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.)

09-4126_000080

{09000 TS / 00371904 DOC 1}

WAGNER A. JAN RAINE
KLOMPRENS & YODanis LLP
Attorneys at Law

1540 Marina Blvd., Suite 200, Redwood City, CA 94063
Phone: (650) 754-2222 Fax: (650) 754-6605

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,

WAGNER K. AN BLAINE
KLOPPENSTEIN & TOUMANS LLP
Attorneys at Law

1546 North Blvd., Suite 200, Merced, CA 95365
 Phone: (209) 386-2299 Fax: (209) 386-5805

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

{09000 TS / 00371904 DOC 1}

WAGNER K. AN BLAINE
KLOPFERS YODanis LLP
Attorneys at Law

1954 Madrin Blvd., Suite 200, Menlo Park, CA 94025
Phone: (650) 320-3200 Fax: (650) 320-9665

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. 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)**

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 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, lien, or interest whatever in the Subject Property or any part thereof.

**WAGNER JAN BLAINE
ELDRIDGE & CHAMBERS LLP
Attorneys at Law**

1649 Midway Blvd., Suite 200, Midvale, CA 94645
Phone: (916) 286-2600 Fax: (916) 286-8682

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, mclusive)

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.

09-4126_000085

24 DATED: 6/11/2008

25 WAGNER KIRKMAN BLAINE
26 KLOMPARENS & YOUMANS LLP

27 By: 
28 THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE,
INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law


10640 Market Blvd., Suite 200, Market, CA 94633
Phone: (916) 224-2266 Fax: (916) 224-3698

EXHIBIT A

09-4126_000086

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 4288
Wednesday, JAN 10, 2007 2:59:33 PM
711 Pd \$83.00 Nbr-0004694371
REB/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
- (B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806

(C) "Lender" is Washington Mutual Bank Borrower is the trustor under this Security Instrument.

Lender is a federal association organized and existing under the laws of the United States

0729942433
Form 3008 1/01

CALIFORNIA - Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
-6(CA) (0207) 01
Page 1 of 18
VMP Mortgage Solutions, Inc



09-4126_000087

A

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007

The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 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 telephones, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO

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
(City), California 95818

(Street)
(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 seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

0729942433

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

Initials


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 in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.



NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Laura Richardson (Seal)
Laura Richardson -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

State of California
County of Sacramento

} ss.

On January 4, 2007

before me, Nikki Davis a notary public
personally appeared

Barna 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)

[Signature]

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 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 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor

0729942433

4140823 (0508)

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 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Rider - Libor

0729942433

4140623 (0509)

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 sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



Laura Richardson (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

EXHIBIT B

09-4126_000106

Jun 09 08 10:56a owner

305-667-1513

p 2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 08 12
Chateworth, CA 91311
800 892-8902
(818)776-2268 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 8108
Friday, DEC 14, 2007 8:41:18 AM
Tel Pd \$12 00 Nbr-6905182112
TWN/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723387CA Loan No. 0729842433 Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$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.

Description: Sacramento, CA Document - Book Page 20071214, 358 Page: 1 of 2
Order: 1 Comment:

09-4126_000107

Jun 09 08 10 56a owner

305-667-1513

p 3

Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY, JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

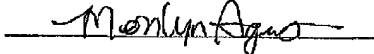
REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818 including the note(s) for the sum of \$536,001.00 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



CALIFORNIA RECONVEYANCE COMPANY IS A
DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.

Marilyn L. Agius

09-4126_000108

Description: sacramento, CA Document - Book Page 20071214. 358 Page: 2 of 2
Order: 1 Comment:

EXHIBIT C


09-4126_000109

Jun 09 08 10 53a owner

305-667-1513

p 2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO
CALIFORNIA RECONVEYANCE COMPANY
8208 Oakdale Avenue
Mail Stop N 11 06 12
Chatsworth, CA 91311


Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number 2072
Wednesday, MAR 19, 2008 9:07:55 AM
T&I Pd \$11.00 Nbr-0080311112
JLU/14/1-1

Trustee Sale No. 723367CA
Loan No. 0726942433
Title Order No. M721684

Specs 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 269 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. 16

Amount of unpaid balance and other charges: \$576,384.52 (estimated)
Street address and other common designation of the real property 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95616
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is"

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 269-7860 or www.fidelityvasap.com
(714) 573-1965 or www.priorityposting.com


DEBORAH BRIGNARD, VICE PRESIDENT
8208 OAKDALE AVE
MAIL STOP N110612
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

305-667-1513

p 5



TRUSTEE SALE

TRUSTOR PAYMENT ()

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 723397 CA PRIORITY NO. 377335 DATE 5-7-08
TRUSTEE California Reconveyance Co.
ADDRESS 9200 Oakdale Ave, #110612
CITY Chatsworth STATE CA ZIP 91311
PHONE NO. 800-892-6902 CONTACT Deborah Brignal

CHECK NO.	NAME OF BANK	AMOUNT
<u>01233906975</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. 24793924

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

09-4126_000112

ADDRESS 3600 American River Dr. # 135
CITY Sacramento STATE CA ZIP 958
PHONE NO. 916-761-8471

EXHIBIT E

09-4126_000113

02339 11-24
CHECK AU # 1210(S)

CASHIER'S CHECK

SERIAL # 0033908876
ACCOUNT# 4861-505908

Purchaser: JAMES P YORK
Cashier Account 3036919176
Originator ID: 0018482 cv002254

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.
100 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (800) 384-3122

NOTICE TO PURCHASER - IF THIS INSTRUMENT IS LOST,
STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION
AND REISSUANCE. AS A CONDITION TO CANCELLATION AND
REISSUANCE, WELLS FARGO BANK MAY IMPOSE A FEE AND
REQUIRE AN INDEMNITY AGREEMENT AND BOND

VOID IF OVER US \$ 388,000.01
NON-NEGOTIABLE

Purchaser Copy

3-00- 15-793 0708**1

09-4126_000114

6

EXHIBIT F


09-4126_000115

WELLS FARGO BANK NA

PAGE 03/07

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
Check Number 8325
Monday, MAY 19, 2008 11:12:43 AM
T&T Pd \$12.00 Hbr-890308838
088-Sacramento Cy DTT PAID
AM/68/1-2

Space above this line for recorder's use only

Trustee Sale No. 723987CA Loan No. 0729942433 Title Order No M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.

The undersigned grantor declares:

- 1) The Grantee herein ~~was~~ not the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$574,023.87
- 3) The amount paid by the grantee at the trustee sale was.....\$388,000.01
- 4) The documentary transfer tax is.....\$427.35
- 5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 8", 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.

