

From: Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson>";
(b)(6) (b)(6) </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Hairston>";
"Fain, Jennifer </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Fainj>";
"Cooper, Joyce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Cooperj>"
Subject: FW: Agency Actions for OIG report "Audit of the Federal Housing Finance Agency's Consumer Complaints Process" , AUD-2011-001, June 21, 2011
Date: 2011/10/05 11:05:10
Priority: Normal
Type: Note

Rus:

Based upon mine and Laura Roberson's review of the attached document, this document is a "status" memo which outlines the Agency's actions in progress and yet to be taken. Since the Agency has not completed all of its actions for any given recommendation, FHFA-OIG doesn't need to confirm whether the actions implemented actually address the recommendation and whether they are working properly. Thus, no OIG recommendations need to be closed at this time. Given this and with your approval,

(b)(5)

Heath

From: Wolfe, William
Sent: Monday, October 03, 2011 7:07 AM
To: Roberson, Laura (Laura.Roberson@fhfa.gov)
Subject: FW: Agency Actions for OIG report "Audit of the Federal Housing Finance Agency's Consumer Complaints Process" , AUD-2011-001, June 21, 2011

Laura:

Please see the e-mail below. If your schedule permits, can you take a look at the attachment and let me know by COB on Wednesday, October 5, whether the actions taken are responsive to our recommendations. Based upon my quick read

(b)(5)

Let me know your thoughts and thanks!

Heath

From: Rau, Russell
Sent: Friday, September 30, 2011 4:15 PM
To: Wolfe, William

Cc: (b)(6) Fain, Jennifer; Cooper, Joyce
Subject: FW: Agency Actions for OIG report "Audit of the Federal Housing Finance Agency's Consumer Complaints Process" , AUD-2011-001, June 21, 2011

We need to review and see if these actions are responsive so that we can close the recommendations.

This is the process I would like to use in the future. Thanks.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: Niedzolkowski, Denise
Sent: Friday, September 30, 2011 4:07 PM
To: Rau, Russell
Cc: Burns, Meg; Eldarrat, Christine; David, Mark; Crandlemire, Bruce; Major, John
Subject: Agency Actions for OIG report "Audit of the Federal Housing Finance Agency's Consumer Complaints Process" , AUD-2011-001, June 21, 2011

Please find subject memorandum attached.

Denise Niedzolkowski
Office of Housing and Regulatory Policy
Federal Housing Finance Agency
1700 G Street NW
Washington, DC 20006

(b)(6)

Sender: Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>";
(b)(7)(C) </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Hairstonv>";
"Fain, Jennifer </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Fainj>";
"Cooper, Joyce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Cooperj>"

Sent Date: 2011/10/05 11:05:09

Delivered Date: 2011/10/05 11:05:10



MEMORANDUM

TO: Russell A. Rau
Deputy Inspector General for Audits

FROM: Meg Burdette
Senior Associate Director
Office of Congressional Affairs and Communications (OCAC)

SUBJECT: Agency Actions for OIG Report "Audit of the Federal Housing Finance Agency's Consumer Complaints Process, AUD-2011-001", June 21, 2011

DATE: September 30, 2011

Background

The Office of Inspector General (OIG) completed the "Audit of the Federal Housing Finance Agency's Consumer Complaints Process, AUD-2011-001" on June 21, 2011. The report included three recommendations for management to consider. The agency submitted a written response to the recommendations that were included in the report (see attachment). In the response, management agreed with the three recommendations and has taken action. The status of actions taken is outlined in the following section.

FHFA ACTIONS TO ADDRESS RECOMMENDATIONS

This section outlines FHFA's actions completed thus far, actions currently in process, and future actions to be taken including expected completion dates.

Recommendation 1A: Design and implement written policies, procedures, and controls governing the receipt, processing, and disposition of consumer complaints that:

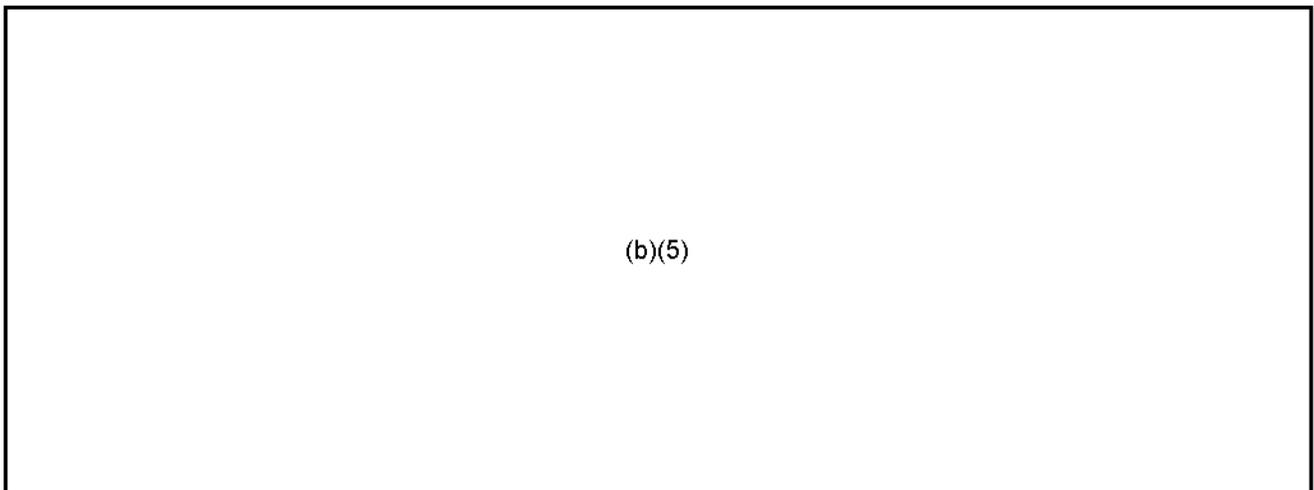
1. Define FHFA's and the Enterprises' roles and responsibilities regarding consumer complaints;
2. Require the retention of supporting documentation for all processing and disposition actions;
3. Require a consolidated management reporting system, including standard record formats and data elements, and procedures for categorizing and prioritizing consumer complaints;
4. Ensure timely and accurate responses to complaints;
5. Facilitate the analysis of trends in consumer complaints received, and use the resulting analyses to mitigate areas of risk to the Agency;
6. Safeguard personally identifiable information; and
7. Ensure coordination with FHFA-OIG regarding allegations involving fraud, waste, or abuse.

