



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20461

RQ-2

MAR - 5 1997

William E. Cumberland, Treasurer
Mortgage Bankers Association of America
Political Action Committee
1125 15th Street NW, Suite 700
Washington, DC 20005

Identification Number: C00004812

Reference: 30 Day Post-General Report (10/17/96-11/25/96)

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:

-The total listed on Line 23, Column B of the Detailed Summary Page appears to be incorrect. Please be advised that you should add the "Calendar Year-to-Date" total from your previous report to the current "Total This Period" figure from Column A to derive the correct Line 23, Column B total. Please amend your report and any subsequent reports that may be affected by this correction.

-Your calculations for Lines 21(b), Column B through 31, Column B appear to be incorrect. FEC calculations disclose this amount to be \$219,491.48. Please provide the corrected totals on the Detailed Summary Page.

-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

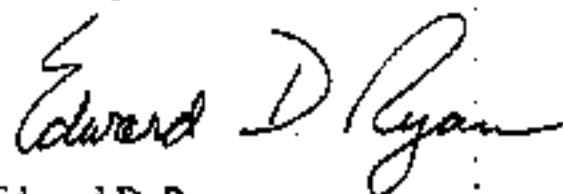
recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

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 cursive script that reads "Edward D. Ryan". The signature is written in dark ink and is positioned above the typed name and title.

Edward D. Ryan
Reports Analyst
Reports Analysis Division

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Detailed Summary PagePAGE 4 OF 4
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 soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committees.

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
Hayworth for Congress 320 First St. SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/1/96	1,000.00
Bill Paxton for Congress 320 First St. SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/1/96	1,000.00
Friends of John Boehner 320 First St. SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/1/96	500.00
Jim Davis for Congress 430 S. Capitol St. Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/1/96	1,500.00
Steve Stockman for Congress 3201 First St. SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/13/96	1,000.00
Jon Fox for Congress 320 First St. SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/13/96	1,000.00
Bentsen for Congress 430 S. Capitol St. Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/13/96	1,000.00
Jim Davis for Congress 430 S. Capitol St. Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Debt	11/20/96	1,000.00
1. 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)

8,000.00

TOTAL This Period (last page this line number only)

44,500.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

Line separate schedule(s)
for each category of the
Detailed Summary Page

PAGE 2 OF 2
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 Steve Stockman PO Box 25026 Washington, DC 20007	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 3/6/96	Amount of Each Disbursement This Period \$2,000.00 <i>See</i>
B. Full Name, Mailing Address and ZIP Code Sue Kelly '96 PO Box 599 Katonah, NY 10536	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 3/6/96	Amount of Each Disbursement This Period \$2,000.00
C. Full Name, Mailing Address and ZIP Code Cremeans for Congress PO Box 632 Gallipolis, OH 45631	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 3/6/96	Amount of Each Disbursement This Period \$2,000.00
D. 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
E. 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
F. 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
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)			\$6,000.00
TOTAL This Period (last page this line number only)			\$18,500.00

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 POLITICAL ACTION COMMITTEE

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Citizens for Harkin 426 C Street, NE Washington, DC 20002	Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$2,000.00
B. Full Name, Mailing Address and ZIP Code Sue Kelly '96 PO Box 599 Katonah, NY 10536	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$3,000.00
C. Full Name, Mailing Address and ZIP Code Herger for Congress Committee PO Box 40175 Washington, DC 20016	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$1,000.00
D. Full Name, Mailing Address and ZIP Code Royce Campaign Committee 104 North Carolina Avenue, SE Washington, DC 20003	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$500.00
E. Full Name, Mailing Address and ZIP Code Friends of John Conyers, Jr. 1560 Wilson Boulevard, #902 Arlington, VA 22209	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$500.00
F. Full Name, Mailing Address and ZIP Code Deborah Pryce for Congress Committee 1212 North Vernon Street Arlington, VA 22201	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$500.00
G. Full Name, Mailing Address and ZIP Code Friends of Steve Stockman PO Box 25026 Washington, DC 20007	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	11/7/95	\$2,000.00
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)

\$9,500.00

TOTAL This Period (last page this line number only)

\$19,500.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

 (Use separate schedule(s)
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 PAGE 1 OF 2
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 Riggs for Congress 7676 Bell Road Windsor, CA 95492	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00
B. Full Name, Mailing Address and ZIP Code People for Ganske 5907 Grand Avenue Des Moines, IA 50312	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00
C. Full Name, Mailing Address and ZIP Code Ehrlich for Congress 1527 York Road Lutherville, MD 21093	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00
D. Full Name, Mailing Address and ZIP Code Countdown to Majority P.O. Box 533971 Orlando, FL 32853	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 1000.00
E. Full Name, Mailing Address and ZIP Code Friends of Steve Stockman P.O. Box 57135 Webster, TX 77598	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00 202
F. Full Name, Mailing Address and ZIP Code Myrick for Congress 4722 Park Road, Suite B Charlotte, NC 28209	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00
G. Full Name, Mailing Address and ZIP Code Watts for Congress P.O. Box 720361 Borman, OK 73070	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 11/29/94	Amount of Each Disbursement This Period 750.00
H. Full Name, Mailing Address and ZIP Code Seastrand for Congress 1115 South Toro Street San Luis Obispo, CA 93406	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/01/94	Amount of Each Disbursement This Period 750.00
I. Full Name, Mailing Address and ZIP Code Sonny Bono 1555 South Palm Canyon Palm Springs, CA 92264	Purpose of Disbursement Debt Retirement Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 12/01/94	Amount of Each Disbursement This Period 750.00

JBTOTAL of Disbursements This Page (optional)

7,000.00

JBTOTAL This Period (last page this line number only)