09-4126_000116

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$386,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

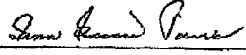

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)

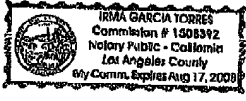



EXHIBIT G

09-4126_000118

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY
AND WHEN RECORDED MAIL TO

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


Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number 385288
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd \$14.00 Nbr-8005418823
MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No 723397CA Loan No 0729942433 Title Order No M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

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

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

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A P N . 013-0353-001-0000

Situs. 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

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

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

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

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

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC AND RECORDED 05/19/2008 IN BOOK 20080518, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER

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. 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY [Signature]
Colleen Irby, Assistant Secretary

BY [Signature]
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY [Signature]
Deborah Brignac, Vice President

BY [Signature]
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 [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.



09-4126_000120

EXHIBIT 20

09-4126_000121

RECORDING REQUESTED BY
 CALIFORNIA RECONVEYANCE COMPANY
 AND WHEN RECORDED MAIL TO
 CALIFORNIA RECONVEYANCE COMPANY
 9200 Oakdale Avenue
 Mail Stop: CA2-4379
 Chatsworth, CA 91311

Trustee Sale No. 723397CA
 Loan No. 0728942433
 Title Order No. M721084

Sacramento County Recorder
 Frederick B. Garcia, Clerk/Recorder
 Book 20090609 PAGE 0691

Check Number 9328
 Tuesday, JUN 23, 2009 9:33:08 AM
 Ttl Pd \$11.00 Net-909916351
 KNN/72/1-1

Space above this line for recorder's use only

NOTICE OF RESCISSION
 Of Declaration of Default and Demand for Sale
 and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
 BENEFICIARY: WASHINGTON MUTUAL BANK
 Recorded 01/10/2007, Book 20070110, Page 1916, instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST APN: 013-0363-001-0000 Situe: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; It being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach of default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214, Page 358, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California.

DATE: 06/04/2009
 CALIFORNIA RECONVEYANCE COMPANY, as Trustee


 KARIME ARIAS, ASSISTANT SECRETARY

JUL 10 2009

THIS IS A TRUE CERTIFIED
COPY OF THE RECORD IF IT
BEARS THE SEAL, IMPRINTED
IN PURPLE INK, OF THE
COUNTY OF SACRAMENTO



[Signature]
BY _____
DEPUTY COUNTY CLERK/RECORDER
SACRAMENTO COUNTY CALIFORNIA

09-4126_000123

EXHIBIT 21

09-4126_000124

LAURA RICHARDSON
37th DISTRICT, CALIFORNIA
1725 LONGWORTH BUILDING
WASHINGTON, DC 20515-0257
(202) 225-7924 - PHONE
(202) 225-7926 - FAX
100 WEST BROADWAY
WEST TOWER, SUITE 600
LONG BEACH, CA 90802
(562) 437-3329 - PHONE
(562) 437-6434 - FAX
<http://www.house.gov/lrichardson>



Congress of the United States
House of Representatives
Washington, DC 20515

COMMITTEE ON
TRANSPORTATION AND
INFRASTRUCTURE
SUBCOMMITTEES ON
AVIATION
HIGHWAYS, TRANSIT
AND PIPELINES
COAST GUARD AND
MARITIME TRANSPORTATION
RAILROADS, HIGHWAYS AND
HAZARDOUS MATERIALS

COMMITTEE ON
HOMELAND SECURITY
SUBCOMMITTEES ON
ENERGY THREATS, CYBERSECURITY
AND SCIENCE AND TECHNOLOGY
EMERGENCY COMMUNICATIONS,
PREPAREDNESS, AND RESPONSE

July 22, 2009

David Skaggs, Chairman
Porter J. Goss, Co-Chairman
Office of Congressional Ethics
1017 Longworth House Office Building
Washington, DC 20515

Dear Mr. Skaggs and Mr. Goss:

I appreciate the opportunity to provide this statement to the Board of the Office of Congressional Ethics. I would respectfully request in light of my ongoing cooperation with the Ethics Committee that the Board present no findings and defer to the Committee.

The background of this matter is as follows:

On April 15, 2009, OCE took up the questions of whether I received preferential treatment from my lender, Washington Mutual, when it rescinded the sale of my Sacramento home into foreclosure; and whether I violated House financial disclosure rules by failing to disclose the mortgage liability on my home on financial disclosure forms filed in 2008. But when the Board initiated its review in April 2009, these matters were already before the Ethics Committee.

Ten months earlier, in light of inaccurate stories in the press, I asked the Ethics Committee on June 18, 2008, to confirm that I did not have to disclose my home mortgage liabilities on my personal financial disclosure report, so that I could eliminate the confusion and misrepresentation of the facts that had resulted from these news stories. On July 15, 2008, the Chair and Ranking Member asked for additional information to determine whether I should have disclosed the liabilities, and whether the rescission of the foreclosure sale was a gift under House rules.

I cooperated with the Committee and responded to its requests. After review, on May 14, 2009, the Committee affirmed that I was not required to disclose the liabilities. (Exhibit A.) I continue to cooperate with the Committee and fully expect it to find that I did not receive a prohibited gift. The evidence supports that conclusion. The lender certified independently to the House on July 25, 2008, and December 12, 2008, that it had not

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(e)(2)(C)(i)(II); accord Commentary, OCE Rule 1.

It is unfortunate that, despite clear information provided, the Board is now being asked to decide whether it should recommend that the Committee review a matter that is already awaiting conclusion. At this late stage, the most appropriate course of action would be to present no findings and defer to the Ethics Committee. To do otherwise would needlessly take the ethics process in an ill-considered, new direction that was not anticipated or intended by the Members who created OCE.

Sincerely,



Laura Richardson
Member of Congress

09-4126_000126

DailyBreeze.com

WaMu giving Congresswoman a break?

By Gene Maddaus Staff Writer
Posted: 06/09/2008 11:58:36 PM PDT



The sale of Rep. Laura Richardson's Sacramento home is being rescinded. (The Associated Press)

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.


Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.


Advertisement



Bring the Classroom to Your Home
With a Degree Online from Florida Tech

FLORIDA TECH
ONLY FIRST-YEAR ONLINE

APPLY TODAY!
FloridaTechOnline.com/ED | 1-888-253-5946



Print Powered By  FormatDynamics



LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • B-106 Cannon Building • Washington, DC 20515
 Secretary of the Senate • Office of Public Records • 232 Hart Building • Washington, DC 20510

FILER TYPE AND NAME

Type:
 Organization Lobbyist
 Organization Name:
 WASHINGTON MUTUAL INC.

