



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

RQ-3

October 8, 1998

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: August Monthly Report (7/1/98-7/31/98)

Dear Mr. Cumberland:

This letter is to inform you that as of October 7, 1998, the Commission has not received your response to our request for additional information, dated September 16, 1998. 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) 694-1130.

Sincerely,

A handwritten signature in dark ink, appearing to read "John D. Gibson", is written over a horizontal line.

John D. Gibson
Assistant Staff Director
Reports Analysis Division

Enclosure



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

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

SEP 16 1998

Identification Number: C00004812

Reference: August Monthly Report (7/1/98-7/31/98)

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 and its affiliates 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).

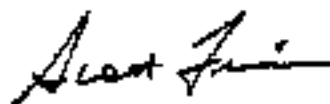
Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. 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 §110.1(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) 694-1130.

Sincerely,



Scott Francis
Reports Analyst
Reports Analysis Division

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

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FOR LINE NUMBER
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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 committee.

NAME OF COMMITTEE (in Full)

Mortgage Bankers Association of America Political Action Committee

A. Full Name, Mailing Address and ZIP Code Friends of Jim Maloney 240 Main Street, Suite 3 Danbury, CT 06810	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
B. Full Name, Mailing Address and ZIP Code Robert Aderholt for Congress P.O. Box 1158 Haleyville, AL 35565	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 500.00
C. Full Name, Mailing Address and ZIP Code McCain for Senate '98 1130 East Missouri, Suite 112 Phoenix, AZ 85014	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
D. Full Name, Mailing Address and ZIP Code Missourians for Kit Bond 507 Capitol Street, N.E. #100 Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
E. Full Name, Mailing Address and ZIP Code Murkowski for U.S. Senate P.O. Box 240468 Anchorage, AK 99524	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
F. Full Name, Mailing Address and ZIP Code Shelby for U.S. Senate 236 Massachusetts Ave., N.E. #503 Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
G. Full Name, Mailing Address and ZIP Code Citizens for Bunning 1717 Dixie Highway, #180 Ft. Wright, KY 41011	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-10-98	Amount of Each Disbursement This Period 1000.00
H. Full Name, Mailing Address and ZIP Code Snowbarger for Congress P.O. Box 30001 Olathe, KS 66063	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-19-98	Amount of Each Disbursement This Period 500.00
I. Full Name, Mailing Address and ZIP Code Democratic Congressional Campaign Committee 430 S. Capitol Street, SE Washington, DC 20003	Purpose of Disbursement Membership Dues Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Member Dues	Date (month, day, year) 6-18-98	Amount of Each Disbursement This Period 4000.00

SUBTOTAL of Disbursements This Page (optional)

11,000.00

TOTAL This Period (last page this line number only)

SCHEDULE B
ITEMIZED DISBURSEMENTS

(Use separate schedule)
for each category of the
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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 Clay Shaw P.O. Box 2188 Ft. Lauderdale, FL 33321	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 1000.00
B. Full Name, Mailing Address and ZIP Code People for Patty Murray 6282 Occoquan Forest Dr. Manassas, VA 20112	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 1000.00
C. Full Name, Mailing Address and ZIP Code Pease for Congress P.O. box 16021 Alexandria, VA 22302	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 500.00
D. Full Name, Mailing Address and ZIP Code Kit Bond for U.S. Senate 2326 Millpark Drive St. Louis, MO 63043.	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 1000.00
E. Full Name, Mailing Address and ZIP Code Chabot for Congress Committee 105 West Fourth Street, Room 1132 Cincinnati, OH 45202	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 500.00
F. Full Name, Mailing Address and ZIP Code Friends for Harry Reid 245 2nd Street, NE, Ste 300 Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 1000.00
G. Full Name, Mailing Address and ZIP Code Bob Barr for Congress 1212 N. Vernon Street Arlington, VA 22201	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 500.00
H. Full Name, Mailing Address and ZIP Code Gary Miller for Congress Committee P.O.Box 4682 Diamond Bar, CA 91765	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 500.00
I. Full Name, Mailing Address and ZIP Code Friends of Mike Forbes P.O. Box 505 Farmington, NY 11738	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 6-24-98	Amount of Each Disbursement This Period 500.00

SUBTOTAL of Disbursements This Page (optional)

6500.00

TOTAL This Period (last page this line number only)

