IN THE SUPERIOR COURT OF THE DISTRICT OF COLUMBIA
CIVIL DIVISION

DOROTHY DOUGLAS, Plaintiff, vs. MARSHALL HEIGHTS COMMUNITY DEVELOPMENT ORGANIZATION, INC., Defendant.	CIVIL ACTION NO. 5299-02

Washington, D.C.

Wednesday, November 13, 2002

Deposition of

DOROTHY DOUGLAS

called for examination by counsel for the defendant, pursuant to notice, in the offices of Scheuermann & Terhune, 700 E Street, S.E., Washington, D.C., 20003, commencing at 4:00 o'clock, p.m., before John Jeszenszky, court reporter and Notary Public for the District of Columbia, when were present on behalf of the respective parties:

Reported by: John Jeszenszky

Board of Zoning Adjustment
District of Columbia
CASE NO. 17304
EXHIBIT NO. 50A6

can't be innocent.

Q. Ms. Douglas, did you ever serve on the Board of Directors of Marshall Heights?

A. Yes, I did.

Q. During what time period?

A. I don't know the time period, Ms. Menist, but I know I served on that board. And I know probably around 1997, 1996, something like that. I don't know the exact year, but I know I was on that board.

Q. Was it before you applied for the positions in exhibit number seven and exhibit number eight?

A. I can't -- I don't recall.

Q. When you served on the Board of Directors of Marshall Heights, did anyone at Marshall Heights know that you had a disability?

A. Yes. I never denied my disability, Ms. Menist.

Q. Prior to the -- strike that.

When you served on the Board of Directors of Marshall Heights, how were you appointed or elected to the Board of Directors?

Q. Thank you.

A. I know I went there. I might not remember the exact address, but I know that's one of the houses I didn't get.

Q. And when did Mr. Bradford tell you that the house had been given to an employee?

A. When I came and saw the house, and reviewed the house.

Q. Was that also in March of 1998?

A. Yes, yes.

Q. Thank you.

A. You're welcome.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 11.)

BY MS. MENIST:

Q. Ms. Douglas, I'm showing you what the court reporter is marking as exhibit number twelve. (Handing document to the witness.)

A. (Witness examining document.)

These are the new homes that we went -- I shared this again with you last week. These

are the new homes that they're supposed to be building, Marshall Heights is supposed to be building me.

One of the house -- I went to the Benedict workshop, and this is where I got -- they gave me, I guess it's a diagram of how the house is going to be, and what they're going to look like.

That's the house that Mr. Lewis Smith said that they would be building me, one of those houses.

Q. Ms. Douglas, if you could look through exhibit number twelve, which -- there are several different floor plans of houses. Can you identify for me which one is the house that you are claiming that Mr. Smith said they would build for you?

A. Well, it's the four-bedroom, whichever is the largest one on here. One had four-bedrooms. I think it's not even listed on here.

(Witness examining document.)

Whichever one was the highest priced, between $159,000 -- and then they had one here,

$164,000; between that houses, whatever that the -- that Mr. Bradford did the printout, that's the house that Mr. Lewis Smith was going to build for me.

I know they got different sizes of houses, but they don't state -- don't seem to appear here, with the four-bedroom. And they were supposed to take the garage, and make the garage another bedroom.

So whatever -- because I know the largest house, the largest price was the one with the larger -- the biggest rooms.

Q. And it was the largest -- the largest house, the one with the biggest rooms, that Mr. Lloyd Smith said that they were going to build for you?

A. Yes, that started at $159 -- $159,000 would be the one, and that's what Mr. -- what you call him -- said he -- like, $164,000.

Q. Ms. Douglas, who gave you your copy of exhibit number twelve?

A. When we went out in Maryland, the people that was building the houses gave me that,

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 18.)

BY MS. MENIST:

Q. Ms. Douglas, I'm showing you what's been marked as exhibit number nineteen. What is this document? (Handing document to the witness.)

A. (Witness examining document.)

This is the document that Mr. Bradford gave me, I think around in May of 2000, in reference -- he just gave me the sheet, and told me just to send it to -- to these people --

Q. And --

A. -- FMC, which I did.

Q. And did you fill out the sheet?

A. Yes, I filled out everything; they had everything. And as you could recall, the man said they don't keep papers so long; they throw stuff away, so they don't have it. It was all filled out, and everything was filled out.

Q. Do you have -- this document, exhibit

number nineteen, has -- is not filled out. Do you have a copy of the form that you actually filled out, a filled-out version?

A. No, I don't have that available for me, but I did get information to Mr. Bradford and Ms. Anthony. They had -- they should have it. But as you can recall, the man said they don't keep documents; they throw it away, so they don't have it, neither.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 19.)

BY MS. MENIST:

Q. I'm showing you what has been marked as exhibit number twenty. What is this document?

(Handing document to the witness.)

A. (Witness examining document.)

This is the document that she sent me, saying that the payment history -- I think it's the first sheet that she sent, and that's all she sent in reference to that.

Q. Okay. This is the document that you

received from --

A. Yes.

Q. -- Samelia Anthony at FNMC?

A. Or Ms. Falwell, whoever sent it back.

Q. Whose signature is on this document?

A. I -- it's Ms. Anthony's, or whoever it is, but she might have sent it, too. Her signature might be on here, but Ms. -- what you call her -- could have sent it also, Ms. Falwell.

Q. But you did receive this document?

A. Yes, I received it. As a matter of fact, her signature might be on there, but also, Mrs. Falwell is down here. As a loan officer, her name is on this document as well.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 20.)

BY MS. MENIST:

Q. Ms. Douglas, I'm showing you what has been marked as exhibit number twenty-one. What is it? (Handing document to the witness.)

A. (Witness examining document.)

This is the credit that they sent back, saying that I wasn't qualified because of credit. She said something, late payments, or whatnot.

But as I explained to you last week, that should not have no bearing because that's been isolated. That should not have any bearing on my -- on my -- get my -- the loan.

Q. You received this document from somebody at FNMC, correct?

A. That's the way of putting it, somebody.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 21.)

BY MS. MENIST:

Q. Ms. Douglas, I'm showing you what's been marked as exhibit number twenty-two. What is it? (Handing document to the witness.)

A. (Witness examining document.)

Okay. When I didn't get no help with Marshall Heights and all, this is when I went to the Home Freedom people, which gave me a list of lenders that was in D.C.

Q. Ms. Douglas, I'm showing you what's been marked as exhibit number twenty-six. What is it? (Handing document to the witness.)

A. (Witness examining document.)

This is my doctor report that you asked me about, in reference to -- these are some of the problems that I've had with the people in the neighborhood, and whatnot.

I told you on one of them, that he had asked me -- that I had problems before, and I told you, "No," but it was not on here. But it should have been, yes, so he had to make -- because she was typing that.

And it's showing the kind of altercations and problems that I was having with my neighbors. Just what you had asked me last week, did I have any documentation in reference to that, and I told you, "Yes," and this is what I was showing you.

Q. And this --

A. And it's also showing I'm not crazy, like everybody else thinks I am.

Q. Exhibit number twenty-six -- Ms.

Douglas, does exhibit number twenty-six accurately reflect, to the best of your knowledge, your treatment by Washington Primary Care Physicians?

A. Yes, except for that one little error in there that I told you that the lady typed.

Q. What is the error?

A. All right. Let's go back to it. And there are other doctors that you had asked me for, Dr. Kurtz and another doctor. I forget the name, but I'll get that to you, and that information.

It was when one of my neighbors came in and knocked me down to the ground. I'm looking -- and a postal person threw stuff on the back of me.

(Witness examining document.)

I don't see it. I'll have to go home and look at it clearly. I know it's in here; I know I saw it. I can't read that fast, but I know that was one of the things that was asked, that the doctor had asked me had I had this before.

Here, it has, "not happened before." It should be, "it has happened." So the "not" should not be in there.

Q. We're looking at page one, two, three -- page four of exhibit number twenty-six, which you're telling me, this exhibit is correct --

A. Except for the --

Q. -- except for --

A. -- "not."

Q. -- on page four, the sentence that reads, "has not happened before," it should read, "has happened before"?

A. Yes.

Q. Is that correct?

A. Yes.

Q. Ms. Douglas, this same page refers to you being punched by a neighbor because of a reported verbal exchange with the neighbor's niece. What is the name of that neighbor?

A. Michelle Frazier. The little girl just told her -- was not truthful of what happened. It did not happen, nor did Ms. -- Ms. Michelle.

Q. Is Ms. Frazier an employee or a board member of Marshall Heights?

A. No -- I don't know. I don't know what she is. I don't know if she got family, or what. All I know, I stay on my side of the street; she stay on hers. She's not -- as a matter of fact, she don't even live around there no more; she just come back and forth and visit. It's retaliation all the time, because of the people.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 26.)

BY MS. MENIST:

Q. Ms. Douglas, I'm showing you what's been marked as exhibit number twenty-seven. What is this document? (Handing document to the witness.)

A. (Witness examining document.)

This is the document that I wrote to Paul Williams, Fox, about the problems I was having in my community with my neighbors, and the harassment of my kids, and all of what happened.

Q. You're referring to Fox 5 News, is that correct?

A. Yes, I did, and I got no response from them, neither. As a matter of fact, you had that information in the other case, when we was over with the Judge --

Q. Ms. Douglas, what's the date on this letter?

A. May 22, 2000. But you had that information in your possession before this hearing -- before this deposition. You had it also in your records. That was one that was filed with the case, my first case.

Q. Ms. Douglas, is the information in this letter correct?

A. Yes, it is.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 27.)

BY MS. MENIST:

Q. Ms. Douglas, you testified on the first day of your deposition that people had been

throwing things in your yard, and throwing things at your house, is that correct?

A. That's what I said.

Q. When did this begin?

A. Just before this lawsuit, and another lawsuit I had, so it has not stopped, and it's continuing.

As a matter of fact, when I just -- somehow or another, somehow they seem to know when I'm just getting ready to come to your office, or when I leave, and I can see the reaction of the people. Somebody is communicating with the neighbors. It has not stopped; it still goes on.

Now, my son got suspended yesterday, from school. You asked me about retaliation. There's a lot going on, that you all know, that you're not saying because of this lawsuit.