IDENTIFICATION NUMBERS

House Registrant ID:
 34160
 Senate Registrant ID:
 43684

REPORTING PERIOD

Year:
 2008
 Mid-Year (January 1 - June 30)
 Year-End (July 1 - December 31)
 Amendment

POLITICAL ACTION COMMITTEE NAMES

- WaMuPAC

CONTRIBUTIONS

- No Contributions

#1.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$15,000.00	Date: 1/23/2008
Payee: Democratic Congressional Campaign Committee	Honoree: Democratic Congressional Campaign Committee		

#2.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$15,000.00	Date: 1/23/2008
Payee: Democratic Senatorial Campaign Committee	Honoree: Democratic Senatorial Campaign Committee		

#3.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 1/23/2008
Payee: Friends Of Barbara Boxer	Honoree: Boxer, Barbara		

#4.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$15,000.00	Date: 1/23/2008
Payee: National Republican Congressional Committee	Honoree: National Republican Congressional Committee		

#5.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$15,000.00	Date: 1/23/2008
Payee: National Republican Senatorial Committee	Honoree: National Republican Senatorial Committee		

#6.

Contribution Type: FECA	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: \$2,500.00	Date: 2/19/2008
Payee: Ed Royce For Congress	Honoree: Royce, Edward		

#8.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Friends Of Blanche Lincoln	Honoree: Lincoln, Blanche		

#9.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,300.00	Date: 2/19/2008
Payee: Friends Of Joe Baca	Honoree: Baca, Joseph		

#10.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Friends Of Rahm Emanuel	Honoree: Emanuel, Rahm		

#11.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Honoree:			

Payee:
Lautenberg For Senate

#12.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 2/19/2008
Payee: Martinez For Senate	Honoree: Martinez, Mel		

#13.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Neugebauer Congressional Committee	Honoree: Neugebauer, Robert		

#14.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Price For Congress	Honoree: Price, Thomas		

#15.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Shelley Moore Capito for Congress	Honoree: Capito, Shelley Moore		

#16.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Tiberi For Congress	Honoree: Tiberi, Patrick		

#17.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 2/19/2008
Payee: Tim Mahoney For Florida	Honoree: Mahoney, Timothy		

#18.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Citizens To Elect Rick Larsen	Honoree: Larsen, Rick		

#19.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Friends Of Ginny Brown-Waite	Honoree: Brown-Waite, Virginia		
#20.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 3/18/2008
Payee: Friends Of Jim Clyburn	Honoree: Clyburn, James		
#21.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Geoff Davis for Congress	Honoree: Davis, Geoffrey		
#22.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$5,000.00	Date: 3/18/2008
Payee: Growth & Prosperity PAC	Honoree: Bachus, Spencer		
#23.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Heller For Congress	Honoree: Heller, Dean		
#24.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Jackie Speier For Congress	Honoree: Speier, Jackie		
#25.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Matsui For Congress	Honoree: Matsui, Doris		
#26.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Mike Thompson For Congress	Honoree: Thompson, Michael		

#27.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 3/18/2008
Payee: Moore For Congress	Honoree: Moore, Dennis		
#28.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 4/14/2008
Payee: Bob Corker For Senate	Honoree: Corker, Robert		
#29.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 4/14/2008
Payee: Ed Royce For Congress	Honoree: Royce, Edward		
#30.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 4/14/2008
Payee: Freedom Project	Honoree: Boehner, John		
#31.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 4/14/2008
Payee: Friends of Gordon Smith	Honoree: Smith, Gordon		
#32.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 4/14/2008
Payee: Matheson For Congress	Honoree: Matheson, James		
#33.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 4/14/2008
Payee: McCormack Senate Committee '08	Honoree: McCormack, Mitch		
#34.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 4/14/2008
Payee: McCotter Congressional	Honoree: McCotter, Thaddeus		

Committee

#35.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 4/14/2008
Payee: Michael Castle Campaign Fund	Honoree: Castle, Michael		

#36.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 4/14/2008
Payee: Nancy Pelosi For Congress	Honoree: Pelosi, Nancy		

#37.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 4/14/2008
Payee: Norm Dicks For Congress	Honoree: Dicks, Norman		

#38.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 4/14/2008
Payee: Pennsylvanians For Kanjorski	Honoree: Kanjorski, Paul		

#39.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 4/14/2008
Payee: Putnam For Congress	Honoree: Putnam, Adam		

#40.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 4/14/2008
Payee: Rely on Your Beliefs Fund	Honoree: Blunt, Roy		

#41.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 4/14/2008
Payee: Debbie Wasserman-Schultz for Congress	Honoree: Wasserman-Schultz, Debbie		

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

LD-203 Contribution Report

Page 7 of 10

FECA	WaMuPAC	\$2,000.00	4/25/2008
Payee: People For Patty Murray	Honoree: Murray, Patty		
#43.			
Contribution Type: FECA	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 Nydia M. Velazquez To Congress	Honoree: Velazquez, Nydia		
#45.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 5/16/2008
Payee: Friends Of Jeb Hensarling	Honoree: Hensarling, Jeb		
#46.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 5/16/2008
Payee: HERGER PAC	Honoree: Herger, Wally		
#47.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 5/16/2008
Payee: Melissa Bean For Congress	Honoree: Bean, Melissa		
#48.			
Contribution Type: FECA	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: Solis For Congress	Honoree: Solis, Hilda		

#50.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/2/2008
Payee: Cathy McMorris For Congress	Honoree: McMorris, Cathy		

#51.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/2/2008
Payee: Friends of Doc Hastings	Honoree: Hastings, Richard		

#52.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Armstrong For Congress	Honoree: Armstrong, William		

#53.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$3,000.00	Date: 6/13/2008
Payee: Crowley For Congress	Honoree: Crowley, Joseph		

#54.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Friends Of Charlie Wilson	Honoree: Wilson, Charles		

#55.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 6/13/2008
Payee: Friends Of Dave Reichert	Honoree: Reichert, David		

#56.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Kevin McCarthy For Congress	Honoree: McCarthy, Kevin		

#57.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Klein For Congress	Honoree: Klein, Ronald		

#58.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: LaRocco For Senate	Honoree: LaRocco, Larry		

#59.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Longhorn PAC (Rep. Lamar Smith)	Honoree: Smith, Lamar		

#60.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: McHenry For Congress	Honoree: McHenry, Patrick		

#61.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/13/2008
Payee: Texans For Senator John Cornyn Inc	Honoree: Cornyn, John		

#62.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 6/27/2008
Payee: Friends Of John Boehner	Honoree: Boehner, John		

#63.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 6/27/2008
Payee: Nelson For U S Senate	Honoree: Nelson, Ben		

#64.