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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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 Citizens for Bunning 1717 Dixie Highway, #180 Ft. Wright, KY 41011	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-7-98	Amount of Each Disbursement This Period \$1000.00
B. Full Name, Mailing Address and ZIP Code Bachus for Congress Committee P.O. Box 59444 Birmingham, AL 35259	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-7-98	Amount of Each Disbursement This Period \$1000.00
C. Full Name, Mailing Address and ZIP Code Missourians for Kit Bond 507 Capital Court, NE Suite 101 Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-7-98	Amount of Each Disbursement This Period \$1114.00
D. Full Name, Mailing Address and ZIP Code Matsui for Congress 5501 Cherokee Avenue, Suite 112 Alexandria, VA 22312	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-7-98	Amount of Each Disbursement This Period \$500.00
E. Full Name, Mailing Address and ZIP Code Friends of Bob Graham 233 Constitution Avenue, NE Washington, DC 20002	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-8-98	Amount of Each Disbursement This Period \$500.00
F. Full Name, Mailing Address and ZIP Code Friends of Roy Blunt P.O. Box 278 Strafford, MO 65757	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-29-98	Amount of Each Disbursement This Period \$500.00
G. Full Name, Mailing Address and ZIP Code Friends for Jack Metcalf 3105 Hoyt Avenue, Suite C Everett, WA 98201	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 7-29-98	Amount of Each Disbursement This Period \$500.00
H. Full Name, Mailing Address and ZIP Code Friends of Conrad Burns P.O. Box 1532 Billings, MT 59103	Purpose of Disbursement Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	Date (month, day, year) 7-29-98	Amount of Each Disbursement This Period \$1000.00
I. Full Name, Mailing Address and ZIP Code Whitfield for Congress Committee P.O. Box 391 Hopkinsville, KY 42241	Purpose of Disbursement Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	Date (month, day, year) 7-29-98	Amount of Each Disbursement This Period \$500.00
			\$6614.00

SUBTOTAL of Disbursements This Page (optional)

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SCHEDULE B

ITEMIZED DISBURSEMENTS

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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
Bob Filner for Congress P.O. Box 127868 San Diego, CA 92112	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/15/97	500.00
B. Full Name, Mailing Address and ZIP Code Hagel for Nebraska 507 Capitol Court, NE #100 Washington, DC 20002	Contribution Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Debt Retirement	7/23/97	1,000.00
C. Full Name, Mailing Address and ZIP Code Castle Campaign Fund P.O. Box 133 Wilmington, DE 19899	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/23/97	500.00
D. Full Name, Mailing Address and ZIP Code Re-Elect Congressman Joe Monkley Committee 99 Summer Street Suite 1250 Boston, MA 02110	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/23/97	1,000.00
E. Full Name, Mailing Address and ZIP Code Democratic National Committee 430 S. Capitol St. SE Washington, DC 20003	Membership Dues Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Membership Dues	7/23/97	5,000.00
F. Full Name, Mailing Address and ZIP Code Missourians for Kit Bond 507 Capitol St. NE #100 Washington, DC 20002	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/23/97	1,114.00
G. Full Name, Mailing Address and ZIP Code Missourians for Kit Bond 507 Capitol St., NE #100 Washington, DC 20002	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	7/23/97	1,886.00
H. Full Name, Mailing Address and ZIP Code Friends of Conrad Burns P.O. Box 1532 Billings, MT 59103	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/23/97	1,000.00
I. Full Name, Mailing Address and ZIP Code Shrlich for Congress Committee 1527 York Road Lutherville, MD 21093	Contribution Disbursement for: ☒ Primary ☐ General ☐ Other (specify)	7/30/97	500.00

SUBTOTAL of Disbursements This Page (optional)

12,500.00

TOTAL This Period (last page this line number only)

SCHEDULE B

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NAME OF COMMITTEE (in full)

MORTGAGE BANKERS ASSOCIATION OF AMERICA (MBAA)

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
The Keed Committee PO Box 8628 Cranston, RI 02920	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$1,000
B. Full Name, Mailing Address and ZIP Code Hyden for Senate 430 South Capitol Street, SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$3,000
C. Full Name, Mailing Address and ZIP Code Baker for Congress PO Box 1694 Baton Rouge, LA 70821-9990	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$500
D. Full Name, Mailing Address and ZIP Code Missourians for Kit Bond 507 Capitol Court, NE Washington, DC 20002	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$1,000
E. Full Name, Mailing Address and ZIP Code Democratic Unity Fund 430 South Capitol Street, SE Washington, DC 20003	Membership Fees Disbursement for: ☐ Primary ☐ General ☒ Other (specify) Membership Fees	12/19/95	\$15,000
F. Full Name, Mailing Address and ZIP Code Fazio for Congress 430 South Capitol Street, SE Washington, DC 20003	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$3,500
G. Full Name, Mailing Address and ZIP Code Hastert for Congress Committee 6344 Cavalier Falls Church, VA 22044-1203	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$1,000
H. Full Name, Mailing Address and ZIP Code Levine for Congress Committee PO Box 990 Washington, DC 20044-0990	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$1,000
I. Full Name, Mailing Address and ZIP Code Ganner for Congress 501 Capitol Court, NE Washington, DC 20002	Contribution Disbursement for: ☐ Primary ☒ General ☐ Other (specify)	12/19/95	\$1,000

SUBTOTAL of Disbursements This Page (optional)

\$27,000

TOTAL This Period (last page this line number only)