7. Ensure coordination with FHFA-OIG regarding allegations involving fraud, waste, or abuse.

FHFA Actions Completed:

1. In practice, FHFA has clearly defined what its role and responsibilities are relative to the Enterprises. They have been defined in the Consumer Communications update to the www.fhfa.gov site, and will be articulated in the Consumer Communications Policy and Procedures that are scheduled to be completed by 12/31/11.
2. A process has been established to retain supporting documentation (including notes from telephone calls) for all consumer communication received by staff in the Consumer Communications Group. That documentation is being uploaded to Trakker, and will be retained for a time period that complies with FHFA records management policy.
3. Effective on and after June 1, 2011, all new communication (phone calls, letters, faxes, and emails) is being entered into a single central system, Trakker. With entry of a complaint/inquiry from an individual, specific data elements are being entered for tracking and reporting by complainant. FHFA is in the process of researching the acquisition of a Client Management System (CMS) as a longer-term management reporting system.
4. Controls have been put in place to review and respond to a complaint/inquiry within 30 calendar days of receipt. The actual timeframe is significantly less with priority given to time-sensitive events; e.g., a pending foreclosure, eviction or property sale.
5. Controls have been put in place to measure the complainant volume from all sources. As of July 1, 2011, volume measurements are more representative of the actual volume and exceed previously reported volume.
6. OCAC ensures the appropriate handling of communications that contain personally identifiable information (PII), and continues to work with Records Management to enhance controls.
7. Effective June 1, 2011, all consumer-related FHFA OIG hotline referrals in process and new referrals received were readily identified and managed. A centralized process has been established. Those referrals are received, reviewed, assigned to an Enterprise (if applicable) and tracked through to closure with both FHFA and the FHFA OIG.

FHFA Actions Currently in Process



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FHFA Future Actions To Be Taken

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Recommendation 1B: Assess the sufficiency of allocated resources, inclusive of staffing, in light of the additional controls implemented to strengthen the consumer complaints process.

FHFA Actions Completed:

On June 16, 2011, FHFA assigned an Executive Advisor, with the appropriate background and expertise, the responsibility for Consumer Communications within the Office of Congressional Affairs and Communication. Support is also being provided by the OCAC Executive Assistant.

FHFA Actions Currently in Process:

(b)(5)

Recommendation 1C: Determine if there are unresolved consumer complaints alleging fraud to ensure that appropriate action is taken promptly.

FHFA Action Completed:

FHFA Action Completed:

FHFA's OGC met with the OIG staff to discuss the review of the 27 of 500 complaints that alleged fraud. FHFA's OGC submitted notes of its reviews of those complaints to the OIG. Per agreement with the OIG's Chief Counsel, the OIG would identify any consumer complaints alleging fraud that would merit referral to the Justice Department for action.

Cc: Steve Cross, Acting Chief Operating Officer
Bruce Crandlemire, Senior Advisor for IG Operations

From: (b)(6)

To: "Rau, Russell </O=HFHA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: Complaints Audit

Date: 2011/03/19 19:35:07

Type: Note

Hi Russell

I have read the draft report that you gave me on Friday. Its very well written and much improved from the first document-thank you! Obviously, a lot of work went into this over the past week and the document needs little line editing . My comments as set forth below are also intended to address some broader issues and to ensure that the report reflects the voice, tone, standard and the message that I want the OIG to be conveying to the agency, the taxpayer, and the Hill as a new Office of Inspector General. I will be sending you a close to final draft of the evaluation on exec comp, which I think accurately captures the tone and writing style I would like this audit to reflect. To maximize the limited time we have to complete this task, I would like to assign Bill Stapleton (who spends part time in policy shop) to work with you or Heath on editing the document (let me know what you think). Bill was my assistant chief at the DOJ Fraud Section and has a good grasp of my style and objectives. Here are my comments;

(b)(5)

(b)(5)

I am available to chat about this at your convenience. I can be reached by cell at (b)(6)

Sender: (b)(6)

Recipient: "Rau, Russell </O=HFFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/03/19 19:34:51

Delivered Date: 2011/03/19 19:35:07

From: Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"
CC: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Subject: RE: the ignored allegations against TBW

Date: 2011/03/21 18:50:18

Priority: Normal

Type: Note

Russell and Heath - - - Here's a beginning TBW draft that we can modify as needed tomorrow. I'll finish my review of pages 8 through 13 and have it for you then too. It was a pleasure working with you guys today. - - Bill

(b)(5)

(b)(5)

Sender: Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>

Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Sent Date: 2011/03/21 18:50:16

Delivered Date: 2011/03/21 18:50:18

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Receipt, Processing, and Disposition of Complaints



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**AUDIT REPORT: 2011-AUD-
000X**

DATED: MARCH XX, 2011

Page 012 of 372 to Page 032 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Stapletonb>"
Subject: Re: Draft Audit Report re FHFA's Receipt Processing Disposition of Complaints (REV-4) (3)
Date: 2011/03/21 21:55:58
Type: Note

Em:

I'm incorporating yours, Mr. Linick's, and Bill's comments into the draft report. My plan is to have this done tomorrow morning. Thanks!

From: DiSanto, Emilia
Sent: Monday, March 21, 2011 09:42 PM
To: Rau, Russell; Wolfe, William
Cc: Stapleton, Bill
Subject: Draft Audit Report re FHFA's Receipt Processing Disposition of Complaints (REV-4) (3)

Well I played a bit more –please take what you will. Would like to read a cleaned up version in the am—is that possible? Thanks lots

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
Recipient: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Stapletonb>"
Sent Date: 2011/03/21 21:55:57
Delivered Date: 2011/03/21 21:55:58

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

To: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Stapletonb>"

CC: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: Latest Version of HHFA-OIG's Draft Audit Report re HHFA's Receipt, Processing, & Disposition of Complaints

Date: 2011/03/22 11:29:48

Importance: High

Priority: Urgent

Type: Note

Let me know if you have any questions and thanks!

Heath Wolfe, Acting Director
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC

Phone:

Fax #:

Cell #:

(b)(6)

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Stapletonb>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/03/22 11:29:47

Delivered Date: 2011/03/22 11:29:48

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Receipt, Processing, and Disposition of Complaints



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**AUDIT REPORT: 2011-AUD-
000X**

DATED: MARCH XX, 2011

Page 036 of 372 to Page 058 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Stapleton, Bill </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>"
CC: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Subject: ? on TBW wrap up sentence

Date: 2011/03/22 17:50:24

Priority: Normal

Type: Note

(b)(5)

(b)(5)

Sender: Stapleton, Bill </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Sent Date: 2011/03/22 17:50:23

Delivered Date: 2011/03/22 17:50:24

From: DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=DISANTOE>

To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: RE: ? on TBW wrap up sentence

Date: 2011/03/22 17:52:30

Priority: Normal

Type: Note

aok

From: Rau, Russell
Sent: Tuesday, March 22, 2011 5:52 PM
To: DiSanto, Emilia; Stapleton, Bill; Wolfe, William
Cc: Linick, Steve
Subject: RE: ? on TBW wrap up sentence

We will be adding it.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: DiSanto, Emilia
Sent: Tuesday, March 22, 2011 5:51 PM
To: Stapleton, Bill; Rau, Russell; Wolfe, William
Cc: Linick, Steve
Subject: RE: ? on TBW wrap up sentence

Good stuff---what do you think Russ?