Contribution Type: Honorary Expenses	Contributor Name: Self	Amount: \$15,000.00	Date: 3/12/2008
Payee: Congressional Black Caucus Foundation, Inc.	Honoree: All 42 Congressional Black Caucus Members.		
Contribution Type: Honorary Expenses	Contributor Name: Self	Amount: \$15,000.00	Date: 6/30/2008
Honoree: All Hispanic Caucus Members.			

LD-203 Contribution Report

Page 10 of 10

Payee:
Congressional Hispanic Caucus
Institute, Inc.

COMMENTS

Honorary Expenses include those made by Washington Mutual Bank an affiliated entity of Washington Mutual, Inc.

CERTIFICATION AND SIGNATURE

■ I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GASPARD, 7/25/2008 2:49:08 PM



LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • B-106 Cannon Building • Washington, DC 20515
 Secretary of the Senate • Office of Public Records • 232 Hart Building • Washington, DC 20510

FILER TYPE AND NAME

Type:
 Organization Lobbyist
 Organization Name:
 WASHINGTON MUTUAL INC.

IDENTIFICATION NUMBERS

House Registrant ID:
 34160
 Senate Registrant ID:
 43684

REPORTING PERIOD

Year:
 2008
 Mid-Year (January 1 - June 30)
 Year-End (July 1 - December 31)
 Amendment

POLITICAL ACTION COMMITTEE NAMES

- WaMuPAC
- WaMuPAC

CONTRIBUTIONS

- No Contributions

#1.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Adam Smith For Congress	Honoree: Smith, Adam		

#2.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Al Green For Congress	Honoree: Green, Al		

#3.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Allyson Schwartz For Congress	Honoree: Schwartz, Allyson		

#4.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Barbara Lee For Congress	Honoree: Lee, Barbara		

#5.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/14/2008
Payee: Barney Frank For Congress Committee	Honoree: Frank, Barney		

#6.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Barrett For Congress	Honoree: Barrett, J. Gresham		

#7.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 8/26/2008
Payee: Becerra For Congress	Honoree: Becerra, Xavier		

#8.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Boucher For Congress Committee	Honoree: Boucher, Rick		

#9.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Capuano For Congress Committee	Honoree: Capuano, Michael		

#10.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Cathy McMorris For Congress	Honoree: McMorris, Cathy		

#11.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee:	Honoree: Gonzalez, Charles		

LD-203 Contribution Report

Page 3 of 12

Charles A. Gonzalez Congressional
Campaign

#12.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Christopher Shays for Congress Committee	Honoree: Shays, Christopher		

#13.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Citizens To Elect Rick Larsen	Honoree: Larsen, Rick		

#14.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Cleaver For Congress	Honoree: Cleaver, Emanuel		

#15.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Committee To Elect Chris Murphy	Honoree: Murphy, Christopher		

#16.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Committee To Elect Gary Ackerman	Honoree: Ackerman, Gary		

#17.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Committee To Elect Gary Ackerman	Honoree: Ackerman, Gary		

#18.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Committee To Re-Elect Henry Hank Johnson	Honoree: Johnson, Henry		

<http://disclosures.house.gov/tc/cxmlrelease/2008/YY/700074199.xml>

09-4126_000140

#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: 8/26/2008
Payee: Eddie Bernice Johnson For Congress	Honoree: Johnson, Eddie		

#26.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 8/14/2008
Honoree: Crapo, Mike			

Payee:
Freedom Fund

#27.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,500.00	Date: 7/20/2008
Payee: Friends for Harry Reid	Honoree: Reid, Harry		

#28.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Friends Of Carolyn McCarthy	Honoree: McCarthy, Carolyn		

#29.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Friends Of Cliff Stearns	Honoree: Stearns, Cliff		

#30.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Friends Of Dave Reichert	Honoree: Reichert, David		

#31.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Friends of George Miller	Honoree: Miller, George		

#32.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Friends Of Ginny Brown-Waite	Honoree: Brown-Waite, Virginia		

#33.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Friends Of Jim Clyburn	Honoree: Clyburn, James		

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

LD-203 Contribution Report

Page 6 of 12

FECA	WaMuPAC	\$1,000.00	8/26/2008
Payee: Friends Of Jim Marshall	Honoree: Marshall, Jim		
#35.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$-2,300.00	Date: 9/17/2008
Payee: Friends Of Joe Baca	Honoree: Baca, Joseph		
#36.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Friends Of Lois Capps	Honoree: Capps, Lois		
#37.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Friends Of Sessions Senate Committee Inc	Honoree: Sessions, Jeff		
#38.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Gary Miller For Congress	Honoree: Miller, Gary		
#39.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Geoff Davis for Congress	Honoree: Davis, Geoffrey		
#40.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Hoyer For Congress	Honoree: Hoyer, Steny		
#41.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Hoyer For Congress	Honoree: Hoyer, Steny		

#42.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Jim Costa For Congress	Honoree: Costa, James		
#43.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Jim McDermott for Congress	Honoree: McDermott, Jim		
#44.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Joe Donnelly For Congress	Honoree: Donnelly, Joseph		
#45.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Jon Porter for Congress	Honoree: Porter, Jon		
#46.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Ken Calvert For Congress	Honoree: Calvert, Ken		
#47.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 9/18/2008
Payee: Kenny Marchant For Congress	Honoree: Marchant, Kenneth		
#48.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Kevin McCarthy For Congress	Honoree: McCarthy, Kevin		
#49.			
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Larson For Congress	Honoree: Larson, John		

#50.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Louise Slaughter Re-Election Committee	Honoree: Slaughter, Louise		

#51.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Lucas For Congress	Honoree: Lucas, Frank		

#52.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Lucille Roybal-Allard For Congress	Honoree: Roybal-Allard, Lucille		

#53.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Lucille Roybal-Allard For Congress	Honoree: Roybal-Allard, Lucille		

#54.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,500.00	Date: 8/26/2008
Payee: McConnell Senate Committee '08	Honoree: McConnell, Mitch		

#55.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: McHenry For Congress	Honoree: McHenry, Patrick		

#56.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: McNerney For Congress	Honoree: McNerney, Jerry		
Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Honoree: Watt, Melvin			