And then the other retaliation that he had had, he had been threatened by these same people -- the same lady -- which I got a police report, and this is the police report that's in here. I gave you a copy of that, I believe -- I

think.

Q. You're referring to this document? (Indicating)

A. Yes, I am.

Q. Okay. We'll mark that as deposition exhibit number twenty-eight. What is this lady's name?

A. The same name -- Ms. -- I just gave you. I gave you, Michelle Frazier.

Q. Michelle Frazier?

A. Yes.

Q. And this police report refers to an incident between you and Ms. Frazier?

A. My son.

Q. Oh, between your son and Ms. Frazier?

A. My son, yes.

Q. What happened between Ms. Frazier and your son?

A. Well, he can tell you better. He's saying that they threatened him. They came, you know -- they did a whole lot. The police report explains everything; it's all in there.

So -- and I can get that. This is a

copy of the receipt. I'll bring that to you, and you can see everything that's in it.

Q. Ms. Frazier is the person who threatened him?

A. Ms. Frazier and another -- some other person. But not me -- I said my son, in retaliation.

Q. Do you know the name of the other person, or people?

A. I think's it Ms. Cynthia -- well, she owned a house there. Cynthia -- I'm not sure, but I'll get the last name for you. It was in the police report.

Q. Ms. Douglas, is Michelle Frazier the same person who was harassing you when you wrote this letter --

A. No, she was not.

Q. -- to Fox 5?

A. She was not around my whereabouts. She was not -- if I'm right in what I'm thinking, I don't think she was around at that time, but I'm not for sure.

Q. Okay. But the people started throwing

things in your yard, and throwing things at your house, prior to when you wrote this letter to Fox 5, is that correct?

A. They still present; they still living there, the same people.

Q. And it started then, and it has continued to the present?

A. It has not stopped.

Q. Ms. Douglas, you also made reference, when your deposition began last Friday, to people throwing -- flicking some powder at you, is that correct?

A. Sarah McManus. Ms. -- Ms. -- Ms. Menist, I'll be real honest with you. I have not been comfortable coming here, nor feeling safe. I've observed a lot of things here in your own office, that I have not liked, and I want to note that for the record, too.

And you talking about somebody else. I know what I've seen, what I have not liked. Now, I'm here because I have to, because the Court says I have to be here. But you all have done some things that I've seen, too, that have really

something with, you know, Marshall Heights name on it.

(Thereupon, the document referred to above was marked for Identification as Deposition Exhibit No. 28.)

BY MS. MENIST:

Q. Ms. Douglas, I'm separating these two documents, which are stapled together, because I don't believe -- although you were keeping them together, I don't believe they're actually related documents.

I'm showing you what has been marked as deposition exhibit number twenty-eight.

COURT REPORTER: Twenty-nine.

BY MS. MENIST:

Q. Twenty-nine. What is this document? (Handing document to the witness.)

A. (Witness examining document.)

This is my tax document. You asked me to bring in an assessment of what property value was, so I was trying to find that information, and this is what they assessed the property value

396-4106

MHCDO

MARSHALL HEIGHTS COMMUNITY DEVELOPMENT ORGANIZATION, INC.
3917 Minnesota Avenue, N.E., Second Floor
Washington, D.C. 20019
(202) 396-1200
(202) 396-4106 - Facsimile

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Lloyd D. Smith
President & CEO

September 25, 1998

Donald B.Terrrell
Counselor and Attorney at Law
1511 K Street, NW Suite 438
Washington DC 20005

Re: Dorothy Douglas
4401 Minnesota Ave. NE
Washington DC 20019

Dear Mr. Terrell, Esq.:

On behalf of Mrs. Douglas, our organization will be providing the assistance needed to locate and transition a larger home in order to maintain the custody of her foster children. MHCDO is proposing the sale of her current home and to utilize those funds to build a home to suit. The process will take at the least six months to complete.

We understand that Ms. Douglas is under a court order to locate appropriate housing, it is our hope that this will support your petition before the courts to afford Ms. Douglas the additional time needed to accomplish this mandate.

If further information or other verification is needed, please do not hesitate to contact Dwayne Bradford or Mildred Harris on the above number.

Respectfully,

Lloyd D. Smith
President & CEO

CC: Deborah R. Jackson, MSW
Leslie Sukind, Esq.

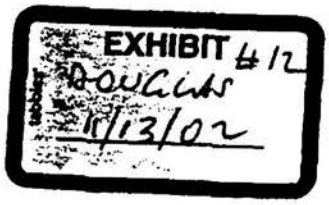
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DOUGLAS
11/13/02

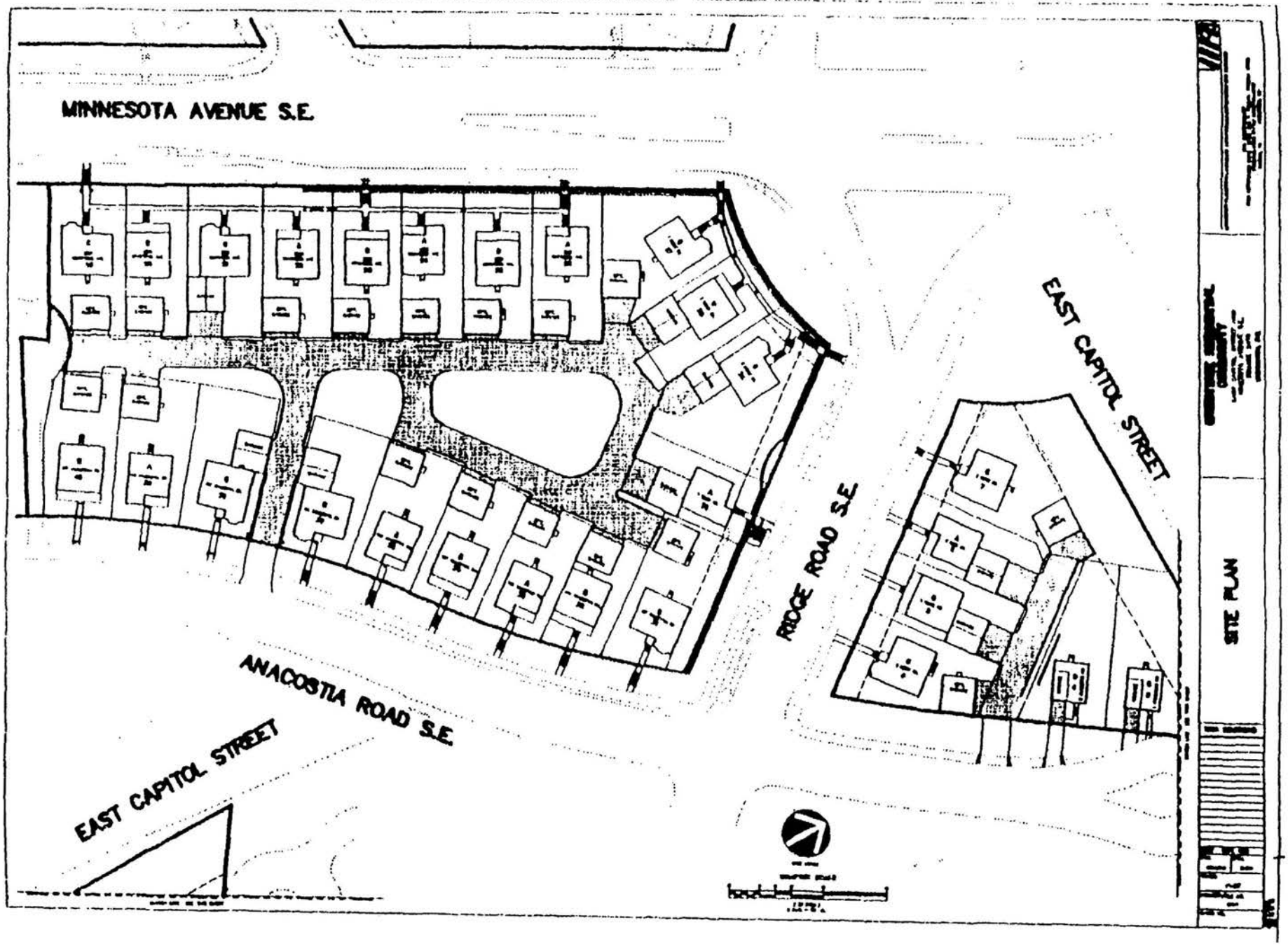
Banneker RIDGE

...New homes for the New century

MARSHALL HEIGHTS
COMMUNITY DEVELOPMENT ORGANIZATION
AND
CIH HOMES, L.L.C.

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JAN 22 9 16 AM '02




MINNESOTA AVENUE S.E.
EAST CAPITOL STREET
RIDGE ROAD S.E.
ANACOSTIA ROAD S.E.
EAST CAPITOL STREET
SITE PLAN

Banneker Ridge

RIDGE ROAD & MINNESOTA AVE, SE

Avalon Prototype

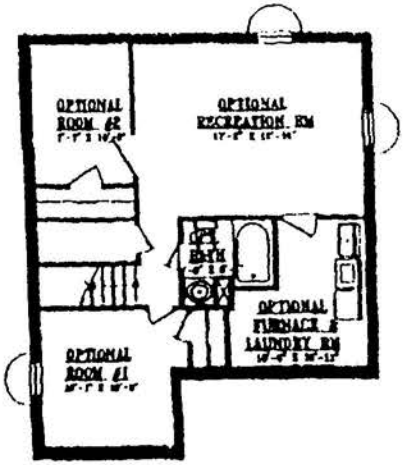
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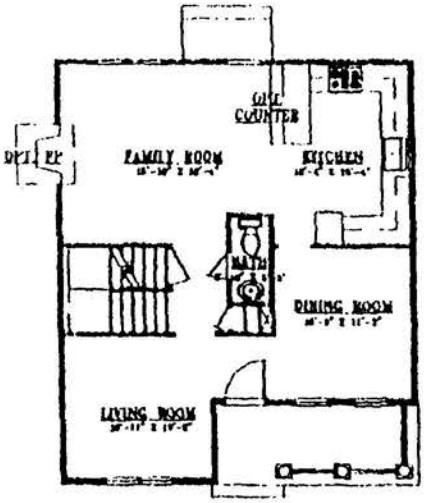
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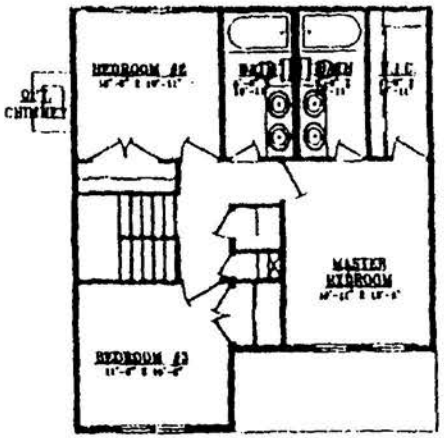
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WITH OPTIONS