From: Stapleton, Bill
Sent: Tuesday, March 22, 2011 5:50 PM
To: Rau, Russell; Wolfe, William; DiSanto, Emilia
Cc: Linick, Steve
Subject: ? on TBW wrap up sentence

(b)(5)

(b)(5)

Sender: DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=DISANTOE>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/03/22 17:52:29

Delivered Date: 2011/03/22 17:52:30

From: Stapleton, Bill </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
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"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"
CC: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Subject: RE: ? on TBW wrap up sentence

Date: 2011/03/22 18:09:52

Priority: Normal

Type: Note

After wrestling with it for a while (b)(5)

(b)(5) Maybe at some point later, (b)(5) Steve and (b)(5)

(b)(5)

I did speak to Steve and (b)(5)

(b)(5)

Sender: Stapleton, Bill </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
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"Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>"

Sent Date: 2011/03/22 18:09:51

Delivered Date: 2011/03/22 18:09:52

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"

Subject: Rev-7
Date: 2011/03/22 18:56:03
Priority: Normal
Type: Note

Heath Wolfe, Acting Director
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 408-2972
Cell #: (202) 603-9668

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"
Sent Date: 2011/03/22 18:56:02
Delivered Date: 2011/03/22 18:56:03

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Complaints Process



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Page 065 of 372 to Page 085 of 372

Withheld pursuant to exemption

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of the Freedom of Information and Privacy Act

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: Latest Version

Date: 2011/03/23 17:03:11

Priority: Normal

Type: Note

Heath Wolfe, Acting Director
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 408-2972
Cell #: (202) 603-9668

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/03/23 17:03:09

Delivered Date: 2011/03/23 17:03:11

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Complaint Process



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AUDIT REPORT: 2011-AUD-0001

DATED: MARCH XX, 2011

Page 088 of 372 to Page 108 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Fain, Jennifer </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=FAINJ>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Smith, Frederick M. </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Smithf>";
(b)(6) </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=(b)(6)>
Subject: Fw: Baker Hostetler Report Survey No. 2011-12
Date: 2011/03/28 17:40:20
Type: Note

FYI - Attached is the 2006 FNMA internal report referenced in Friday's WSJ article.

From: Roberts, Kyle
Sent: Monday, March 28, 2011 05:08 PM
To: Capone, Joseph; Fain, Jennifer
Cc: Bloch, David; David, Mark; Major, John; Dickerson, Chris
Subject: Baker Hostetler Report Survey No. 2011-12

Greetings

This responds to your separate requests on Friday for this report. The markings on the copy were made by Fannie Mac personnel, not FHFA.

John and Mark—in the interest of time, I'm providing the report directly to the OIG and have included the survey number.

Kyle

Kyle D. Roberts
Associate Director
Office of Governance
FHFA
(202) 343-1120

Sender: Fain, Jennifer </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=FAINJ>
Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Smith, Frederick M. </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Smithf>";
(b)(6) </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=(b)(6)>
Sent Date: 2011/03/28 17:40:18
Delivered Date: 2011/03/28 17:40:20

From: Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>

To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"

Subject: REVISED NUMBERS

Date: 2011/03/29 14:15:44

Priority: Normal

Type: Note

(b)(5)

(b)(5)

(b)(5)

L

-

Laura P. Roberson, CPA

Federal Housing Finance Agency
Office of Inspector General – Audit
1625 Eye Street N.W.
Washington, D.C. 20006
Office: (202) 445-2151
BB: (202) 604-1018
Email: Laura.Roberson@fhfa.gov

(b)(5)

(b)(5)

Sender: Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"

Sent Date: 2011/03/29 14:15:43

Delivered Date: 2011/03/29 14:15:44

From: Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=LINICKS>

To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Date: 2011/04/07 13:52:01

Priority: Normal

Type: Note

Russell

Per our discussion today, this still needs polish on our end. However, I thought you might want to glance at the substance to see if there are any issues that stand out. Please let me know asap.

Sender: Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=LINICKS>

Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/04/07 13:51:59

Delivered Date: 2011/04/07 13:52:01

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Complaint Process



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AUDIT REPORT: 2011-AUD-0001

DATED: APRIL XX, 2011

Page 115 of 372 to Page 135 of 372

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From: Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>

To: "Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson|>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: Ongoing trial and additional guilty pleas / TBW

Date: 2011/04/13 17:35:06

Priority: Normal

Type: Note

Heath - the trial of the former TBW chairman, Lee Farcas, is now in its second week. He was on the stand yesterday and today so it's getting close to the end. Two other defendants have also entered guilty pleas since Steve sent you guys that earlier draft that I helped out on. Here's a copy of the old paragraph, and a suggested update. I hope it helps. – Bill

(b)(5)

Sender: Stapleton, Bill </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=STAPLETONB>

Recipient: "Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson|>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/04/13 17:35:04

Delivered Date: 2011/04/13 17:35:06

From: Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"
Subject: COMPLAINT UNIVERSE - TABLE
Date: 2011/04/14 11:05:37
Priority: Normal
Type: Note

Russ –

Attached is the Complaint Universe – Table I had previously submitted to you. However please note that some numbers have been revised.

L

Sender: Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>
Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"
Sent Date: 2011/04/14 11:03:33
Delivered Date: 2011/04/14 11:05:37

Page 139 of 372

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From: Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>
To: "Saddler, Bryan </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>"
CC: "Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfe>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Subject: COMPLAINTS REPORT - FURTHER INFORMATION
Date: 2011/04/15 17:18:21
Priority: Normal
Type: Note

Bryan –

Attached is my revised marked up version of the report. Per our conversation earlier today, I added (2) new comments to PAGE 7: Scope/Meth –

(b)(5)

(b)(5)

I'm about ½ way done so I'll have numbers on Monday.

Also I have attached the "table of numbers" that will help provide you some understanding as to what numbers are out there to be reports. The two in conjunction with HHFAInfo that are highlighted I'll fill in later.

As I mentioned before, Heath and I chatted this afternoon regarding the outstanding items from this morning. In case you two do not get to chat, I'll tell you what I told him....

- Footnote 6 (page 11) – please confirm

(b)(5)

- #4 (Page 13) –

(b)(5)

- #4 (page 14) –

(b)(5)

- #4 (page 14) – the statement:

(b)(5)

I think that was it ...if I missed something definitely talk with Heath as I responded to everything he mentioned. You can email me this weekend and I'll try to get back to as soon as I can.

L

Sender: Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>

Recipient: "Saddler, Bryan </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>";
"Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/04/15 17:18:19

Delivered Date: 2011/04/15 17:18:21

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Complaint Process



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AUDIT REPORT: 2011-AUD-0001

DATED: APRIL XX, 2011

Page 143 of 372 to Page 167 of 372

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From: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson>"

Subject: Complaints Audit

Date: 2011/04/17 16:29:58

Priority: Normal

Type: Note

Folks: This incorporates your requested changes (I am waiting to hear back from Bill on two issues that you raised; I'll report back when I hear from him). Please give the revised draft a look, before I pass it to the IG. I could use some help on item 5 on page 12. You'll remember that we split 5 into 5 and a new 6.

(b)(5)

Thanks,

Bryan Saddler,
Chief Counsel
Office of Inspector General
Federal Housing Financial Agency
1625 I Street, N.W.
Room 7035
Washington, DC 20006
Telephone: (202) 408-2577
Bryan.Saddler@FHFA.GOV

Sender: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson>"

Sent Date: 2011/04/17 16:29:56

Delivered Date: 2011/04/17 16:29:58

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AUDIT REPORT: 2011-AUD-0001

DATED: APRIL XX, 2011

Page 170 of 372 to Page 193 of 372

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From: Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>"
Subject: COMPLAINTS REPORT: FINAL NUMBERS
Date: 2011/04/20 16:10:22
Priority: Normal
Type: Note

To All –

Sorry for the recalled message but just as I hit send I thought of a number that wasn't represented. The table and footnotes have been revised one last time...please advise if there is a number missing that needs to be reported or if any of the explanations do not make sense.