Payee:
Mel Watt For Congress
Committee

#58.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 7/20/2008
Payee: Melissa Bean For Congress	Honoree: Bean, Malissa		

#59.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Michael Castle Campaign Fund	Honoree: Castle, Michael		

#60.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Neugebauer Congressional Committee	Honoree: Neugebauer, Robert		

#61.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$5,000.00	Date: 8/26/2008
Payee: PAC to the Future	Honoree: Pelosi, Nancy		

#62.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Pastor For Arizona	Honoree: Pastor, Ed		

#63.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Paul Hodes For Congress	Honoree: Hodes, Paul		

#64.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Pearce For Congress	Honoree: Pearce, Stevan		

#65.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Pennsylvanians For Kanjorski	Honoree: Kanjorski, Paul		

#66.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 7/20/2008
Payee: Perlmutter for Congress	Honoree: Perlmutter, Ed		

#67.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Price For Congress	Honoree: Price, Thomas		

#68.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Reed Committee	Honoree: Reed, Jack		

#69.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Ric Keller for Congress	Honoree: Keller, Richard		

#70.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Robert Wexler For Congress Committee	Honoree: Wexler, Robert		

#71.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Ruben Hinojosa For Congress	Honoree: Hinojosa, Ruben		

#72.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee:	Honoree: Salazar, Ken		

Salazar For Senate

#73.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Schiff For Congress	Honoree: Schiff, Adam		

#74.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Scott Garrett For Congress	Honoree: Garrett, Scott		

#75.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$4,000.00	Date: 8/26/2008
Payee: Searchlight Leadership Fund	Honoree: Reid, Harry		

#76.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Sheila Jackson Lee for Congress	Honoree: Jackson Lee, Sheila		

#77.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Sires For Congress	Honoree: Sires, Albio		

#78.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Solis For Congress	Honoree: Solis, Hilda		

#79.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$2,000.00	Date: 8/26/2008
Payee: Stephen F. Lynch For Congress Committee	Honoree: Lynch, Stephen		

#80.

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

LD-203 Contribution Report

Page 12 of 12

FECA	WaMuPAC	\$1,000.00	8/26/2008
Payee: Susan Davis For Congress	Honoree: Davis, Susan		

#81.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Tim Johnson For South Dakota Inc	Honoree: Johnson, Tim		

#82.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$1,000.00	Date: 8/26/2008
Payee: Tim Mahoney For Florida	Honoree: Mahoney, Timothy		

#83.

Contribution Type: FECA	Contributor Name: WaMuPAC	Amount: \$-5,000.00	Date: 11/13/2008
Payee: Chris Dodd for President	Honoree: Dodd, Christopher		

COMMENTS

I inadvertently added WaMuPAC twice under Political Action Committees. I attempted to delete it but the system would not allow me to delete the PAC.

CERTIFICATION AND SIGNATURE

■ I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GASPARD, 12/12/2008 2:08:56 PM

ZOE LUFKIN, CALIFORNIA
CHAIR

REN CHANDLER, KENTUCKY
G. K. BUTTERFIELD, NORTH CAROLINA
KATHY CASTLE, FLORIDA
PETER WELCH, VERMONT

KENYEN R. BROWN,
ACTING STAFF DIRECTOR/CHIEF COUNSEL
K. BLAKE CHISAM,
COUNSEL TO THE CHAIR

ONE HUNDRED ELEVENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT

Washington, DC 20515-6328

JO BONNER, ALABAMA
RANKING REPUBLICAN MEMBER

J. GRESHAM BARNETT, SOUTH CAROLINA
JOHN KLING, MINNESOTA
K. MICHAEL CONAWAY, TEXAS
CHARLES W. DENT, PENNSYLVANIA

TODD LINGERCHEIT,
COUNSEL TO THE RANKING
REPUBLICAN MEMBER

SUITE 111-2, THE CAPITOL
2051 225-7103

May 14, 2009

The Honorable Laura Richardson
U.S. House of Representatives
1725 Longworth House Office Building
Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether 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.

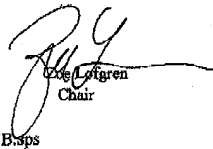
09-4126_000150

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,



Eric Lofgren
Chair

ZL/JB:sp



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.

DailyBreeze.com

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents' worth of time."

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.

gene.maddaus@dailybreeze.com

Advertisement



End-to-End Training as It Should Be: 100% ONLINE!

Earn Your Master Certificate in Internet Marketing

- SEO & Paid Search
- Internet Law
- Online Branding
- Media Buying
- Web Analytics
- Social Media

→ 1-800-540-3033

USanFranOnline.com/ED

Print Powered By 

EXHIBIT 22

09-4126_000153

UNITED STATES HOUSE OF REPRESENTATIVES
 2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

LEWIS RICHARDSON (Full Name)

562-706-4694 (Official Telephone)

Member of the U.S. House of Representatives State: ALABAMA District: 5
 Report type: Annual (May 15) Amendment

Office or Employing Office: _____
 Termination Date: _____
 Termination: Termination

Office Use Only: _____
 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 (i.e., 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 \$200 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 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 \$200 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" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable position or of honor 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 \$10,000 in 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 No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?
 Yes No

SCHEDULE V — LIABILITIES

Name **LEWIS RIMMON**

Page **4** of **6**

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability												
			B \$1,001-\$15,000	C \$15,001-\$50,000	D \$50,001-\$100,000	E \$100,001-\$250,000	F \$250,001-\$500,000	G \$500,001-\$1,000,000	H \$1,000,001-\$5,000,000	I \$5,000,001-\$25,000,000	J \$25,000,001-\$50,000,000	K Over \$50,000,000			
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X									
	N/A														

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totaling more than \$905 received by you, your spouse, or a dependent child from any source during the year. Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$122 or less need not be added towards the \$905 de-minimis threshold. Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Stein, Anytown, Anyplace	Silver plate (determination on personal friendship received from Committee on Standards)	\$205
NONE		

Use additional sheets if more space is required.

SCHEDULE VIII—POSITIONS

Name **LARRY 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	

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	Yarrow Corporation	Contribution of Retirement Plan. I no longer contribute to the Plan.
1/2001	State of California	Contribution of Retirement Plan. I no longer contribute to the Plan.

Use additional sheets if more space is required.

