



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-3

October 9, 1997

William Cumberland, Treasurer
Mortgage Bankers Association of
America Political Action Committee
1125 15th Street, 7th Floor
Washington, DC 20005

Identification Number: C00004812

Reference: March Monthly Report (2/1/97-2/28/97)

Dear Mr. Cumberland:

This letter is to inform you that as of October 8, 1997, the Commission has not received your response to our request for additional information, dated September 17, 1997. This notice requests information essential to full public disclosure of your federal election campaign finances. To ensure compliance with the provisions of the Federal Election Campaign Act (the Act), please respond to this request (copy enclosed).

If no response is received within fifteen (15) days from the date of this notice, the Commission may choose to initiate audit or legal enforcement action.

If you should have any questions regarding this matter, please contact Scott Francis on our toll-free number (800) 424-9530 or our local number (202) 219-3580.

Sincerely,

A handwritten signature in dark ink, appearing to read "John D. Gibson", followed by a horizontal line.

John D. Gibson
Assistant Staff Director
Reports Analysis Division

Enclosure



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

SEP 17 1997

William Cumberland, Treasurer
Mortgage Bankers Association of
America Political Action Committee
1125 15th Street, 7th Floor
Washington, DC 20005

Identification Number: C00004812

Reference: March Monthly Report (2/1/97-2/28/97)

Dear Mr. Cumberland:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the candidate(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.2(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 219-3580.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Francis", written in a cursive style.

Scott Francis
Reports Analyst
Reports Analysis Division

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Detailed Summary PagePAGE 2 OF 2
FOR LINE NUMBER 23

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of collecting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)

Mortgage Bankers Association of America Political Action Committee

A. Full Name, Mailing Address and ZIP Code Rick Hill for Congress 320 First St. SE Washington, DC 20003	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 2/24/97	Amount of Each Disbursement This Period 2,000.00
B. Full Name, Mailing Address and ZIP Code Merrill Cook for Congress 320 First St. SE Washington, DC 20003	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 2/24/97	Amount of Each Disbursement This Period 2,000.00
C. Full Name, Mailing Address and ZIP Code McInnes for Congress Cmte. 320 First St. SE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 2/24/97	Amount of Each Disbursement This Period 1,000.00
D. Full Name, Mailing Address and ZIP Code Friends of Senator D'Amato 425 Second St. NE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 2/24/97	Amount of Each Disbursement This Period 2,000.00
E. Full Name, Mailing Address and ZIP Code Hyde for Congress Cmte. P.O. Box 1332 Des Plaines, IL 60016	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 9/20/96	Amount of Each Disbursement This Period (1,000.00) (check returned)
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

6,000.00

TOTAL This Period (last page this line number only)

26,000.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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Detailed Summary PagePAGE 1 OF 2
FOR LINE NUMBER 73

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NAME OF COMMITTEE (in Full)

Mortgage Bankers Association of America Political Action Committee

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
LaTourette For Congress 320 First Street SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/5/96	\$1,000.00
D'Amato for Senate 425 Second Street NE Washington, DC 20002	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/12/96	\$1,000.00
Vento for Congress 430 South Capitol Street Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/13/96	\$2,500.00
Democratic Senatorial Campaign Cmte. 430 South Capitol Street Washington, DC 20003	Membership Fee Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Membership Fee	6/26/96	\$5,000.00
Rangel For Congress Committee 920 Broadway New York, New York 10010	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/26/96	\$500.00
Friends of Shumeg 432 Park Avenue South-Suite 1206 New York, New York 10016	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/26/96	\$500.00
Friends of Sherrod Brown 111 Edgefield Drive Elyria, OH 44035	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/26/96	\$300.00
Bob Smith For Senate P.O. Box 186 New Durham, NH 03855	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/26/96	\$1,000.00
Sybert for Congress P.O. Box 8572 Calabasas, CA 91372-8572	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	6/26/96	\$1,000.00

SUBTOTAL of Disbursements This Page (optional)

\$13,000.00

TOTAL This Period (last page this line number only)