L

Sender: Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=ROBERTSONL>
Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>"
Sent Date: 2011/04/20 16:10:21
Delivered Date: 2011/04/20 16:10:22

Page 195 of 372

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(b)(5)

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=RobertsonI>"
Subject: FW: Latest Version of Complaints Draft Audit Report
Date: 2011/04/22 08:44:46
Priority: Normal
Type: Note

Rus:

As requested, this is the latest version of the subject item so use this when you conduct your review.

Heath

From: Wolfe, William
Sent: Wednesday, April 20, 2011 2:00 PM
To: Rau, Russell
Cc: Saddler, Bryan; Roberson, Laura
Subject: Fw: Latest Version of Complaints Draft Audit Report

Please use this version when editing. Thanks!

From: Saddler, Bryan
Sent: Wednesday, April 20, 2011 01:50 PM
To: Wolfe, William
Cc: Roberson, Laura
Subject: FW: Latest Version of Complaints Draft Audit Report

Okay I accepted most of your changes and edited section 5. Why not have Russ work off of this.
Thanks, B

From: Wolfe, William
Sent: Tuesday, April 19, 2011 10:40 PM
To: Rau, Russell
Cc: Roberson, Laura; Saddler, Bryan
Subject: Latest Version of Complaints Draft Audit Report

Russ:

I completed my edits of the subject item. Laura still has some final numbers to include in the report which she will provide to us tomorrow. My

edits are in Track Changes. Let me know if you have any questions or need anything else.

Heath Wolfe, Director of Housing Mission Management
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 445-2075
Cell #: (b)(6)

Sender: Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=RobertsonI>"

Sent Date: 2011/04/22 08:44:44

Delivered Date: 2011/04/22 08:44:46

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Complaint Process



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AUDIT REPORT: AUD-2011-0001

DATED: MAY XX, 2011

Page 200 of 372 to Page 226 of 372

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From: DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=DISANTOE>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>"
Subject: the letter to Fannie and Freddie on the complaints process
Date: 2011/05/05 13:04:41
Priority: Normal
Type: Note

Russ, I wanted to get back to you on our conversation about the letters that were prepared on the receipt, processing, and disposition of complaints that were addressed to Fannie and Freddie. All is well with Audit preparing an email to your liaisons at the GSEs as we discussed...thanks again..

PS-good luck on the flight back! ☺

Sender: DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=DISANTOE>
Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>"
Sent Date: 2011/05/05 13:04:40
Delivered Date: 2011/05/05 13:04:41

From: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
To: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"

Subject: Complaints Audit
Date: 2011/05/22 20:16:31
Priority: Normal
Type: Note

Folks: Here is the complaints audit with: the IG's comments integrated; the Agency items that we agreed to consider reflected; all changes smoothed and connected; and the crap that Track Changes causes polished. Enjoy, Bryan

From: Linick, Steve
Sent: Thursday, May 19, 2011 12:10 PM
To: Saddler, Bryan
Subject:

Sender: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
Recipient: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"

Sent Date: 2011/05/22 20:16:29
Delivered Date: 2011/05/22 20:16:31

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Consumer Complaints Process



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AUDIT REPORT: AUD-2011-001

DATED: JUNE XX, 2011

Page 230 of 372 to Page 257 of 372

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From: Pollard, Alfred </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=APOLLARD>
To: "Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"
CC: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Major, John </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Majorj>";
"Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>"

Subject: RE: OFHEO Complaints

Date: 2011/05/23 09:55:57

Priority: Normal

Type: Note

Thanks for your note.

My best recollection is that OFHEO did not receive many consumer complaints before 2008. Where it did, I believe most related to evictions that OFHEO indicated were governed by state law and not within the ambit of OFHEO authority or even GSE controls. I do not recall fraud cases coming in from the consumer side, but rather under reporting pursuant to our mortgage fraud rule. The rise of consumer complaints began as defaults on certain subprime products presented homeowners with foreclosure proceedings. Since state foreclosure timelines are so long, I recall that the actual receipt of complaints began in earnest in 2008-2009. In sum, I do not recall a specific allegation of fraud, waste or abuse, but rather an evolution of complaints from a limited number to a larger number as foreclosures in 2008 and particularly dissatisfaction with the HAMP process emerged in 2009. This occurred after the creation of FHFA.

As we discussed, I believe many allegations of fraud made to FHFA were brought as a sense of frustration and outrage grew, however, several were referred to the Enterprises. [As to the 27 you highlighted at the meeting (under FHFA) as soon as I receive them I will review them.]

[NOTE: As to waste, fraud and abuse, it might be beneficial if

(b)(5)

Alfred

From: Wolfe, William
Sent: Saturday, May 21, 2011 7:46 PM
To: Pollard, Alfred
Cc: Rau, Russell; Major, John; Saddler, Bryan
Subject: FW: OFHEO Complaints

Mr. Pollard:

As we discussed this afternoon, do you have any information/documentation that is responsive to the request below? Please advise and thanks!

Heath Wolfe, Director of Housing Mission Management
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 445-2075
Cell #: (b)(6)

From: Wolfe, William
Sent: Tuesday, May 17, 2011 10:50 AM
To: Major, John; David, Mark
Cc: Roberson, Laura (Laura.Roberson@fhfa.gov); Crandlemire, Bruce; Rau, Russell (Russell.Rau@fhfa.gov)
Subject: FW: OFHEO Complaints

John/Mark:

FYI since Bruce is out this week. Please advise as to an anticipated receipt date of the requested info (hopefully by COB May 24, 2011, if possible). Thanks!

Heath Wolfe, Director of Housing Mission Management
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 445-2075
Cell #: (b)(6)

From: Rau, Russell
Sent: Tuesday, May 17, 2011 7:49 AM
To: Crandlemire, Bruce
Cc: Wolfe, William
Subject: OFHEO Complaints

Bruce – We would like to determine if OFHEO received any consumer complaints, particularly concerning allegations of fraud, waste and abuse. This question came up in the course of reviewing the draft complaints report that we recently forwarded for comment. In fact, one of the recommendations deals with performing a “look-back” to see if there are any consumer complaints received by OFHEO that warrant action. I am not sure if the records are available or of the role that HUD may have played in processing complaints received by OFHEO. Please find out for us if there is a point of contact on this subject that we can talk to. Thanks.

Russell A. Rau
Deputy Inspector General for Audits

**Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167**

Sender: Pollard, Alfred </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=APOLLARD>

Recipient: "Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Major, John </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Majorj>";
"Saddler, Bryan </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>"

Sent Date: 2011/05/23 09:55:54

Delivered Date: 2011/05/23 09:55:57

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"

Subject: Revised Complaints Report with OA's Changes

Date: 2011/05/23 14:48:25

Priority: Normal

Type: Note

Heath Wolfe, Director of Housing Mission Management
Federal Housing Finance Agency
Office of Inspector General-Audit
Washington, DC
Phone #: (202) 408-2588
Fax #: (202) 445-2075
Cell # (b)(6)

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertsonl>"

Sent Date: 2011/05/23 14:48:24

Delivered Date: 2011/05/23 14:48:25

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Consumer Complaints Process



NOTICE – THIS DRAFT CONTAINS CONFIDENTIAL OIG INFORMATION – INTERNAL PREDECISIONAL FOR OFFICIAL USE ONLY

This document is a draft of a proposed report of the Office of Inspector General (OIG). It was prepared by OIG staff as a basis for obtaining advance review and comment by those having responsibilities concerning the subjects discussed in the draft. The draft is subject to revision.