67-C-2008 4-23-08

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For Use by Members, Officers, and employees

LAURA RICHARDSON
(Full Name)

202-225-7924
(Optional Telephone)

Filer Status Member of the U.S. House of Representatives **State** PENNSYLVANIA **District** 17TH Officer or Employee

Report Type Annual (May 15) Amendment Termination **Termination Date:**

HAND DELIVERED
 U.S. HOUSE OF REPRESENTATIVES
 FEDERAL RESOURCE CENTER
 2008 JUL 13 AM 11:16
 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? **Yes** **No** If yes, complete and attach Schedule I.

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? **Yes** **No** If yes, complete and attach Schedule II.

III. Did you, your spouse, or a dependent child receive "unearned" income (e.g., interest, dividends, or capital gains) of more than \$1,000 during the reporting period? **Yes** **No** If yes, complete and attach Schedule III.

IV. Did you, your spouse, or a dependent child have any "reportable" asset or liability of more than \$1,000 at the end of the period? **Yes** **No** If yes, complete and attach Schedule IV.

V. Did you, your spouse, or a dependent child have any "reportable" asset or liability of more than \$1,000 during the reporting period? **Yes** **No** If yes, complete and attach Schedule V.

VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$100 from any one source)? **Yes** **No** If yes, complete and attach Schedule VI.

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)? **Yes** **No** If yes, complete and attach Schedule VII.

VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? **Yes** **No** If yes, complete and attach Schedule VIII.

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

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		HAND DELIVERED 2008 JUN 27 5:41PM '08 NC	
LAURA RICHARDSON <small>(Print Name)</small>		202-225-7924 <small>(Daytime Telephone)</small>		<small>Office Use ONLY</small>	
Filer Status <input checked="" type="checkbox"/> Member of the U.S. House of Representatives <input type="checkbox"/> Former (May 15)	State: MISSISSIPPI District: 5TH <input checked="" type="checkbox"/> Amendment	<input type="checkbox"/> Director or Employee <input type="checkbox"/> Employment Officer <input type="checkbox"/> 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 \$100 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 "kickbacks" or "kick-in" fees (other than in an aggregating more than \$100) 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 (other than a donor) in any way pay you for a speech, any column of articles 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 "kickbacks" or "kick-in" fees (other than in an aggregating more than \$100) and not otherwise exempt? 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 any "kickbacks" or "kick-in" fees (other than in an aggregating more than \$100) and not otherwise exempt? 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 reporting 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 participate, and or otherwise, in 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, your spouse, or a dependent child participate in any reportable 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 (other 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—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 outside 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"/>			

09-4126_000161

EXHIBIT 23

09-4126_000163



Deliver the right message


WELCOME CALIFORNIA REPUBLICAN PARTY CONVENTION

Ballot Initiatives

Capital Fellow Programs

Public Health is looking for a Chief of the Financial Management Branch [CLICK FOR DETAILS](#)

Compare your amended bill to current law.



THE NEWSPAPER OF CALIFORNIA GOVERNMENT AND POLITICS



your search here

In print
 News
 Opinion
 Advice
 Astrology
 List All Articles

Features
 Jobs Database
 Salaries Database

accounts

RSS
 About Us
 Advertise

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

**INVEST IN YOUR
 FUTURE and
 ACCELERATE
 YOUR CAREER**

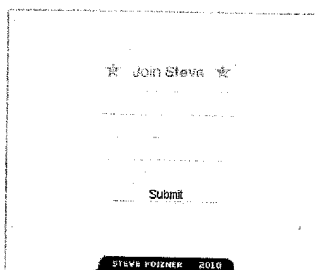
UNIVERSITY of **USP**
 SAN FRANCISCO

09-4126_000164

http://capitolweekly.net/article.php?c=em&id=45451&sid=4&title=09-4126_000164

Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.



Richardson declined requests over several days to discuss her real estate transaction. She also was not immediately available to comment Thursday, according to her office.

In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not

provide details.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property," she said.

But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001.

That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19. **Documents associated with the transaction can be viewed here.**

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records. (York is not related to the author of this article).

York, whose firm specializes in foreclosure sales, said that Richardson did not participate in the transaction, that the house had been vacant for some time and that he paid the funds to California Reconveyance, which handles foreclosure property and is owned by Washington Mutual, the original lender.

The sale forced the bank to "take a \$200,000 write-off," York noted. In an earlier interview with the Daily Breeze of Torrance, which reported a detailed account of the transaction, he said the bank "took a beating."

Tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment. At the time, the housing market was beginning to 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

09-4126_000165

<http://capitolweekly.net/article.php?c=xsm2c45455ba5&xid=x4ntrmvfwbrfv&%3D&w=275/2000>

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.

<< Back

EXHIBIT 24

09-4126_000167

LEADING THE NEWS



Mortgage non-disclosure is trouble for Richardson

By Jared Allen

Posted: 06/02/08 07:33 PM [ET]

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

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 prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

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

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 22 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing \$367,436 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

Richardson was able to rescind both of the default notices on her Long Beach home after catching up on her

payments, which she did first in March and then again in October 2007.

Richardson's fourth default notice, for \$15,101, on her Long Beach home came in October 2007 — the same month she again caught up on her payments as well as repaid herself \$8,000 from her campaign, her FEC records show.

Noble said that the entities that monitor financial disclosure statements — the House ethics committee and the Department of Justice — will likely issue a warning to Richardson to amend her reports.

"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

"Obviously this raises questions about disclosure and more information, I think, is needed to ensure that she has, indeed, abided by the statutory requirements," McGehee said. "The purpose of the financial disclosure is, first and foremost, to reveal conflicts of interest or potential conflicts of interest ... and to ensure that if questions come up about positions, votes, other actions they take as a federal official, that there is transparency."

Although Richardson missed the vote on the housing bill that passed the House in early May, she has said she only did so in the wake of her father's sudden death.

Richardson last fall voted to help pass the Mortgage Forgiveness Debt Relief Act, which prevents the federal government from charging income tax on debt forgiven as a consequence of foreclosure. And she has said publicly that she wants to capitalize on her experience to advocate for further reform of the nation's housing policies.

Richardson told the Long Beach Report on May 24 that she thinks people "expect me to take what I've learned, what I see, not only for myself but what I see that they're doing, and figure out how to fix it, and that's what I intend upon doing."

Over the weekend, two of Richardson's opponents in Tuesday's primary seized on the issue in a last-minute attempt to unseat the 46-year-old freshman, who came to Congress after a 2007 special-election victory.

Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

Susan Crabtree contributed to this article.