BASEMENT



FIRST FLOOR



SECOND FLOOR

Banneker Ridge

RIDGE ROAD & MINNESOTA AVE. SE

Banneker Prototype

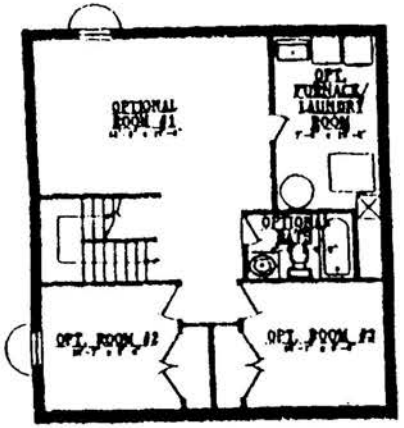
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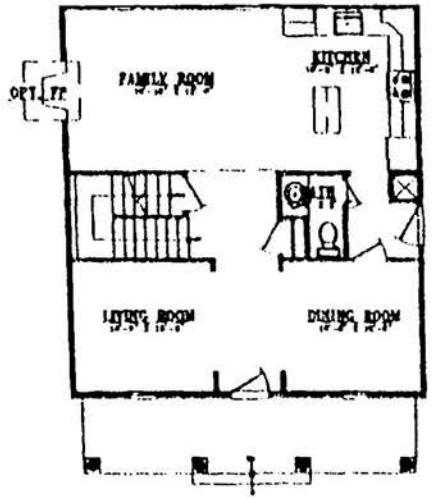
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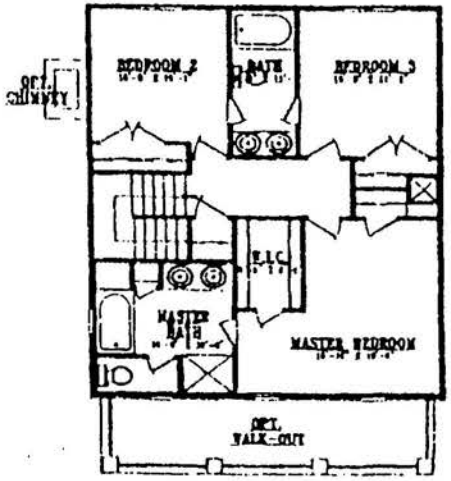
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BASEMENT



FIRST FLOOR



SECOND FLOOR

Banneker Ridge

RIDGE ROAD & MINNESOTA AVE, SE

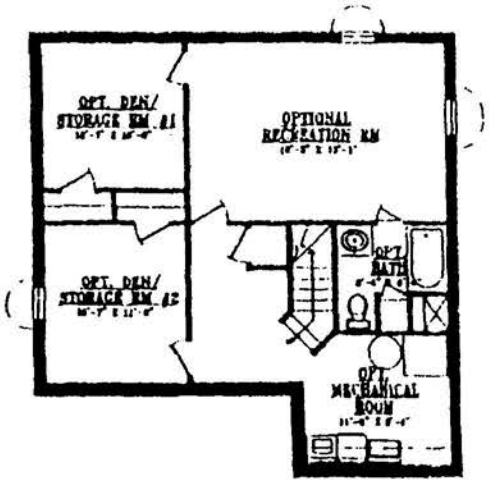
Columbia Prototype

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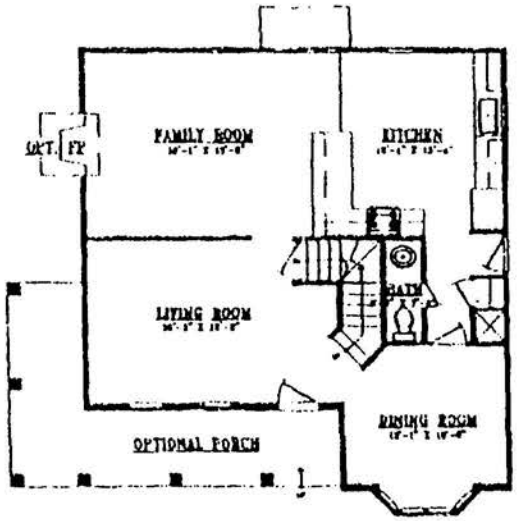


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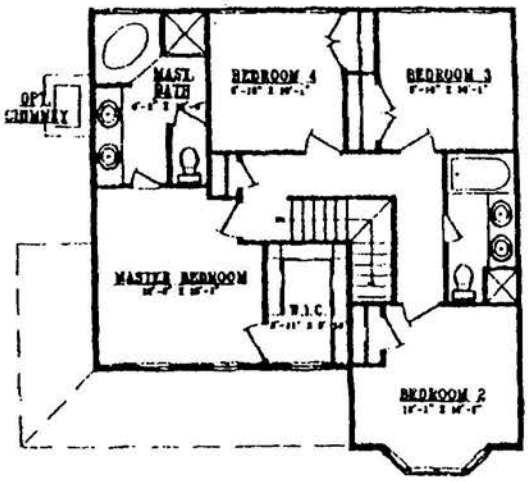
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BASEMENT



FIRST FLOOR



SECOND FLOOR

Banneker Ridge

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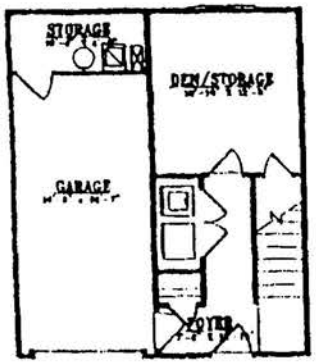
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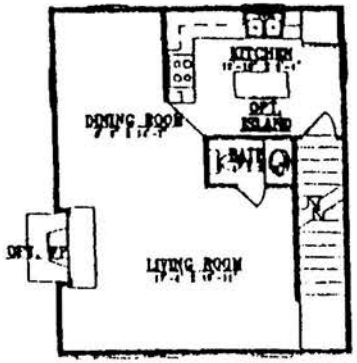


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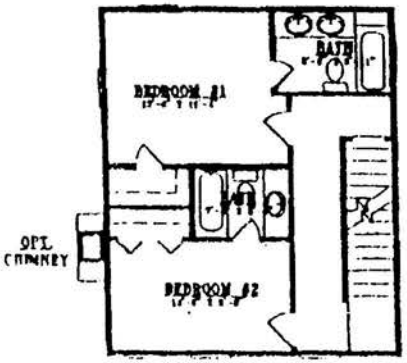
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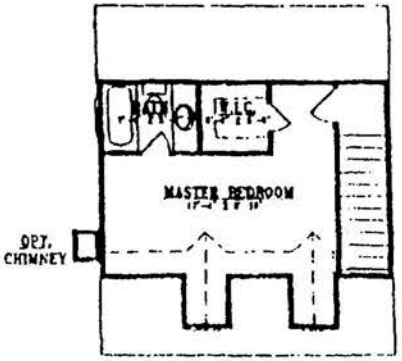
FIRST FLOOR



SECOND FLOOR



THIRD FLOOR



OPTIONAL LOFT

09/14/99
MDH

PRELIMINARY BANNEKER RIDGE PRICING

Lot	House Type(1)	House Price	Lot Premium	Attached One-Car Garage	House Price
19	C	$159,900	0		$159,900
20	B	144,900	0		144,900
21	C	159,900	1,000	4,600	165,500
22	A	134,900	500		135,400
23	B	144,900	500		145,400
24	A	134,900	1,500		136,400
25	B	144,900	1,000		145,900
26	A	134,900	2,000		136,900
27	C	159,900	5,000		164,900
28	B	144,900	3,500	4,600	153,000
29	C	159,900	5,000	4,600	169,500
30	A	134,900	2,000	4,600	141,500
31	C	159,900	2,500		162,400
32	B	144,900	0		144,900
33	A	134,900	1,500		136,400
34	B	144,900	2,000		146,900
35	A	134,900	1,500		136,400
36	C	159,900	2,000	4,600	166,500
37	C	159,900	1,500	4,600	166,000
38	A	134,900	0		134,900
39	B	144,900	0		144,900
40	C	159,900	2,500		162,400
41	B	144,900	1,500		146,400
42	A	134,900	1,000		135,900
43	C	159,900	5,000		164,900
44	D	n/a	0		n/a
45	D	n/a	0		n/a
		$3,677,500	$43,000	$27,600	$3,748,100

Notes

(1) House Types are as follows:

A - Avalon
B - Banneker
C - Columbia
D - Douglass

9/13/99
MDH

Preliminary Banneker Ridge Option Prices

	A	B	C
Structural			
Areaway Stairs (with foundation pour)	$3500	$3500	$3500
Optional One (1) Car Garage	$4600	$4600	$4600
Optional Two (2) Car Garage	$7700	$7700	$7700
Two-Car instead of One-Car Attached Garage	$3100	$3100	$3100
Brick Fronts	$5400	$4700	$5200
Front Porch	std.	std.	n/a
Wraparound Porch	n/a	n/a	$4900
Second Floor Porch (functional)	n/a	$3200	n/a
Sundeck			
12'x12'	$3000	$3000	$3000
12'x20'	$4800	$4800	$4800
Non-Structural			
Basement Finished Rec Room with Std. carpet & pad	$5900	$5500	$6500
Optional Den/Storage Room # 1 (larger room)	$2900	$3600	$3300
Optional Den/Storage Room # 2	$2100	$3000	$3600
Basement Full Bath	$3900	$3900	$3900
Open Oak Stair Rail	$1100	$1100	$1100
Direct Vent Fireplace	$3900	$3900	$3900
Hardwood Floor	$8/sq.ft.	$8/sq.ft	$8/sq.ft
Whirlpool Tub (30"x60")	$1150	$1150	$2350
Upgrade Trim Package (1st Floor) (2 5/8" 2-piece crown molding – 1st floor – except kitchen, 2-piece chair molding in DR, 5 ¼" base)	$1400	$1400	$1400
Breakfast Nook	$4400	$4400	$4400
Optional Stacked Bay	n/a	n/a	$2600
Skylights (2'x4')	$700/ea	$700/ea	$700/ea
Garage Door Opener	$375	$375	$375
Laundry Sink	$375	$375	$375
Ceiling Fan (Pre-Wire)	$125/ea	$125/ea	$125/ea
Recessed Lights (RI & Fixture)	$175/ea	$175/ea	$175/ea
Additional Electrical Outlets	$80/ea	$80/ea	$80/ea
Additional Telephone Outlets	$80/ea	$80/ea	$80/ea
Additional Cable Outlets	$80/ea	$80/ea	$80/ea
Gas Line for Gas Dryer	$700	$700	$700
Security System	$1400	$1500	$1600
Exterior Floodlights w/Motion Detector	$160/ea	$160/ea	$160/ea
Bay Window	$3500	n/a	n/a
Dormer Window	n/a	$900	$900
Optional Kitchen Counter	$370	n/a	n/a
Brick Chimney	$5800	$5800	$5800
Siding/Frame Chimney	$2400	$2400	$2400
Front Roof Peak	n/a	$600	n/a

BANNEKER RIDGE HOMEOWNERS ASSOCIATION, INC.

Homebuyers at Banneker Ridge will be members of the Banneker Ridge Homeowners Association, Inc. (the "Association"). The Association will be responsible for maintaining the common area property and improvements that will be owned by the Association for the benefit of all Banneker Ridge homeowners. Common area property includes but is not limited to the access roads and a portion of adjacent land in the centers of each of the two sections of Banneker Ridge.

Each homeowner will pay monthly dues to the Association. Nonpayment of dues can result in legal action against any homeowner who does not pay dues as required, including a lien being recorded against the property of such homeowner which can even result in a foreclosure of the property.

9/14/99
KPO

Banneker Ridge
Home Owners Association Budget

Snow Removal	$2,000.00
General Maintenance & Landscaping	1,000.00
Insurance	2,500.00
Grounds(100/wk x 28)	2,800.00
Legal	500.00
Accounting	1,000.00
Management	1,000.00
Subtotal	$10,800.00

Replacement Reserves

Utility Construction	$150,000.00	100 years	$1,500.00
Retaining Wall	$30,000.00	40 years	750.00
Paving and Gutters	$67,000.00	40 years	1,675.00
Sidewalks	$12,000.00	40 years	300.00
		Subtotal Replacement Reserves	$4,225.00
		Total Budget	$15,025.00
		Per Unit Per Month	$46.00

FNMC
The Mortgage Company

(703) 658-0604 FAX

☞ QUESTIONS, PLEASE CALL:
(703) 658-0604 Bettina Falwell

Referral from Dwayne Bradford

PRE-QUALIFICATION COUNSELING AUTHORIZATION

To Our Customers:

In order to perform your pre-qualification counseling, we need to collect information about your income, assets and credit history. While we will not provide you with a credit decision as a result of this counseling, information from the credit bureaus and bank will allow us to give you a complete estimate of the mortgage size and program that will best meet your financial goals. Upon completion of your pre-qualification counseling, you should have a good idea about the mortgage program and payment amount that you could reasonably support.

Customer Name	Customer Name
Customer Phone # Home/Work	Customer Phone # Home/Work
Social Security # Date of Birth	Social Security # Date of Birth
Current Address	Current Address
Total Yearly Income:_____	Total Yearly Income:_____
Total Monthly Debts:_____	Total Monthly Debts:_____
Total Monthly Rent:_____	Total Monthly Rent:_____
Total Savings Available:_____	Total Savings Available:_____

I have requested mortgage pre-qualification counseling from FNMC, The Mortgage Company and authorize you to provide and release any information and documentation requested by them. Such information may include, but is not limited to personal credit reports, business credit reports, income and asset verification.

I understand that I have not applied for a mortgage loan and do not want a credit decision made at this time. The purpose of this request is to provide FNMC with sufficient information to make recommendations regarding a loan I may apply for in the future.

Customer Signature/Date	Customer Signature/Date

EXHIBIT #19
tabbies DOUGLAS
11/13/02

All rates, terms, and fees are subject to change without notice. The above information is published for distribution to area Realtors, Brokers, and Builders only.

FNMC
The Mortgage Company

(703) 658-0600
(703) 658-0648 fax

May 10, 2000

Dorothy Douglas
4401 Minnesota Avenue, NE
Washington, DC 20019

Dear Dorothy:

Thank you for informing us of the incorrect items on your in-file credit report. Your in-file credit report has been re-evaluated; unfortunately, we are still unable to pre-qualify you at this time due to the following items:

✔		ACTION(S) REQUIRED
☐	Bankruptcy	
☐	Charge-off	
☐	Collection	
☐	Excessive debts	
☐	Insufficient income	
☐	Judgement	
☐	Payment History	contact three (3) main credit bureaus to clean up credit report
☐	Other	
☐	Other	

Once the above-mentioned actions are taken care of, please do not hesitate to contact us. Thank you for your time and understanding.

Sincerely,

Samilia Anthony
Loan Officer

Enclosure

cc: Malcolm Hollensteiner, Branch Manager
Bettina Falwell, Loan Officer Assistant

EXHIBIT 820
DOUGLAS
11/13/02

FNMC
The Mortgage Company

July 12, 2000

Dorothy Douglas
4401 Minnesota Avenue, NE
Washington, DC 20019

Dear Dorothy:

Thank you for providing your revised credit report information to us for review. After review of your information, it has been determined that we are still unable to pre-qualify you due to the following issues:

Account & Contact #	Status	Amount	Action(s) Required
Montgomery Wards	Recent late payment 4/00 after we pulled your credit report	NA	12 months of on-time payments
Sally Beauty Supply	Collection	$45	Updated credit report shows you still owe $45

The action(s) required to correct these problems are listed above. If you need credit counseling assistance, you can contact Housing Counseling Services at (202) 667-7006. If the above-mentioned items are incorrect or after taking care of these items, you would like to pre-qualify, please contact me at (703) 658-0600. Thank you for your time and understanding.

Sincerely,

Samilia Anthony
Loan Officer

RECEIVED
JAN 22 9 15 AM '02

EXHIBIT #21
DOUGLAS
11/13/02
Sabber

HOMEFREE-USA

HOME BUYER'S
PERSONAL ACHIEVEMENT PLAN

This homebuyer's achievement plan has been individually prepared for:

HomeFree-USA Member

Dorothy Douglas

HomeFree-USA is proud to present you with your personal plan of action to ensure that you become a homeowner. Your HomeFree-USA Team is always here to help you meet the goals and objectives laid out in your Homebuyers Achievement Plan.

Congratulations, you are well on your way to becoming a successful new homeowner!

Follow your achievement plan and you will be ready to apply for a mortgage and purchase a home in approximately:

Patricia Davis 2/526-2000
x243

Please begin attending your classes.

We will be in contact with you regularly to review your progress. Do not hesitate to call your member services representative with any important question you may have: 202-526-2000.

PAE:	
Meeting held:	8/11/00

EXHIBIT B-25
Documents
11/13/02

Home Buyer's Achievement Plan

HomeFree-USA

INCOME

	Annual	Monthly
Member's Income	$ 43.000	$ 3583
Spouse or Other Income	$	$
Total Gross Monthly Income (GMI)		$ 3583

RATIOS

[ ] FHA Desired Ratios 29/41 [ ] Freedom Fund Desired Ratios 40/40

Allowable Monthly Housing Cost for FHA [Total GMI x .29] = $ 1039 (A) 4307

Allowable Total Monthly Debt for FHA [Total GMI x .41] = $ 1469

Member Breakdown

Member's Allowable Monthly Housing Cost [see (A) above]	$ 1039
+	+
Member's Monthly Debt Payments (from Credit Report)	$ 342
=	=
Member's Total Monthly Debt	$ 1391 (B)

Total Monthly Debt = (monthly housing cost) + (sum of monthly payments on credit report)

Member's back-end ratio = Total Monthly Debt (B)/ GMI 3583 / 1391 = 39 %

(If Member's back-end ratio is >41% then for each 1% over 41 subtract 1% from affordable housing ratio)

Member's Actual Ratios 29 39

—

Member's Actual P&I Affordability GMI x Actual Front-end Ratio = $ 105,000

Estimated Mortgage Affordability

Based on Monthly P&I Affordability of $_____ & Interest of 8.5 % = $_____

(See chart)

Principle Interest Taxes Insurance.

807 | 232

1039

@ 4% = 501

+ closing costs are in here also!