Recipients of this draft must not, under any circumstances, show or release its contents for purposes other than official review and comment. At all times, the report must be safeguarded to prevent publication or other improper disclosure of the information contained herein. This draft and all copies thereof remain the property of, and must be returned on demand to, OIG. This draft is not releasable outside the FHFA without the approval of the Inspector General.

AUDIT REPORT: AUD-2011-001

DATED: JUNE XX, 2011

Page 263 of 372 to Page 290 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Subject: Complaints Audit - Post Exit Final, attached
Date: 2011/05/24 11:30:06
Priority: Normal
Type: Note

Bryan Saddler,
Chief Counsel
Office of Inspector General
Federal Housing Finance Agency
1625 I Street, N.W.
Room 7035
Washington, DC 20006
Telephone: (202) 408-2577
Bryan.Saddler@FHFA.GOV

Sender: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Sent Date: 2011/05/24 11:29:59
Delivered Date: 2011/05/24 11:30:06

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Consumer Complaints Process



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AUDIT REPORT: AUD-2011-001

DATED: JUNE XX, 2011

Page 293 of 372 to Page 320 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

FEDERAL HOUSING FINANCE AGENCY OFFICE OF INSPECTOR GENERAL

Audit of the Federal Housing Finance Agency's Consumer Complaints Process



NOTICE – THIS DRAFT CONTAINS CONFIDENTIAL OIG INFORMATION – INTERNAL PREDECISIONAL FOR OFFICIAL USE ONLY

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AUDIT REPORT: AUD-2011-001

DATED: JUNE XX, 2011

Page 322 of 372 to Page 348 of 372

Withheld pursuant to exemption

(b)(5)

of the Freedom of Information and Privacy Act

From: Saddler, Bryan </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
To: "Crandlemire, Bruce </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>"
CC: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"DeMarco, Edward </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Demarcoe>"
Subject: Draft Complaints Audit
Date: 2011/05/25 18:42:33
Priority: Normal
Type: Note

Bruce: Your message surprised me: one cannot reasonably suggest that the process has not been fair. HHFA was well aware of HHFA-OIG's draft findings long before the issuance of the draft audit; and HHFA will effectively have three weeks to respond to the draft report. Aside from editorial changes, the only substantive differences between the May 13, 2011, and May 24, 2011, versions of the draft report are the addition of a bullet to the recommendations and revisions to the seventh subheading of the finding. The change to the subheading was made at HHFA's request on the basis of information provided during the May 20, 2011, exit conference.

Regarding HHFA-OIG's general procedures for obtaining comments on its draft reports of audits and evaluations, we will continue to communicate with management throughout the assignment in the spirit of a "No surprises." As findings, conclusions and recommendations, and ultimately the draft report are being developed, we will continue to meet with management to discuss our results. These meetings have included and will include sharing finding outlines, portions of the draft report, and other information. Because there should be no surprises, once the draft report is issued, we plan generally to request that management comment upon the draft report within 10 business days. We will endeavor to schedule a formal exit conference on or soon after the date that the draft report is issued. We expect to receive informal input on the draft report either at or separate from the exit conference, and will make revisions as we consider appropriate. If management encounters extraordinary circumstances that warrant an extension of the management comment period, we will entertain extension requests. This process complies with auditing standards concerning communications with management, and reporting the views of responsible officials.

With respect to HHFA-OIG's handling of the draft report of the complaints audit in particular, when we issued the draft on May 13th, we advised HHFA via e-mail that the draft report reflects the finding outlines that were presented to HHFA two months earlier at the March 3, 2011, exit meeting, and that we planned to schedule an exit conference shortly. HHFA staff responded to our e-mail: "Good, Thanks, Russ." Four business days later, on May 18, 2011, your staff expressed concern about the comment period, and stated that their perspective was that the comment period should start after the exit conference. We responded that we did not agree with their proposed approach, and reiterated that the comment period will begin with the issuance of

the draft report and that the exit conference should occur after the issuance of the draft report. (Indeed, I think an exit conference tends to be more effective, if management has the opportunity to study the draft report prior to the conference. If FHFA does not share this belief, then we can look to ensure that the issuance of draft reports is simultaneous with the exit conference.) The exit conference was on May 20th, and during the exit conference FHFA did not, in fact, request an extension of the comment period. Rather, during the exit conference FHFA management expressed general agreement with the findings and recommendations included in the report, and we discussed approaches for taking corrective action. Prior to the exit conference, however, FHFA requested an extension, and, despite not providing specific circumstances justifying an extension, we as a courtesy extended the comment due date from May 27, 2011, to June 3, 2011. Thus, I do not understand how you can challenge the fairness of our processes or request even more time to comment on the draft report. Thanks,

Bryan Saddler,
Chief Counsel
Office of Inspector General
Federal Housing Finance Agency
1625 I Street, N.W.
Room 7035
Washington, DC 20006
Telephone: (202) 408-2577
Bryan.Saddler@FHFA.GOV

From: Crandlemire, Bruce
Sent: Wednesday, May 25, 2011 06:37 AM
To: Rau, Russell
Cc: DeMarco, Edward; Linick, Steve
Subject: RE: Revised Draft Audit Report

Russ,

This is not really fair. We strongly believe that this is a new draft that the clock should be restarted.

Since we never had an exit conference with a reasonably completed set of draft findings, I think that, in the spirit of the communications with the auditee as called for in GAGAS, the clock should not be started until after the exit conference is held and a draft is issued pursuant to the comments received and changes made as a result of the exit conference.

My sense is that the OIG will be issuing a fair number of reports without agency comments to the draft if the OIG insists on this unusual and non-standard practice of issuing the drafts for official written comment before the exit conference. It would seem senseless to have the exit since FHFA will need to respond to draft issued.

Bruce

From: Rau, Russell
Sent: Tuesday, May 24, 2011 12:06 PM

To: Burns, Meg

Cc: Pollard, Alfred; Crandlemire, Bruce; Kinsey, Mark; Taylor, Mary Ellen; Major, John; Wolfe, William; Roberson, Laura; Saddler, Bryan

Subject: Revised Draft Audit Report

Based on our exit conference on Friday, May 20, 2011, we made revisions to the draft audit report issued to you for comment on May 13, 2011. The attached draft report contains those revisions. We have agreed to extend the comment period one week and request that your response be provided in both hardcopy and electronic format by June 3, 2011. However, it is important to note that we will continue to start the 10 business day comment period on the date the draft report is issued to FHFA management for comment and not the date of the exit conference as was suggested. We will consider formal requests for extensions to the comment period on a case-by-case basis but expect such requests to be the exception.

Your response should clearly state your concurrence, partial concurrence, or nonconcurrence with each of the recommendations. To the extent possible, you should state alternative actions for those recommendations with which you partially concur or nonconcur. For those recommendations with which you concur, your response should describe actions planned, in process, or completed and the respective expected completion dates. Your comments will be summarized in the body of the final report, as appropriate, and included in their entirety as a report appendix.