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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Detailed Summary PagePAGE 2 OF 2
FOR LINE NUMBER 23

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NAME OF COMMITTEE (in Full)

MORTGAGE BANKERS ASSOCIATION OF AMERICA (MBAA)

A. Full Name, Mailing Address and ZIP Code Friends of LaFalce 3400 Marine Midland Center Buffalo, NY 14203	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/14/95	Amount of Each Disbursement This Period \$1,000
B. Full Name, Mailing Address and ZIP Code Friends of Senator D'Amato PO Box 888 Mineola, NY 11501	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 12/11/95	Amount of Each Disbursement This Period \$3,500
C. Full Name, Mailing Address and ZIP Code Watts for Congress 3221 Woodland Drive, NW Washington, DC 20008	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/05/95	Amount of Each Disbursement This Period \$ 500
D. Full Name, Mailing Address and ZIP Code Campbell for Congress 262 San Clement Road El Granada, CA 94018	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/05/95	Amount of Each Disbursement This Period \$1,000
E. Full Name, Mailing Address and ZIP Code Friends of Jim Bunn Portland, OR 97201-4999	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/01/95	Amount of Each Disbursement This Period \$1,000
F. Full Name, Mailing Address and ZIP Code Friends of Senator D'Amato PO Box 888 Mineola, NY 11501	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/11/95	Amount of Each Disbursement This Period \$1,500
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

\$ 8,500

TOTAL This Period (last page this line number only)

\$35,500

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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Detailed Summary PagePAGE 1 OF 1
FOR LINE NUMBER 23

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NAME OF COMMITTEE (in Full)

MORTGAGE BANKERS ASSOCIATION OF AMERICA POLITICAL ACTION COMMITTEE

A. Full Name, Mailing Address and ZIP Code Friends of Alfonse D'Amato '96 425 Second Street, NE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify):	Date (month, day, year) 7/6/95	Amount of Each Disbursement This Period \$500.00
B. Full Name, Mailing Address and ZIP Code Serrano for Congress 175 West 93rd Street New York, NY 10025	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify):	Date (month, day, year) 7/6/95	Amount of Each Disbursement This Period \$250.00
C. Full Name, Mailing Address and ZIP Code Hoyer for Congress 7905 Malcolm Road Suite 102 Clinton, MD 20735	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify):	Date (month, day, year) 7/31/95	Amount of Each Disbursement This Period \$500.00
D. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify):	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

\$1,250.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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FOR LINE NUMBER
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NAME OF COMMITTEE (In Full)

Mortgage Bankers Association of America Political Action Committee

A. Full Name, Mailing Address and ZIP Code Tennesseans for Thompson 1808 West End Avenue Nashville, TN 37203	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/22/95	Amount of Each Disbursement This Period 1000.00
B. Full Name, Mailing Address and ZIP Code DCCC 430 South Capitol Street, SE Washington, DC 20003	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Dues	Date (month, day, year) 06/22/95	Amount of Each Disbursement This Period 5000.00
C. Full Name, Mailing Address and ZIP Code Friends of John Warner 96 425 Second Street, SE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 1000.00
D. Full Name, Mailing Address and ZIP Code Friends of Al D'Amato 425 Second Street, SE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 1000.00
E. Full Name, Mailing Address and ZIP Code Warner -Nickles 425 Second Street, SE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Leadership Fund	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 4000.00
F. Full Name, Mailing Address and ZIP Code NRSC 425 Second Street, SE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Dues	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 5000.00
G. Full Name, Mailing Address and ZIP Code Pennsylvania for Kanjorski 501 Capitol Court, NE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 500.00
H. Full Name, Mailing Address and ZIP Code Sue Kelly for Congress P.O. Box 491 Hudson, NY 12520-0491	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 500.00
I. Full Name, Mailing Address and ZIP Code Baker for Congress P.O. Box 1694 Baton Rouge, LA 70821	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 06/28/95	Amount of Each Disbursement This Period 500.00

SUBTOTAL of Disbursements This Page (optional)

18,500.00

TOTAL This Period (last page this line number only)