Home Buyer's Achievement Plan

HomeFree-USA

INCOME

	Annual	Monthly
Member's Income	$ 43 080	$ 3583
Spouse or Other Income	$	$
Total Gross Monthly Income (GMI)		$ 3583

RATIOS

[ ] FHA Desired Ratios 29/41 [ ] Freedom Fund Desired Ratios 40/40

Allowable Monthly Housing Cost for FHA [Total GMI x .29] = $ 1039 (A)

Allowable Total Monthly Debt for FHA [Total GMI x .41] = $ 1469

Member Breakdown

Member's Allowable Monthly Housing Cost [see (A) above]	$ 10
+	+
Member's Monthly Debt Payments (from Credit Report)	$
=	=
Member's Total Monthly Debt	$ (B)

Total Monthly Debt = (monthly housing cost) + (sum of monthly payments on credit report)

*Member's **back-end** ratio = Total Monthly Debt (B)/ GMI* ____/____ = ____%
(If Member's back-end ratio is >41% then for each 1% over 41 subtract 1% from affordable housing ratio)

Member's Actual Ratios ____/____

Member's Actual P&I Affordability GMI x Actual Front-end Ratio = $____

Estimated Mortgage Affordability

Based on Monthly P&I Affordability of $____ & Interest of ____% = $____
(See chart)

Sales Price $ 100,000
less DOWN $ -50,000
110,000 @ 4% = 525 P+I
@ 6% = 659 P+I

$100,000 @ 4% = 763
@ 6% - 959

Ideal where we are in terms of interest 8/16/03

SP $160,000 LA = $155,200
@ 4% = 740
@ 6% = 930

BUDGET

Cash needed based on 3 % downpayment		$ 4800
Cash Needed for closing & settlement, approx. 6% of loan amount		$ 9600
Reserves needed based on 2 months	—	$ 2000
Total Cash Needed		$ 16400 (A)

Cash in Savings $ 9000
+
Cash in 401k/TSP $ _____
=
Total Cash $ _____ (B)

* 50,000 estimated gain from sale of home

Cash Shortage: Total Cash Needed – Total Cash Available = Additional Cash Needed
$_____ - $_____ = $_____

Sources of cash:

- ☐ Gift from relative
- ☐ Savings after budgeting
- ☐ Sale of assets
- ☐ Soft second mortgage
- ☐ Government Grants
- ☐ Lender Grants
- ☐ Negotiate points

DP needed Freedom Fund $_____
DP needed 3% Program $_____

HPAP eligible (see chart):
VPAP _____
HPAP _____
MPAP _____

JOB STABILITY

Length of time on job or length of time in same type of job: Desired 2 years

	~~Time~~ on Job	Time to achieve job stability
Member 1:	Retired	
Member 2:		

Since 95

Initial where we are in buying a house Mly 8/17/02

EDUCATION REQUIREMENTS

	Scheduled
☑ Fast Track (overview of entire homebuying process)	8/12/00
☐ Credit Enhancement & Repair	
☐ Credit Workshop	
☐ Ways To Save Money From Application to Closing	
☐ Homebuyer's Recipe for Success	
☑ Mortgage Basics	
☑ Closing & Settlement	
☑ Downpayment & Closing Costs Assistance	
☑ Finding a Home - Working with a Realtor	
☐ Home Inspections	
☐ Homeowners Insurance	
☑ Once You're In Your Home	

Electives:

- ☐ Get $5,000 & Get Moving
- ☐ 10 Unbeatable Money Saving Reasons to Buy in DC ... NOW!
- ☐ Home Improvement Workshops
- ☐ Homeowner Financing Made Easy - Available for DC Homeowners
- ☐ Getting Your Financial House in Order
- ☐ Fabulous Homes for Under $100,000
- ☐ 21 Homebuying Secrets
- ☐ Finding Your Dream Home in DC...Steals of a Deal
- ☐ Tax Advantages
- ☐ Scams & Rip Offs
- ☐ Teaching Your House to Dress for Less
- ☐ Things to Avoid When Looking for a Home
- ☐ Repairs for Pennies
- ☐ 203K Buying Homes Inexpensively

GENERAL ACTION ITEMS

- ☐ Save all canceled checks
- ☐ Save all bank statements
- ☐ Save all tax information
- ☐ Save all pay stubs
- ☐ Have paper verification of ALL income:

Paystubs	Child support
Alimony	Gifts of money toward home purchase
Special accounts	Other

- ☐ Names addresses and phone numbers of:
  - All utility Companies
  - Landlords
  - Childcare providers
  - Other payments on a regular basis

KEEP ALL OF THESE DOCUMENTS IN A SAFE BUT ACCESSIBLE PLACE

COMMENTS:

① Address credit issues / Resolve issues

Time for Savings Achievement: 3-6 Months

Time for Job Stability Achievement: —

Time for Education Achievement: 3-6 Months

Time for Income/Ratios Achievement: ———

Time for Credit Achievement: 3-6 Months

Mortgage Ready Time: 3-6 Months

HomeFree-USA Member's Achievement Plan

The following Plan of Action is based on the data you provided HomeFree and the analysis of your credit report. These are the steps necessary for you to become qualified for a mortgage loan in order to buy and become a new homeowner.

Your Personal Account Executive (PAE) and other HomeFree staff are available to give you guidance, support, and answer questions you may have as you fulfill the steps of this plan. Some sections of this plan may take some time to complete. Through your focus and dedication to being a homeowner, these items will be accomplished.

HomeFree-USA:

- Develops a plan of action with steps that will lead to qualification for a mortgage loan.
- Base each person's plan according to that person's current situation and needs, using steps that are possible to accomplish.
- Uphold their end of the two-way communication process needed to complete the steps of the Achievement Plan.
- Is available for support, progress monitoring, and information for the member while working on completing the Achievement Plan.
- Will be guiding the member through the house locating and mortgage application process upon completion of the Achievement Plan

Member to HomeFree:

- Attend educational seminars and understand the home buying process.
- Provides all the documentation needed to create an accurate and effective Achievement Plan.
- Creates the time necessary for meeting with the PAE and for following through with the steps of the Achievement Plan.
- Up hold his or her end of the two-way communication process needed to complete the steps of the Achievement Plan.
- Diligently works to fulfill the steps outlined in the Achievement Plan.
- Contacts HomeFree if there is any problem with fulfilling any part of the Achievement Plan.

Agreement

HomeFree-USA provides the support and education needed for mortgage loan qualification and homeownership. You, as the future homeowner must provide the dedication and action required for homeownership.

The responsibility for becoming a homeowner is yours, just as the rewards of being a homeowner will be yours. HomeFree-USA is here to make the process a little easier and a lot less confusing. We believe the responsibilities of becoming homeowners are well worth the hard work needed to get there, and we will always be here when you need us.

By signing below you are agreeing to fulfill your responsibilities above and outlined with in the Achievement Plan. The HomeFree staff person will also sign, agreeing to fulfill the above obligations, as well as any stated within the Achievement Plan.

Member's Signature Date

Co-Member's Signature Date

8/11/00

HomeFree Staff Signature Date

Ideal where we are
in buy a house only
8/11/00 Days

ATLANTIC

Real Estate Credit Corporation

11911 U.S. Highway One Suite #304 North Palm Beach, FL 33408
(561) 622-8113 Fax (561) 622-7604
1-800-568-7325 1-800-964-7325

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

(1) Public Records have been checked for Judgements, Foreclosures, Garnishments, Bankruptcies, and Other Legal Action.

( ) APPLICANT ( ) CO-APPLICANT

(2) Equivalent information has been obtained through a qualified Public Records reporting service, with the result indicated below:

Public Records found on Applicant ( ) YES ( ) NO Co-Applicant ( ) YES ( ) NO

(3) No reference shall be made to the report to race, creed, color, or national origin

(4) The information in the report meets the standards that Fannie MAE, Freddie MAC, the Department of Housing and Urban Development/FHA, the Veterans Administration and the Farmers Home Administration prescribe for a "Residential Mortgage Credit Report."

(5) The repository agencies used for this report include: (X) XPN (X) TRANS UNION (X) EQUIFAX

REPORT FOR: H
HOMEFREE FUNDING INC
318 N E HIGGS ROAD
WASHINGTON DC, DC. 20011

REPORT TYPE: 514534A INFILE
LOAN #:
ORDERED BY: TTESTER
PRICE:
DATE ORDERED: 08/07/00
DATE COMPLETE: 08/07/00

APPLICANT INFORMATION

APPLICANT: DOUGLAS, DOROTHY — SOC. SEC. NO: 577-66-7369 — DOB:
CO-APPLICANT: — SOC. SEC. NO: — DOB:
CURRENT ADDRESS: 4401 MINNESOTA AV. — OWN: RENT: — LENGTH: — MARITAL STATUS:
CITY,STATE,ZIP: BENNING, DC 20019 — DEPENDENTS:

EMPLOYMENT

APP. EMP: 0000061/ — CO-APP. EMP.:
POSITION: — POSITION:
SINCE: — SINCE:
VERIFIED BY: — VERIFIED BY:

CREDIT HISTORY

Company & Account # / DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	PAYMENT HISTORY 30 DAYS	60 DAYS	90 DAYS	A/C RATING	MOS. REVD	A/C DESIGN
DCTH FCU		EFX 143820200									
07/00	07/97	17464	292	9510	0	0	0	0	I1	35	I
DATE OF LAST ACTIVITY: 07/00											
M WARDS/MBGA		TU 7095746373				05/00-R2, 04/00-R4, 03/00-R3					
07/00	05/96	910	23	910	0	3	1	1	R1	14	I
DATE OF LAST ACTIVITY: 07/00											
COMMENT: LOAN TYPE=CHARGE ACCOUNT											
MAX DELQ - DATE/AMT/MOP 04/00 04											
CBT CRDT SVC		TU 34616									
12/94	11/94	150		150	0	-	-	-	O9		I
DATE OF LAST ACTIVITY: 10/93											
TERMS- PLACED FOR COLLECTION											
COMMENT: COLLECTION RATING = 9B											
AMER COL CN		TU 220343									
10/99	07/99	82		82	0	-	-	-	O9		I
DATE OF LAST ACTIVITY: 05/99											
TERMS- PLACED FOR COLLECTION											
COMMENT: COLLECTION RATING = 9B											
AMERICAN COLL CON XPN 220343											
12/99	07/99	82		82	82	-	-	-	I9	01	I
*ORIGINAL CREDITOR: GIANT FOOD											

ATLANTIC

Real Estate Credit Corporation

11911 U.S.Highway One Suite #204 North, Palm Beach, FL 33408
(561) 622-8115 Fax (561) 622-7604
1-800-568-7325 1-800-964-7325

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

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( ) APPLICANT ( ) CO-APPLICANT

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514534A

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318 N E HIGGS ROAD
WASHINGTON DC, DC. 20011

REPORT TYPE: INFILE
LOAN #:
ORDERED BY: TTESTER
PRICE:
DATE ORDERED: 08/07/00
DATE COMPLETE: 08/07/00

APPLICANT INFORMATION

APPLICANT: DOUGLAS, DOROTHY SOC. SEC. NO: 577-66-7369 DOB:
CO-APPLICANT: SOC. SEC. NO: DOB:

CREDIT HISTORY

Company & Account # / DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	PAYMENT HISTORY 30 DAYS	60 DAYS	90 DAYS	A/C RATING	MOS. REVD	A/C DESIGN
MERCHANTS RECOVER XPN 00000000008148351											
06/00	12/97	45		45	45	-	-	-	I9	32	I
*ORIGINAL CREDITOR: SALLY BEAUTY COMPANY											
COLBEIT DENTAL EFX 4125641											
06/00	05/99	255		30	0	-	-	-	O9		I
DATE OF LAST ACTIVITY: 01/99											
COLLECTION AGENCY CODE: 200YC00539 STATUS: CHECKED											
CAPITAL 1 BK TU 5291071405298165											
07/00	03/97	641	0	0	0	-	-	-	R9	0	I
DATE OF LAST ACTIVITY: 07/98											
CHARGE OFF DATE OF: 07/98											
TERMS- PAID PROFIT AND LOSS											
COMMENT: LOAN TYPE=CREDIT CARD											
CHASE HM MTG TU 3110010922059											
04/97	05/83	14772	0	0	0	0	0	0	M1	23	I
DATE OF LAST ACTIVITY: 04/97											
TERMS- TRANSFER											
COMMENT: LOAN TYPE=CONVENTIONAL REAL ESTATE MTG											
COLUMBIA ANESTH EFX 232200											
05/00	05/95	180	0	0	0	-	-	-	O9		I
DATE OF LAST ACTIVITY: 04/94											
COLLECTION AGENCY CODE: 491YC78061 STATUS: PAID											
DELMARVA COL TU 168249294											
06/00	10/99	144	0	0	0	-	-	-	O9		I
DATE OF LAST ACTIVITY: 06/99											
CHARGE OFF DATE OF: 06/99											
TERMS- PAID COLLECTION											
COMMENT: COLLECTION											

ATLANTIC

Real Estate Credit Corporation

11911 U.S.Highway One Suite #304 North Palm Beach, FL 33408
(561) 622-8115 Fax (561) 622-7604
1-800-568-7325 1-800-864-7325

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

(1) Public Records have been checked for Judgements, Foreclosures, Garnishments, Bankruptcies, and Other Legal Action.

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(5) The repository agencies used for this report include: (X) XPN (X)TRANS UNION(X)EQUIFAX

514534A

REPORT FOR: H
HOMEFREE FUNDING INC
318 N E HIGGS ROAD
WASHINGTON DC, DC. 20011

REPORT TYPE: INFILE
LOAN #:
ORDERED BY: TTESTER
PRICE:
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DATE COMPLETE: 08/07/00

APPLICANT INFORMATION

APPLICANT: DOUGLAS, DOROTHY SOC. SEC. NO: 577-66-7369 DOB:
CO-APPLICANT: SOC. SEC. NO: DOB:

CREDIT HISTORY

Company & Account # / DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	PAYMENT HISTORY 30 DAYS	60 DAYS	90 DAYS	A/C RATING	MOS. REVD	A/C DESIGN
DIAGNOSTIC RADI EFX 10953100096											
06/00	11/95	151		0	0	-	-	-	09		I
DATE OF LAST ACTIVITY: 03/95											
COLLECTION AGENCY CODE: 491YC01065 STATUS: PAID											
DISTRICT CABLEV EFX 81103340070131823											
06/00	07/99	432		0	0	-	-	-	09		I
DATE OF LAST ACTIVITY: 04/99											
COLLECTION AGENCY CODE: 682YC04711 STATUS: PAID											
FCNB PRFCH EFX 1317498549						06/99-R5,05/99-R5,04/99-R4					
07/00	05/98			0	0	1	1	3	R5	13	I
DATE OF LAST ACTIVITY: 12/98											
ACCOUNT CLOSED BY CREDIT GRANTOR											
GECAP/SAMS TU 10492982061											
06/00	05/96	408			0	-	-	-	I9	0	I
DATE OF LAST ACTIVITY: 02/99											
CHARGE OFF DATE OF: 02/99											
COMMENT: SETTLED FOR LESS THAN FULL BALANCE											
MAIN ST MTG TU 4181031902											
04/95	05/83	14772		0	0	0	0	0	M1	19	I
DATE OF LAST ACTIVITY: 05/95											
TERMS- TRANSFER											
COMMENT: LOAN TYPE=REAL ESTATE											
PERPETUAL SV TU 60100000001123262											
04/92	08/83	14772		0	0	0	0	0	M1	0	I
DATE OF LAST ACTIVITY: 02/92											
TERMS- TRANSFER											
COMMENT: LOAN TYPE=REAL ESTATE											
SALLY BEAUTY CO EFX 8148351											
07/00	12/97	45		0	0	-	-	-	09		I

ATLANTIC

Real Estate Credit Corporation

11911 U.S.Highway One Suite #304 North Palm Beach, FL 33408
(561) 622-8113 Fax (561) 622-7604
1-800-368-7323 1-800-964-7323

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

(1) Public Records have been checked for Judgements, Foreclosures, Garnishments, Bankruptcies, and Other Legal Action.

( ) APPLICANT ( ) CO-APPLICANT

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(5) The repository agencies used for this report include: (X) XPN (X) TRANS UNION (X) EQUIFAX

514534A

REPORT FOR: H
HOMEFREE FUNDING INC
318 N E HIGGS ROAD
WASHINGTON DC, DC. 20011

REPORT TYPE: INFILE
LOAN #:
ORDERED BY: TTESTER
PRICE:
DATE ORDERED: 08/07/00
DATE COMPLETE: 08/07/00

APPLICANT INFORMATION

APPLICANT: DOUGLAS, DOROTHY SOC. SEC. NO: 577-66-7369 DOB:
CO-APPLICANT: SOC. SEC. NO: DOB:

CREDIT HISTORY

Company & Account # / DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	PAYMENT HISTORY 30 DAYS	60 DAYS	90 DAYS	A/C RATING	MOS. REVD	A/C DESIGN
DATE OF LAST ACTIVITY: 10/97											
COLLECTION AGENCY CODE: 636YC24248 STATUS:						PAID					
SAMS CLUB/MBGA XPN 10492982061											
05/00 05/96		408			0	0	0	0	R	01	I
ELECTION OF REMEDY - REPORTED BY SUBSCRIBER											
YATER CLINIC EFX 255635											
05/00 03/96		128	0	0	0	-	-	-	09		I
DATE OF LAST ACTIVITY: 04/94											
COLLECTION AGENCY CODE: 491YC78061 STATUS:						PAID					
YATER CLINIC EFX 270773											
05/00 10/96		92	0	0	0	-	-	-	09		I
DATE OF LAST ACTIVITY: 07/94											
COLLECTION AGENCY CODE: 491YC78061 STATUS:						PAID					
END OF TRADE											
PUBLIC RECORDS HAVE BEEN CHECKED											
CLEAR IF NOTHING RETURNED											
** FROM : DOUGLAS, DOROTHY Y SSN: 577-66-7369 - [TU]											
TYPE: PAID CIVIL JUDGMENT									DATE REP:	01/00	
COURT: SMALL CLAIMS DOC #: 99000015982									DATE PD:	04/00	
PLAINTIFF: MONOGRAM CREDIT CARD B									ECOA: I		
ATTORNEY: RONALD M ABRAMSON									MEM CODE:	Z 04887199	
AMT:$408 ASSETS:$ LIAB.:$											

ATLANTIC

Real Estate Credit Corporation

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1-800-368-7325 1-800-964-7325

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

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DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	30 DAYS	60 DAYS	90 DAYS			
DATE OF BIRTH 1948											
**SOCIAL SECURITY INFO. - EFX											
CREDIT FILE SSN 577667369 CREDIT FILE AGE											
CREDIT FILE SUBJECT'S SSN VERIFIED: YES											
DATE OF BIRTH 03221948											
** SUBSCRIBER DIRECTORY **											
DEEDS OFFICE				ZP04887199					2027275374		
3RD CONSTITUTION A		WASHINGTON		DC 20001							
CAPITAL 1 BK				BC01DTV001							
11013 W BROAD ST		GLEN ALLEN		VA 23060							
GECAP/SAMS				QF0235046S					8004622996		
2323 N CENTRAL EXP		RICHARDSON		TX 75080							
M WARDS/MBGA				DN0235007F					8009500345		
P O BOX 103051		ROSWELL		GA 30076							
FCNB PRF CHG				BC0152B013							
9300 SW GEMINI DR		BEAVERTON		OR 97008							
CHASE HM MTG				QM03920001					8005334536		
POB 31123		TAMPA		FL 33631							
MAIN ST MTG				BM02265001					8138253800		
100 2ND AVE SOUTHE		SAINT PETER		FL 33731							
PERPETUAL SV				BS01366001							
5401 TWIN KNO		COLUMBIA		MD 21045							
AMER COL CN				YA01SB5001					7032378600		
1057 W BROAD ST SU		FALLS CHURC		VA 22046							

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RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

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CO-APPLICANT: SOC. SEC. NO: DOB:

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DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	30 DAYS	60 DAYS	90 DAYS			
** FROM : DOUGLAS, DOROTHY Y SSN: 577-66-7369 - [XPN]											
*TYPE: JUDGEMENT SATISFIED ECOA: 0 DATE REP: 01/00											
COURT: DC SPR CT/SMALL CLAIMS DOC#: 1598299											
PLAINTIFF: MONOGRAM CREDIT CARD BANK OM.CD: 1012100 DATE REL: 04/00											
AMT: $408											
** FROM : DOUGLAS, DOROTHY V SSN: 577-66-7369 - [EFX]											
*LEGAL ITEM CASE#: 99 15982											
DATE FILED: 01/00 PLAINTIFF: MONOGRAM CREDIT CARD BANK											
DATE VER: 05/00 DEFENDANT: DOUGLAS DOROTHY											
AMT:$ 408 DATE SATISFIED: 04/20 TYPE: JUDGEMENT / SATISFIED											
COURT NUMBER: 491VC00196											

INQUIRIES-

CDS-BOCA RAT	08/07/00
CREDCO	08/07/00
FIRST AMER CR S	08/07/00
CREDCO	08/07/00
LENDERS	07/17/00
BELL ATLC	05/10/00

RISK SCORES:

** FROM : DOUGLAS DOROTHY Y SSN: 577-66-7369 [TU]

**EMPIRICA SCORE = 546 FACTORS: 022 010 018 002
SERIOUS DELINQUENCY
PROP OF BAL TO CREDIT LMTS IS TOO HIGH ON BANK REV/REV ACCTS
NUMBER OF ACCOUNTS WITH DELINQUENCY

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Real Estate Credit Corporation

11911 U.S.Highway One Suite #304 North Palm Beach, FL 33408
(561) 622-8115 Fax (561) 622-7604
1-800-368-7323 1-800-964-7323

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

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DATE	OPENED	HI CREDIT	PAYMENT TERMS	BALANCE OWING	AMOUNT PAST DUE	30 DAYS	60 DAYS	90 DAYS			

LEVEL OF DELINQUENCY ON ACCOUNTS

** FROM : DOUGLAS DOROTHY Y SSN: 577-66-7369 [XPN]

**EXPERIAN/FAIR ISAAC SCORE = 0571 FACTORS: 38 18 10 14

** FROM : DOUGLAS DOROTHY V SSN: 577-66-7369 [EFX]

**BEACON 96 SCORE = 535 FACTORS: 00038 00020 00008 00016
SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
LENGTH OF TIME SINCE DEROGATORY PUBLIC/COLLECTION RECORD IS TOO SHORT
TOO MANY INQUIRIES IN THE LAST TWELVE MONTHS
LACK OF RECENT REVOLVING ACCOUNT INFORMATION

** REPORTS SERVICED BY **
EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740241
1150 LAKE HEARN DRIVE STE 460
ATLANTA, GA 303740241
8006851111
TRANS UNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
800-888-4213

DATE OF BIRTH 194803

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1-800-368-7325 1-800-864-7325

RESIDENTIAL MORTGAGE CREDIT CERTIFICATION REPORT# 514534A-whf

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CBT CRDT SVC				YC054YZ001					4408927900		
821 WESTPOINT PKWY WESTLAKE				OH 44145							
DELMARVA COL				Y 0392N002					4105463742		
POB 37 SALISBURY				MD 21803							
CREDCO				Z 08256357					6199296000		
9444 BALBOA AV SAN DIEGO				CA 92123							
NCO GROUP IN				Y 00000369					2158321450		
P.O. BOX 7603 FORT WASHIN				PA 19034							
SEARS				N 01211125							
13200 SMITH RD CLEVELAND				OH 44130							
CREDCO IMS				Z 08255850							
9444 BALBOA AVE SAN DIEGO				CA 92123							

MEMBER	COMP. NAME	TELEPHONE
636YC24248	MERCHANTS RECOV 3817 HARRISON AVE. CINCINNATI OH 45211-472	5136619111
864YC00078	DELMARVA COLLEC 820 EAST MAIN STREET SALISBURY MD 21801-509	4105463742
491YC01065	US CREDIT & COL 4302 EVERGREEN LANE ANNANDALE VA 22003-321	7036423600
491FC60305	DC TEACHERS FCU P.O. BOX 48009 WASHINGTON DC 20002-000	2025474800
850BB01498	CAPITAL ONE PO BOX 85015 RICHMOND VA 23285-507	
404FZ01044	SAMS CLUB/MBGA 2323 NORTH CENTRAL EXPRESSWAY RICHARDSON TX 75080	8002035768
910UT06889	BELL ATLANTIC - 1310 N COURTHOUSE RD 6TH FLOOR ARLINGTON VA 22201	

MEMBER	COMP. NAME	TELEPHONE
200YC00539	ERM BALTIMORE-W 1829 REISTERSTOWN RD BALTIMORE MD 21208	8009448195
682YC04711	CREDIT PROTECTI 14001 N DALLAS PARKWAY DALLAS TX 75240-430	8002556775
491YC78061	CREDITOR CLAIMS 611 SLIGO AVENUE SILVER SPRING MD 20910-471	3015652300
906DC00136	MONTGOMERY WARD P.O. BOX 29116 SHAWNEE MISSION KS 66201	8009500345
906DM00010	FCNB PREFERRED P.O. BOX 2210 PORTLAND OR 97208	
728FM08368	MAIN STREET MOR 100 SECOND AVENUE S. ST PETERSBURG FL 33701	8138253800
444FZ00584	VERIZON WIRELES 180 WASHINGTON VALLEY RD BEDMINSTER NJ 07921-212	9083067000

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910UT23000 AT & T WIRELESS 2 EXECUTIVE DRIVE FORT LEE NJ 07024											

www.atlanticcredit.com

END OF CREDIT REPORT

May 22, 2010

To: Mr. Paul Wagner
c/o FOX 5
5151 Wisconsin Ave NW
Washington, D.C. 20016

From: Dorothy Douglas
742 Tennessee Ave NE
Washington, D.C. 20019

Dear Mr. Wagner,

I have been singled out for complaining of the drugs in the area and committing. Everywhere I go I have people stalking me at the store, school, doctor's office etc.

I have been exposed to toxic fumes by neighbors and side due to constantly being subjected to smoke or substance that come into my home as we sleep.

It is very easy to see what happens these drug dealers forced children to take drugs who later become dependent on the substance. They seeking out innocent children because they alleged to believe it gives them a free hand to run their business without interference in controlling and murdering children. It is a secret they don't want to be hidden from parents and the public. They rebelled by surrounding those who have been vocal to hurt and destroy using other to use criminal charges or civil litigation to make sick, have accident and kill to stop them.

These people know my civil rights movement and will do what they will take every effect to stop it.

EXHIBIT #27
Douglas
11/13/12

fear telling what is happening to innocent kids.
It is very painful to discuss this
on going problem and no one will enter it
as it is right all around you.
Enclosed is information we discussed on the phone.

Thank you
Dorothy McCauley

If something should happen to me look at
these alleged group.
Mc Manda
Marshall
Faxo
Devall's Towing
Tibbs

NATWAR M. GANDHI - Chief Financial Officer
HERBERT J. HUFF - Deputy Chief Financial Officer
GOVERNMENT OF THE DISTRICT OF COLUMBIA

REAL PROPERTY TAX BILL
OFFICE OF TAX AND REVENUE

SQUARE	SUFFIX	LOT	PROPERTY ADDRESS	MORTGAGE NO.	TAXABLE ASSESSMENT	TAX RATE PER $100	TOTAL TAX FOR YEAR
5097		0037	4401 MINNESOTA AV NE	000	53,033	0.96	221.12

DESCRIPTION	TAX	PENALTY	INTEREST	TOTAL
Tax Year 2002 is October 1, 2001 thru September 30, 2002 Class 1				
2002 Second Half	110.56			110.56
2002 First Half	27.81	2.78	2.50	33.09

THE HOMESTEAD DEDUCTION REDUCED YOUR TAX BY $ 288.00
IF YOU PAY YOUR TAX IN PERSON, YOU MUST PAY YOUR TAX BILL AT ANY FIRST UNION NATIONAL BANK IN WASHINGTON, D.C.
60% OF YOUR TAX YEAR 2002 REAL PROPERTY TAX IS USED TO PAY THE GENERAL OBLIGATION BONDS DEBT SERVICE REQUIREMENT.

FIRST UNION NATIONAL BANK
east river park
washington d.c

PAYMENT FOR UTILITY
ACCT: 5097 0037
1. DC PROPERTY T
AMOUNT
08/30/02 97354 004 183
TIME: 11:22 AM

$143.65

FIRST UNION NATIONAL BANK
EAST RIVER PARK BRANCH
AUG 30 2002
97354
TELLER NO. 004

		PAYMENT DUE BY Sep 15, 2002	AMOUNT DUE 143.65
TAXPAYER'S RECORD	IF PAID AFTER Sep 15, 2002	PAYMENT DUE BY Oct 15, 2002	AMOUNT DUE 156.78
	IF PAID AFTER Oct 15, 2002	PAYMENT DUE BY Nov 15, 2002	AMOUNT DUE 158.86

EXHIBIT #29
DOUGLAS
11/13/02

IN THE SUPERIOR COURT OF THE DISTRICT OF COLUMBIA

DOROTHY Y. DOUGLAS, Plaintiff, v. MARSHALL HEIGHTS COMMUNITY DEVELOPMENT ORGANIZATION, INC. Defendant.	Civil Action No.: 5299-02 Judge Natalia Combs-Greene Next Event: Dispositive Motions 11/28/2002

ORDER

This matter came before the Court on Defendant's Motion for Summary Judgment. Upon consideration of the Defendant's Motion, any opposition thereto, and any reply, and for good cause shown, it is hereby

ORDERED that the Defendant's motion is GRANTED, and it is

FURTHER ORDERED that judgment is entered in favor of the Defendant.

Entered this _____ day of _____, 2002.

_____
Natalia Combs-Greene
Superior Court Judge

Copies to:

Dorothy Y. Douglas
4401 Minnesota Avenue, N.E.
Washington, D.C. 20019

John E. Scheuermann
Elizabeth Menist
Scheuermann & Terhune
700 E Street, S.E.
Washington, D.C. 20003

Superior Court of the District of Columbia
CIVIL DIVISION

RECEIPT NO. [illegible] DEPARTMENT OF CORRECTIONS
DEC 18 2002
Superior Court of the District of Columbia
Washington, D.C.

Dorothy Y Douglas, Plaintiff

vs.

Marshall Heights Community Development Organization, Defendant

No. 02 CA 5299

WAIVED

MOTION - (Pro-Se)

MOTION OF: ~~Dorothy Douglas~~ Amended to Pltf & Defendants MH CDO for Claim Summary Judgement

(State briefly what you want the Court to do)

Printed name: Dorothy Y. Douglas	Signature: Dorothy Y Douglas
Address: 4401 Minnesota Ave NE	Home phone no. 202-396-6491
	Business phone no.

CERTIFICATE OF SERVICE

On December 8, 20 02 I mailed this motion to all the lawyers in the case, the plaintiff(s) and the defendant(s) who do not have lawyers, as listed below:

Name: Elizabeth Mentzer	Name:
Address: 700 E Street SE Washington D.C. 2003	Address:

Dorothy Y Douglas
Pro Se
Signature

POINTS AND AUTHORITIES

(Write the reasons why the Court should grant your motion and include Court rules, laws and cases, if any, that support your reasons.)