If you have questions concerning the revised draft report, please contact Heath Wolfe, Audit Director, at (202) 408-2588. We appreciate the courtesies extended to the OIG staff.

Russell A. Rau

Deputy Inspector General for Audits

Office of Inspector General

Federal Housing Finance Agency

1625 Eye Street, NW

Washington, DC 20006-4001

Voice: 202-445-2167

Sender: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>

Recipient: "Crandlemire, Bruce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"DeMarco, Edward </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Demarcoe>"

Sent Date: 2011/05/25 18:42:32

Delivered Date: 2011/05/25 18:42:33

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Subject: Re: Complaints Draft Report
Date: 2011/06/06 08:05:40
Type: Note

Great!

From: Rau, Russell
Sent: Monday, June 06, 2011 07:39 AM
To: Wolfe, William
Cc: Roberson, Laura; Cooper, Joyce; Beard, Michael; Fain, Jennifer
Subject: Re: Complaints Draft Report

We met with Mr. DeMarco and Bruce Crandlemire on Friday and they committed to providing the comments by today. We expect agreement with the recommendations. The meeting went very well and, after I explained our audit process using our flowchart, Mr. DeMarco agreed with our approach to handling reports and asked that we brief the senior staff. Bruce is setting up the meeting.

From: Wolfe, William
Sent: Sunday, June 05, 2011 11:07 PM
To: Rau, Russell
Cc: Roberson, Laura
Subject: RE: Complaints Draft Report

Rus:

Any update?

Heath

From: Rau, Russell
Sent: Friday, June 03, 2011 8:29 AM
To: Wolfe, William; Roberson, Laura
Subject: FW: Complaints Draft Report

FYI.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001

Voice: 202-445-2167

From: Rau, Russell
Sent: Friday, June 03, 2011 8:29 AM
To: Linick, Steve
Cc: Saddler, Bryan
Subject: FW: Complaints Draft Report

FYI. It looks like we will not be receiving the management comments by the due date of today and that this subject will be discussed at your meeting with Mr. DeMarco this morning. Note that they agree with the recommendations. Bryan's e-mail (attached) lays out our process and the points we made in response to Bruce's prior objections.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: Crandlemire, Bruce
Sent: Friday, June 03, 2011 8:08 AM
To: Rau, Russell
Subject: RE: Complaints Draft Report

Russ,

It's in process and I have seen a first cut. We will agree with all recommendations. It most likely will be early next week.

FYI, I am meeting with Meg this morning to discuss their action plan.

Ed and I will speak to Steve this morning about the requested draft response due date issue.

Bruce

Bruce N. Crandlemire, CPA
Advisor to the Director for IG Operations
Office 202.445.2089
Blackberry (b)(6)
Cell

From: Rau, Russell
Sent: Friday, June 03, 2011 7:50 AM
To: Crandlemire, Bruce

Cc: Major, John
Subject: Complaints Draft Report

Please let me know the status of the management comments on the subject draft. Thanks.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/06/06 08:05:39

Delivered Date: 2011/06/06 08:05:40

From: Burns, Meg </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=BURNSM>
To: "Crandlemire, Bruce </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>"
CC: "Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Kinsey, Mark </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=KINSEYM>";
"Major, John </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Majorj>";
"David, Mark </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Davidm>"
Subject: RE: Attached Image
Date: 2011/06/06 17:15:08
Priority: Normal
Type: Note

That's fine, but I don't think it's a bad practice to have info transmission centralized, for the benefit of all parties.

Steve and Russ, let me find the initial and flip to you.

From: Crandlemire, Bruce
Sent: Monday, June 06, 2011 4:53 PM
To: Burns, Meg
Cc: Linick, Steve; Rau, Russell; Kinsey, Mark; Major, John; David, Mark
Subject: Re: Attached Image

Meg,

The report was addressed to you and your office, not OBFM. The policy used for the Executive Comp report was that Pat sent it. Therefore, please transmit this to Steve Linick, Russ Rau with copies to OBFM(Kinsey, Major, David) and myself.

Thanks.

Bruce
The IG is waiting.

From: Burns, Meg
Sent: Monday, June 06, 2011 04:41 PM
To: Crandlemire, Bruce
Subject: RE: Attached Image

No. I sent it to your team to send. I think that this stuff should come from you guys, so that they are familiar with the practice of routing everything to and from HHFA through you all.

From: Crandlemire, Bruce
Sent: Monday, June 06, 2011 4:36 PM
To: Burns, Meg
Subject: Fw: Attached Image

Did you send this to Russ Rau at OIG?

From: Crandlemire, Bruce
Sent: Monday, June 06, 2011 02:35 PM
To: Burns, Meg
Cc: Taylor, Mary Ellen; Kinsey, Mark; Hayes, Paula; Major, John; David, Mark; DeMarco, Edward; Cross, Stephen
Subject: RE: Attached Image

Meg,

From my perspective, it's your response and you should send it.

Bruce

Bruce N. Crandlemire, CPA
Advisor to the Director for IG Operations
Office 202.445.2089
Blackberry (b)(6)
Cell (b)(6)

From: Burns, Meg
Sent: Monday, June 06, 2011 2:25 PM
To: Crandlemire, Bruce; Major, John; David, Mark
Cc: Taylor, Mary Ellen; Fiol, Maria; Kinsey, Mark; Hayes, Paula
Subject: FW: Attached Image

Bruce and Team – This management response is ready for submission to OIG. Let me know if you'd prefer that I send directly. Thx! Meg

From: Front Office Scanner [mailto:FrontOfficeScanner@fhfa.gov]
Sent: Monday, June 06, 2011 2:21 PM
To: Burns, Meg
Subject: Attached Image

Sender: Burns, Meg </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=BURNSM>

Recipient: "Crandlemire, Bruce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>";
"Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Kinsey, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Kinsey>";

{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=KINSEYM>";
"Major, John </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP
{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=Majorj>";
"David, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP
{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=Davidm>"

Sent Date: 2011/06/06 17:15:06

Delivered Date: 2011/06/06 17:15:08

From: Burns, Meg </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=BURNSM>
To: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Major, John </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Majorj>";
"David, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Davidm>";
"Crandlemire, Bruce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>";
"Kinsey, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=KINSEYM>";
"Hayes, Paula </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Hayesp>"
Subject: FW: Attached Image
Date: 2011/06/06 17:16:51
Priority: Normal
Type: Note

Steve and Russ,

Per my other message, here is the management response to the consumer complaints audit.