[Close Window](#)

09-4126_000169

EXHIBIT 25

09-4126_000170

City of Sacramento
...at your service



[Start new search](#)

[Open Housing Cases](#)

[Vacant Building Cases](#)

Case Details

Case #: 09-035287	Status: Open
Address: 3622 W CURTIS DR	Open Date: 07/01/2009
Type: Code	Close Date:
Categories: Noise Complaint	Disposition:

Case History

Activity	Date
Re-Inspection done.	07/24/2009
Initial Inspection done.	07/07/2009
Initial Complaint assigned to Officer or Inspector.	07/02/2009

09-4126_000171



Quick Find ▶
My Lists ▶

File #:
Address:

To Do List Quick Add ▶ Add Wizard Find ▶ Enter New Criteria Reports Admin My Software 3622 W CI

File # 09-035287 History Contacts Activities Documents Violation 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: 01303630010000

District/Neighborhood: 5

How Received: Phone

Property Owner:
RICHARDSON LAURA
3622 W CURTIS DR
SACRAMENTO CA 95818

Phone Number:

Area #: 3

Responsible User: Shawn Bartosh
(916) 808-8873

Type: Envir
Priority: No
Status: Op
Disposition
Open Date:
Close Date:
Categories:
Noise Comp

Legal Description: SOUTH CURTIS OAKS 06
Approx. Loc:

Alerts

Reports

Date	Event	Description	User	Private?
Jul 15, 2009 04:48 PM	General Case Information	RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 916/798.7759 TO PROVIDE ALL DOCUMENTS RELATED TO CASES/INITIAL VIOLATIONS.	Marilynn Frellag	Private
Jul 08, 2009 09:21 AM	RE-INSPECTION - Activity	A RE-INSPECTION activity has been assigned to Shawn Bartosh in the Code Enforcement department.	Shawn Bartosh	Public
Jul 08, 2009 09:20 AM	INITIAL INSPECTION - Activity Note	Upon inspection I see 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 r.	Shawn Bartosh	Private
Jul 02, 2009 08:21 AM	INITIAL COMPLAINT - Activity	A INITIAL COMPLAINT activity has been assigned to Shawn Bartosh in the Code Enforcement department.	Tedd Freeman	Public
Jul 01, 2009 08:15 AM	INITIAL COMPLAINT - Activity	A INITIAL COMPLAINT activity has been assigned to Temmy Browning in the Code Enforcement department.	City Operator05	Public

09-4126_000172

City of Sacramento
...at your service



[Start new search](#)

[Open Housing Cases](#)

[Vacant Building Cases](#)

Case Details

Case #: 09-010823	Status: Closed
Address: 3622 W CURTIS DR	Open Date: 05/09/2009
Type: Housing	Close Date: 05/11/2009
Categories: Complaint	Disposition: Duplicate Entry

Case History

Activity	Date
Initial Complaint assigned to Officer or Inspector.	05/11/2009

09-4126_000173

City of Sacramento
...at your service



[Start new search](#)

[Open Housing Cases](#)

[Vacant Building Cases](#)

Case Details

Case #: 09-010583	Status: Closed
Address: 3622 W CURTIS DR	Open Date: 05/06/2009
Type: Housing	Close Date: 05/08/2009
Categories: Other	Disposition: Unfounded

Case History

Activity	Date
Initial Complaint assigned to Officer or Inspector.	05/08/2009

09-4126_000174



Quick Find ▶
My Lists ▶

File #:
Address:

To Do List Quick Add Add Wizard Find Enter New Citizen Reports Admin My Software H

File # 09-010583 History Contacts Activities Documents Violation Fees

Description:
VACANT STRUCTURE WITH BLIGHTED APPEARANCE. RLH

Address:
3622 W CURTIS DR
SACRAMENTO ca 95818

Parcel Number: 01303830010000
District/Neighborhood: 6
How Received: Phone

Property Owner:
RICHARDSON LAURA
3622 W CURTIS DR
SACRAMENTO CA 95818
Phone Number:
Area #: 3
Responsible User: Richard V. Leiker
(916) 808-7174

Type: Hous
Priority: No
Status: Clo
Disposition
Open Date:
Close Date:
Categories:
Other

Legal Description: SOUTH CURTIS OAKS 08
Approx. Loc:

Alerts

Reports

Date	Event	Description	User	Private?
Jul 15, 2009 04:50 PM	General Case Information	RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 916/798.7769 TO PROVIDE ALL DOCUMENTS RELATED TO CASES/INITIAL VIOLATIONS. FOR CASES 09-055287, 09-010823, 09-010583, 09-009571 AND 08-015953.	Marlynn Freitag	Private
May 08, 2009 09:23 AM	General Case Information	Per Ron O' Connor there is a contractor who has won the bid to do the work and this case is closed.	Pat Melanson	Private
May 06, 2009 02:35 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

City of Sacramento
...at your service



[Start new search](#)

[Open Housing Cases](#)

[Vacant Building Cases](#)

Case Details

Case #: 09-009571	Status: Closed
Address: 3622 W CURTIS DR	Open Date: 04/24/2009
Type: Code	Close Date: 05/08/2009
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



Quick Find ▶
My Lists ▶

File #:
Address:

To Do List Quick Add Add Wizard Find Enter New Citizen Reports Admin MySoftware H

File # 09-009571 History Contacts Activities Documents Violation Fees

Description:
ABANDONED HOME W/ HIGH WEEDS IN FRONT YARD, FENCES KNOCKED DOWN. NO ONE MAINTAINING THE

Address: 3622 W CURTIS DR SACRAMENTO CA 95818	Property Owner: RICHARDSON LAURA 3622 W CURTIS DR SACRAMENTO CA 95818	Type: Code
Parcel Number: 01303630010000	Phone Number:	Priority: No
District/Neighborhood: 5	Area #: 3	Status: Clo:
How Received: Phone	Responsible User: Jose Perez (916) 808-7066	Disposition
		Open Date:
		Close Date:
		Categories:
		Landscaping

Legal Description: SOUTH CURTIS OAKS 06
Approx. Loc:

Alerts

Reports

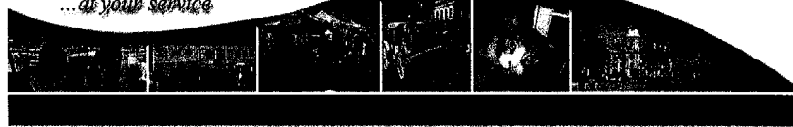
Date	Event	Description	User	Private?
Most Recent First	Notes & Activity Events			
Jul 15, 2009 04:50 PM	General Case Information	RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 018/798.7769 TO PROVIDE ALL DOCUMENTS RELATATED TO CASES/INITIAL VIOLATIONS. FOR CASES 09-055287, 09-010823, 09-010583, 09-009571 AND 08-016953.	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 #C18: SCC 8.04.100 E has been closed by Jose Perez on 05/07/09.	Jose Perez	Private
May 07, 2009 12:54 PM	Violation Modified	Violation #C28.5: SCC15.156.020 has been closed by Jose Perez on 05/07/09.	Jose Perez	Private
May 07, 2009 12:54 PM	RE-INSPECTION - Activity Note	05-06-09 RE-INSPECTION AND PHOTOS REVEALED THAT ALL WORK HAS BEEN COMPLETED, VOLUNTARY COMPLIANCE, NO FEES, CASE CLOSED.	Jose Perez	Private
May 06, 2009 07:56 PM	General Case Information	05-06-09 1210 HRS, GRASS HAS BEEN CUT FRONT AND REAR YARDS. SOME HIGH WEEDS REMAIN AROUND SOME OF THE PLANTS IN THE REAR YARD. NOT A FIRE HAZARD AT THIS TIME. I PLACED THE SIDE GATE IN THE REAR YARD ON TOP OF A WOOD DECK. A GENTLEMAN BY THE NAME OF [REDACTED] APPROACHED ME	Jose Perez	Private

09-4126_000177

ASKING BASIC QUESTIONS IN REGARDS TO OUR PROCEDURE. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE.				
May 06, 2009 07:53 PM	PRO-ACTIVE INSPECTION - Activity	A PRO-ACTIVE INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department.	Jose Perez	Public
Apr 29, 2009 01:39 PM	RE-INSPECTION - Activity Note	04-29-09 PROPERTY CONTINUES TO BE IN VIOLATION. I POSTED A COPY OF THE 14 DAY PRELIMINARY LETTER ON THE FRONT DOOR OF THE PROPERTY. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE.	Jose Perez	Private
Apr 28, 2009 02:02 PM	Notification Activity	Notification for Jose Perez . Activity CODE - 14 DAY PRELIM - has been closed.	Josie Valdez	Public
Apr 26, 2009 02:52 PM	CODE - 14 DAY PRELIM - Activity	A CODE - 14 DAY PRELIM activity has been assigned to Clerical Staff in the Code Enforcement department.	Jose Perez	Public
Apr 26, 2009 02:36 PM	RE-INSPECTION - Activity	A RE-INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department.	Jose Perez	Public
Apr 26, 2009 02:35 PM	INITIAL INSPECTION - Activity Note	04-24-09 initial inspection conducted at 3622 W.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 Operator06	Public

09-4126_000178

City of Sacramento
...at your service



[Start new search](#)

[Open Housing Cases](#)

[Vacant Building Cases](#)

Case Details

Case #: 08-015953	Status: Closed
Address: 3622 W CURTIS DR	Open Date: 07/21/2008
Type: Code	Close Date: 10/02/2008
Categories: HSG Boarded Vacant Building VB - Tammy Browning	Disposition: Unfounded

Case History

Activity	Date
Termination of Notice of Pending Enforcement proceeding document.	11/17/2008
Letter returned to Code Enforcement Department.	11/06/2008
Letter returned to Code Enforcement Department.	10/27/2008
Letter returned to Code Enforcement Department.	10/27/2008
Letter returned to Code Enforcement Department.	10/21/2008
Letter returned to Code Enforcement Department.	10/16/2008
Letter returned to Code Enforcement Department.	10/16/2008
Letter returned to Code Enforcement Department.	10/16/2008
Monitoring Fee assessed.	10/03/2008
Administrative Penalty letter sent.	10/01/2008
Letter returned to Code Enforcement Department.	09/25/2008
Letter returned to Code Enforcement Department.	09/05/2008
Resend Declaration letter.	09/05/2008
Letter returned to Code Enforcement Department.	09/05/2008
Notice letter sent and Monitoring Fee assessed.	08/20/2008
Online Title Report request.	08/20/2008
Received proof of certified mail card.	08/15/2008
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.	07/23/2008
Case re-assigned.	07/23/2008

09-4126_000179

EXHIBIT 26

09-4126_000180



607 Fourteenth Street N.W.
Washington, D.C. 20005-2011
PHONE: 202.628.6600
FAX: 202.434.1690
www.perkinscoie.com

Brian G. Svoboda
PHONE: (202) 434-1634
FAX: (202) 434-1690
EMAIL: BSvoboda@perkinscoie.com

April 21, 2009

Leo Wise, Esq.
Elizabeth Horton, Esq.
Office of Congressional Ethics
1017 Longworth House Office Building
U.S. House of Representatives
Washington, D.C. 20515

**Re: Review No. 09-4126
Request for Information**

Dear Mr. Wise and Ms. Horton:

On behalf of our client, Congresswoman Laura Richardson, we write in response to the materials provided to us by the Office of Congressional Ethics ("OCE") on April 15, 2009. The matters referenced in the OCE's Statement of Allegations have been before the Committee on Standards of Official Conduct ("the Committee") since June 2008. We provided the Committee with additional information as recently as April 2, 2009. Because the matters are now before the Committee, we would respectfully submit that OCE should terminate the preliminary review.

On June 18, 2008, Congresswoman Richardson requested a formal written opinion from the Committee regarding the financial disclosure statement that she filed in May 2008, and specifically about the disclosure of the properties referenced in OCE's Statement of Allegations. In a letter dated July 15, 2008, the Committee responded with an extensive request for additional information. The Committee indicated that, prior to formalizing its opinion, it wanted to determine not only whether the properties qualified as personal residences excluded from disclosure, but also whether any of the loans on the properties, or the rescission of the foreclosure on her Sacramento property, should be characterized as gifts.

The Member responded in full to the Committee's request on July 31, 2008. On March 16, 2009, the Committee, through its chief counsel, requested additional documents duplicative of OCE's request, which the Member provided on April 2, 2009.

68718-0001/LEGAL15940399.1

ANCHORAGE · BEIJING · BELLEVUE · BOISE · CHICAGO · DENVER · LOS ANGELES · MENLO PARK
OLYMPIA · PHOENIX · PORTLAND · SAN FRANCISCO · SEATTLE · SHANGHAI · WASHINGTON, D.C.
Perkins Coie LLP and Affiliates

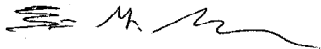
09-4126_000181

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) 434-1654, if you would like to discuss these matters further.

Very truly yours,



Brian G. Svoboda
Kate Sawyer Keane

cc: The Honorable Laura Richardson
The Honorable Zoe Lofgren
The Honorable Jo Bonner
Kenyen Brown, Esq.