See Attached

Dorothy Y Douglas
Pro Se
Signature

Form CV-393/Dec 00

Dorothy J. Douglas
v. Plaintiff
Marshall Heights Community Development
Organization Inc
Adversed Opposed Summary Judgement Claim
By defendant MHCDO

02CA5299

Page 18. Trangible Evidence and Evidence

Lucy v. Zehmer
Buyer of real estates (P) v. Seller (D)
Va. Sup Ct. 196 Va. 493, 84 S.E.2d 516 (1954)

MHCDO Mr. Lloyd D. Smith himself drew up the writing written letter date September 25 1998. MHCDO made a Statement On behalf of Ms Douglas, our Organizator will be providing the assistance needed to locate and transition a larger home in order to maintain the custody of her foster children. MHDO is proposing the Sale of current home and to utilize those funds to build a home suit. The process will take at the least six months to complete. We understand that Ms Douglas is under a court order to locate appropriate housing. It is our hope that this will support our petition before the courts to afford Ms Douglas the additional time needed to accomplish this mandate to me that communicated acceptance offer and intent our conversation constituted a valid contract. Resulting in the formation of a binding agreement and writing written letter agreement.

Proposing means to offer or intend. IF his words and acts, judged by a reasonable standard manifest an intention to agree to the matter in question, then that agreement is established

motion of Dawkins
v. Plaintiff
Marshall Heights Community Development
Organization Inc
Amended Oppose Summary Judgement Claim by defendant
MHCDO

Page 19. Note for the Record: Unable to hear the court for the dispositions. The transcript as transcribed should read 1. Other Income Child support 2. My Lloyd Smith not Mr. Lewis Smith. 3. Ms Justice Kender other party realator her present or intendiate not to exercise my fair housing right to file claim with the Court. See Statutes for Child Supp. Practice of Relatation Centuries
Sec. 818. (42 U.S.C. 3617) Interference, coercion, or intimidation; enforcement by civil action
It shall be unlawful to coerce, intimidate, threaten or interfere with any person in the exercise or enjoyment of, or on account of his having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected by section 803, 804, 805, or 806 of this title. Seeing I was not at time at home & her party included Ms Michele Frazier called and sent for her adult daughter and daughter male friend to harm my 13 year old son threaten him as well.
Ms Michele Frazier is under a Protection Order #02-0004526. She violated the civil protection order. This occurred while Bible Study at Church I felt unease and departed about 7:00 p.m. because Bible Study from 6-9:00 p.m. to learned that this happen upon coming home next day file police report and after seeing the report appear Ms. Michele Frazier moved from 4426 Kane Pl. NE days later. Continuation pattern
[illegible] substance or [illegible]

Cathy J. Douglas
Plaintiff
Marshall Heights Community Development
Organization Inc.

Amended Opposition Summary Judgement Claim by
Defendant MHEBO

age 20

Practice Express Statement Preference
The defendant Marshall Community Development
Inc, expresed the more foster children
I obtain the more money I got. See attached
The receipt of the two foster Children enrolled
into Our Lady Queen of Peace and the D.C.
Teachers Federal Credit Union Statement
Of balance available over $2,000.00 dollars.
The Social worker stated the Government
do not pay for private School. The two
can't go to my Towing.
Note: Government of the District of the Columbia
Information Exchange date October 2, 1995 States.
This action took place in the family Division of
D.C. Superior Court due to the maternal grandmother
failure to Comply with court order as the
Children Caretaker. My Husband the Children
attorney asked me to take the 4 Children so
they would not be taken away because A
was the maternal great aunt. This was
no way a profit of more children.
Practice of Relator's Conduct
When it got close to court to file claim
the worse things became: Unknown smoke
Substance coming into house causing 13 year
Son to choke and unable to breath. Kenneth Coleman
throwing unknown substance into yard, on shoes
and Car early as 1:00 am 2:30 am. The neighbors
also Gather together plotting to harm us. Even as my
grandson rest. My son has Asthma.

Mary V. Higgins
Plaintiff
Marshall Heights Community Development
Organization. Inc
Amended Opposition Summary Judgement Claim by
Defendant MHCDO.

page 21. Under the Fair Housing Act: As amended, Effective
March 12, 1989 sec 800 (42 U.S.C. 3601 note) Short
Title. This title may be cited as the "Fair Housing
Act" sec 801 [42 U.S.C 3601].
The Department of Housing and Urban Development enforces
the Fair Housing Act and other federal laws that
prohibit discrimination and the intimidation of people
in their homes. These laws cover virtually all
housing in the United States - private homes, apartments,
buildings and condominium developments and nearly
all housing transactions, including the rental
and sale of housing and the provision of mortgage
loans. New immigrants, minorities, people with
disabilities and denied housing because of unfair
housing discrimination. Equal access to rental
housing and homeownership is the cornerstone
of this nation's housing policy. Under the Fair
Housing Act, it is against the law to. Refuse to
rent to you or sell you housing, Tell you housing
is unavailable when in fact it is available, Set
different terms, conditions or privileges for sale or
rental a dwelling, Provide different housing services
or facilities, Conduct property appraisals in a
discriminatory manner, Refuse to provide you
with information regarding mortgage loans, deny a
mortgage loan or impose different terms or conditions
on a mortgage loan and Harass, coerce, intimidate
or interfere with anyone exercising or assisting
someone else with her/his fair housing rights.

Dorothy M. Douglas
Marshall Heights Community Development
Organization Inc
Amended Opposition Summary Judgment Claim by
defendant MHCDO

Page 22 Under the Fair Housing Act

Housing discrimination is not only illegal it contradicts in every way the principles of freedom and opportunity we treasure as Americans. The Department of Housing and Urban Development is committed to ensuring that for everyone seek a place to live all housing fair Housing.

Respectfully submitted
Dorothy M Douglas
By Dorothy M Douglas
4403 Nash Place SE
Washington, D.C. 20019
(202) 396-0821
Pro, Se

CERTIFICATE OF SERVICE

I hereby certify I sent a true Copy of the foregoing Report additional Documents Opposing the Defendants Marshall Heights Community Development Organization Inc Claims to Plaintiff on this day 18 December, 2012 sent by first-class mail, postage prepaid to Elizabeth Mentzer 700 E Street, SE Washington D.C. 20003

Dorothy M Douglas
Pro, Se

May 19, 2000

TO: United State Court of Appeals
FROM: Dorothy Y. Douglas
Case: Bessye Neal et, al District of Columbia et, al
Case No: 99-7140-99-7161, et, al
Subject: Motion of Rehearing Case.

To the Honorable Courts of Appeals
I Dorothy Y Douglas, request to file a motion of rehearing.
I would appreciate it if the Court would take this request into consideration. I have been sick running back in forth to the doctor the reason for not submitting this request in a timely manner and please grant my request. You will find all sufficient evidence was presented that supports my case.

Copy!!

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA

BESSYE NEAL, et al.,	
Plaintiffs,	
v.	Civil Action No. 93-2420 (RCL)
DIRECTOR, D.C. Department of Corrections, et al.,	Claim of 25 Claimants as follows:
Defendants.	
	Claim Nos. 6, 30, 49, 50, 52, 54, 60, 68, 72, 77, 88, 99, 102, 105, 133, 144, 162, 163, 168, 201, 210, 224, 267, 272, 288

FILED
MAY 1 1996
Clerk, U.S. District Court
District of Columbia

NOTICE OF FILING

The District of Columbia and the Director, D.C. Department of Corrections ("defendants"), filed Defendants' Motion To Dismiss 25 Claimants For Failure To Meet The Class Designation, Or In The Alternative, For Summary Judgment on May 1, 1996. In connection with their filing, the defendants hereby submit both a notice of filing and a supplemental certificate of service. The defendants hereby note for the record the following typographical errors contained in their submission:

1. In any instance where the number of claims subject to the motion is listed as "26" should be replaced by "25" including pg. 3 of the Motion and pgs. 3 and 14 of the Memorandum of Points and Authorities.

2. The claimants set forth in the caption of the Motion is correct and should replace the caption for the Memorandum of Points and Authorities in Support and the proposed Order.

814

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA

CMHT
COPY

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fs,
artment of
nts.

Civil Action No.
93-2420 (RCL)

FILED
JAN 0 8 1999
Clerk, U.S. District Court
District of Columbia

ORDER AMENDING CONSENT DECREE

set forth in this Court's order of January 28, 1998, the following language

ms of the consent decree and made part of the final decree if it is approved

inal approval of the Consent Decree, all preliminary injunctive relief

ly awarded to individuals by the Court shall become permanent relief as

derlying claim addressed by the preliminary injunction."

Royce C. Lamberth 1/8/99

Royce C. Lamberth
United States District Judge

1355

I also spoke to Ms. Mary Foster today and July 11, 2000 informing her had called several times but awaiting his call Mr. Friedman not knowing I was talk to Mr. albert Herring. Ms Foster requested I follow up a letter Major Anthony Williams again concerning my concerns and what I encountered.
Mr Albert Herring called later there was neglect to say he was returning my call to discuss my concerns on telephone but he was on his way home. he promise he would call the recurring call later. I did not wish to discuss this on the phone but requesting appt to meet w/ him. He read over my letter and was to get back on Monday and would tell me then what his decision would be & tell me when I could come pick them up. In early Conversation with Dora he got my letter because Daniel Friedman said he gave it to her.

* I Fax update Credit report, letter saying I sick and other documents to Ms Bottin Farwell. Aisle was still disapprove the loan Ms Farwell said that it is a lot of paper work to be done and they did want to get the process going fine it not approve I told her that Beauty Salon was paid in full but stated this is what she want from me stating I was paid and I had to 12 mos. to get my Wards Charge Account corrected to show it Paid in full on time w/ payments to pay in full and send a letter showing reason for late. I have a great concern if those FNMC is finding ways to gave me this loan Ms Farwell never told at all that would have effect on my getting the loan but make payments on time & any of our decision. Called Bradford no response and visit