Meg

From: Burns, Meg
Sent: Monday, June 06, 2011 2:25 PM
To: Crandlemire, Bruce; Major, John; David, Mark
Cc: Taylor, Mary Ellen; Fiol, Maria; Kinsey, Mark; Hayes, Paula
Subject: FW: Attached Image

Bruce and Team – This management response is ready for submission to OIG. Let me know if you'd prefer that I send directly. Thx! Meg

From: Front Office Scanner [mailto:FrontOfficeScanner@fhfa.gov]
Sent: Monday, June 06, 2011 2:21 PM
To: Burns, Meg
Subject: Attached Image

Sender: Burns, Meg </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=BURNSM>
Recipient: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Major, John </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Majorj>";
"David, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Davidm>";
"Crandlemire, Bruce </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Crandlemireb>";
"Kinsey, Mark </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=KINSEYM>";

{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=KINSEYM>";
"Hayes, Paula </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP
{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=Hayesp>"

Sent Date: 2011/06/06 17:16:48

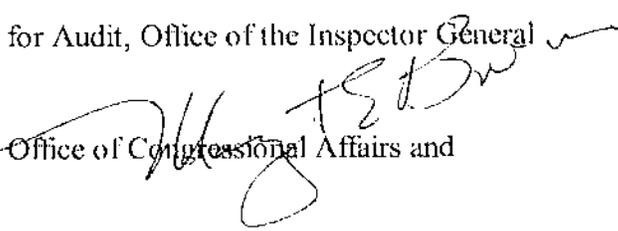
Delivered Date: 2011/06/06 17:16:51



Federal Housing Finance Agency

MEMORANDUM

TO: Russell Rau, Deputy Inspector General for Audit, Office of the Inspector General (OIG)

FROM: Meg Burns, Senior Associate Director, Office of Congressional Affairs and Communications (OCAC) 

SUBJECT: Audit Report: Audit of Federal Housing Finance Agency's Consumer Complaint Process (AUD-2011-001)

DATE: June 6, 2011

This memorandum transmits the Federal Housing Finance Agency's (FHFA) management response to recommendations set forth in the OIG audit of FHFA's consumer complaints process, performed from December 2010 to April 2011.

This memorandum: (1) expresses management's agreement with the recommendations; and (2) identifies the actions that FHFA will take to address the recommendations.

Background

As a result of widespread distress in the housing market in 2008, FHFA began to receive an elevated level of public inquiries and complaints. Prior to that time, the Office of Federal Housing Enterprise Oversight, one of FHFA's predecessor agencies, received almost no correspondence or communications from individual consumers. The volume of calls and inquiries further increased upon deployment of the Administration's Home Affordable Modification Program (HAMP) program in mid-2009. Since that time, consumer inquiries, concerns, and complaints have been directed not only to FHFA but also to the Enterprises, the White House, federal and state banking regulators, and a number of other federal agencies -- often as multiple addressees on a single piece of correspondence. Unlike many of the other agencies that were receiving an increased number of public inquiries, FHFA had no dedicated staff nor procedures in place to handle the new responsibility. Further, the volume of calls and written complaints that FHFA received and continues to receive is substantially lower than that of other agencies that have a more consumer-facing orientation. That said, the informal process that was established was expected to be temporary in nature and was not integral to the core regulatory responsibilities of the agency. FHFA's primary duty in handling the communications has been to refer consumers to other parties that can provide some form of assistance or relief.

To gain clarity about the relative demand on agency resources and whether the existing infrastructure needed upgrading, FHFA's Acting Director in 2010 requested that FHFA's Office of Internal Audit (OIA) conduct a survey of the agency's external communications infrastructure. OIA concluded that existing practices were insufficient to meet the greatly increased demand, and FHFA engaged the Concentrance Consulting Group (Concentrance) to assist the agency in designing a set of centralized and efficient policies and procedures, as well as automated tools to support FHFA's communications with external parties.

The Concentrance final report was received May 5, 2011. The objectives and options presented in that report are relevant to the OIG Audit report's three recommendations, and will help FHFA build on best practices identified at other agencies that also handle consumer inquiries and complaints.

We request that the OIG report include the date of the Concentrance final report, to provide balance and context to the statement on Page 8, paragraph 2, sentence 2 "...nor has it implemented any of the contractor's recommendations." Without the actual timeframe, it appears that FHFA has not considered the contractor's recommendations in a timely manner.

FHFA's response to the OIG recommendations follows:

Recommendation 1A: Design and implement written policies, procedures, and controls governing the receipt, processing, and disposition of consumer complaints that:

1. Define FHFA's and the Enterprises' roles and responsibilities regarding consumer complaints;
2. Require the retention of supporting documentation for all processing and disposition actions;
3. Require a consolidated management reporting system, including standard record formats and data elements, and procedures for categorizing and prioritizing consumer complaints;
4. Ensure timely and accurate responses to complaints;
5. Facilitate the analysis of trends in consumer complaints received, and use the resulting analyses to mitigate areas of risk to the Agency;
6. Safeguard personally identifiable information; and
7. Ensure coordination with FHFA-OIG regarding allegations involving fraud, waste, or abuse.

Management Response:

FHFA agrees with the recommendation. The agency will develop and implement written policies, procedures, and controls to address the receipt, processing, and disposition of consumer inquiries. This work will be completed by December 31, 2011.

The written policy will clarify that FHFA will continue to accept consumer inquiries, promptly redirecting cases to an appropriate entity, while making clear that the agency has limited mandate and ability to impact the outcome of the vast majority of individual consumer issues. In the event that any trends can be discerned from the limited pool of inquiries that FHFA receives, the information received may be shared with the agency's examination staff.

Recommendation 1B: Assess the sufficiency of allocated resources, inclusive of staffing, in light of the additional controls implemented to strengthen the consumer complaints process.

Management Response:

FHFA agrees with the recommendation. FHFA will assess both the adequacy and organizational placement of staff resources designed to implement the policies and procedures described above. After the assessment is completed, FHFA will move forward to locate and appropriately staff the consumer complaint function. The assessment will be completed by December 31, 2011.

Recommendation 1C: Determine if there are unresolved consumer complaints alleging fraud to ensure that appropriate action is taken promptly.

Management Response:

FHFA agrees with this recommendation. FHFA Office of General Counsel will review identified consumer complaints alleging fraud to determine if appropriate action was taken or needs to be taken regarding the complaint received. The example cited in the OIG report, to demonstrate that a consumer complaint could help the agency identify instances of significant fraud or misrepresentation, was not representative of the types of public inquiries that FHFA has received to date, nor was it within the scope of the audit, in terms of time frame or type of communication. FHFA requests that the two paragraphs that reference a reporter contacting the agency in June 2008, regarding an employee at Taylor, Bean, and Whitaker (TBW) and the ultimate resolution of TBW, be removed from the report.

From: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>
To: "Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=RobertsonI>"
CC: "Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Subject: Fw: Attached Image
Date: 2011/06/06 23:02:28
Type: Note

For your files.

From: Linick, Steve
Sent: Monday, June 06, 2011 06:17 PM
To: Rau, Russell; Wolfe, William
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia
Subject: FW: Attached Image

Russ and Heath:

Russ and Heath

Now that we have the agency comments, can you format the report, the agency comments, and our response by tomorrow so that we can provide the package to those listed on this email. My goal is for everyone to have read it and scrubbed it for typos by Wednesday afternoon. At that time, I'd like to get everyone together in the conference room to go over the edits. Thx.

From: Burns, Meg
Sent: Monday, June 06, 2011 5:17 PM
To: Linick, Steve; Rau, Russell
Cc: Major, John; David, Mark; Crandlemire, Bruce; Kinsey, Mark; Hayes, Paula
Subject: FW: Attached Image

Steve and Russ,

Per my other message, here is the management response to the consumer complaints audit.

Meg

From: Burns, Meg
Sent: Monday, June 06, 2011 2:25 PM
To: Crandlemire, Bruce; Major, John; David, Mark
Cc: Taylor, Mary Ellen; Fiol, Maria; Kinsey, Mark; Hayes, Paula
Subject: FW: Attached Image

Bruce and Team – This management response is ready for submission to OIG. Let me know if you'd prefer that I send directly. Thx! Meg

From: Front Office Scanner [mailto:FrontOfficeScanner@fhfa.gov]
Sent: Monday, June 06, 2011 2:21 PM
To: Burns, Meg
Subject: Attached Image

Sender: Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=WOLFEW>

Recipient: "Roberson, Laura </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson!>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/06/06 23:02:28

From: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>
To: "Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>"
CC: "Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"

Subject: RE:

Date: 2011/06/07 09:23:52

Priority: Normal

Type: Note

(b)(5)

(b)(5)

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

From: Linick, Steve
Sent: Tuesday, June 07, 2011 8:56 AM
To: Rau, Russell; DiSanto, Emilia; Saddler, Bryan
Cc: Wolfe, William
Subject: Re:

Ok, but Pls send the latest version to me now even though it does not have mgt comments.

(b)(5)

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

From: Rau, Russell
Sent: Tuesday, June 07, 2011 08:40 AM

To: Linick, Steve; DiSanto, Emilia; Saddler, Bryan
Cc: Wolfe, William
Subject: RE:

We have the latest version sent to FHFA but it does not reflect the management comments. Both Heath and Laura return tomorrow and their focus will be on turning around the final report. We will make every effort to have it ready for review by COB tomorrow. We will need to discuss aspects of the comments which we can do today in order to assist in preparing the OIG evaluation of management comments. Specifically, the comments again talk to the agency responsibilities in this area and

(b)(5)

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

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

From: Linick, Steve
Sent: Tuesday, June 07, 2011 8:11 AM
To: Rau, Russell; DiSanto, Emilia; Saddler, Bryan
Subject:

Rus

I know Heath is out today, but I'd really like a small group to read the complaints audit in the formatted version. Is there someone like madhuri in your group who can format it so our group can read this afternoon? I realize we won't have your response to their comments (but I can't imagine there is all that much to say)

Sender: Saddler, Bryan </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>

Recipient: "Linick, Steve </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Linicks>";
"Rau, Russell </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"DiSanto, Emilia </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Wolfe, William </O=HHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>"

Sent Date: 2011/06/07 09:23:50

Delivered Date: 2011/06/07 09:23:52

From: Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=LINICKS>
To: "Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Subject: RE: Complaints Audit
Date: 2011/06/07 11:28:55
Priority: Normal
Type: Note

Thanks Bryan. As I see it all we have to do is fill out the blank dates as well as our comments to mgt response.

From: Saddler, Bryan
Sent: Tuesday, June 07, 2011 11:18 AM
To: Linick, Steve; Rau, Russell
Subject: Complaints Audit

Here's the final with FHFA's response inserted as Appx A

Bryan Saddler,
Chief Counsel
Office of Inspector General
Federal Housing Finance Agency
1625 I Street, N.W.
Room 7035
Washington, DC 20006
Telephone: (202) 408-2577
Bryan.Saddler@FHFA.GOV

Sender: Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=LINICKS>
Recipient: "Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>";
"Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
Sent Date: 2011/06/07 11:28:54
Delivered Date: 2011/06/07 11:28:55

From: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=SADDLESB>

To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"

Subject: RE: Complaints Audit

Date: 2011/06/07 12:51:01

Priority: Normal

Type: Note

I have a 4:30 conf. call, and (b)(6) But, I'm wide open for the rest of the afternoon. Thanks

From: Rau, Russell

Sent: Tuesday, June 07, 2011 12:43 PM

To: Saddler, Bryan

Subject: RE: Complaints Audit

Thanks. I would like to get together with you to discuss our approach to the OIG Evaluation of Management Comments. Perhaps after the Policy Meeting?

Russell A. Rau

Deputy Inspector General for Audits

Office of Inspector General

Federal Housing Finance Agency

1625 Eye Street, NW

Washington, DC 20006-4001

Voice: 202-445-2167

From: Saddler, Bryan

Sent: Tuesday, June 07, 2011 11:18 AM

To: Linick, Steve; Rau, Russell

Subject: Complaints Audit

Here's the final with FHFA's response inserted as Appx A

Bryan Saddler,

Chief Counsel

Office of Inspector General

Federal Housing Finance Agency

1625 I Street, N.W.

Room 7035

Washington, DC 20006

Telephone: (202) 408-2577

Bryan.Saddler@FHFA.GOV

Sender: Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP

{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=SADDLESB>

Recipient: "Rau, Russell </O=HFFA/OU=EXCHANGE ADMINISTRATIVE GROUP
{FYDIBOHF23SPDLT}/CN=RECIPIENTS/CN=Raur>"

Sent Date: 2011/06/07 12:50:59

Delivered Date: 2011/06/07 12:51:01

From: Linick, Steve </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=LINICKS>
To: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>"
CC: "Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>";
"Wilkerson, Tewana </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wilkerson>";
"DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
"Wolfe, William </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Wolfew>";
"Roberson, Laura </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Robertson>";
"Levine, Martin </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Levenem>"
Subject: RE: Attached Image
Date: 2011/06/07 18:02:23
Priority: Normal
Type: Note

Rus

Rather than collecting the comments and integrating before meeting, I suggest go through the comments at the meeting and then integrate afterwards. The hope is that we can publish on Thursday.

From: Rau, Russell
Sent: Tuesday, June 07, 2011 5:47 PM
To: Linick, Steve
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia; Wolfe, William; Roberson, Laura; Levine, Martin
Subject: RE: Attached Image

That works. I will collect the comments and ensure needed revisions are made. We should have a draft of the OIG evaluation of the comments by then, too.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: Linick, Steve
Sent: Tuesday, June 07, 2011 5:43 PM
To: Rau, Russell
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia; Wolfe, William; Roberson, Laura; Levine, Martin
Subject: RE: Attached Image

Thanks Rus. I have added Martin Levine to this list as well. I'd like to meet tomorrow at 430 to review the document. Does that work for everyone?

From: Rau, Russell
Sent: Tuesday, June 07, 2011 5:27 PM
To: Linick, Steve
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia; Wolfe, William; Roberson, Laura
Subject: RE: Attached Image

See attachment. Sorry about that.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: Rau, Russell
Sent: Tuesday, June 07, 2011 5:24 PM
To: Linick, Steve
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia; Wolfe, William; Roberson, Laura
Subject: RE: Attached Image

Attached is a version of the report that Bryan put together that we can use to start the review process. We will be working on including the OIG Evaluation of Management Comments in the report tomorrow morning.

Russell A. Rau
Deputy Inspector General for Audits
Office of Inspector General
Federal Housing Finance Agency
1625 Eye Street, NW
Washington, DC 20006-4001
Voice: 202-445-2167

From: Linick, Steve
Sent: Monday, June 06, 2011 6:18 PM
To: Rau, Russell; Wolfe, William
Cc: Saddler, Bryan; Wilkerson, Tewana; DiSanto, Emilia
Subject: FW: Attached Image

Russ and Heath:

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Cc: Major, John; David, Mark; Crandlemire, Bruce; Kinsey, Mark; Hayes, Paula
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Cc: Taylor, Mary Ellen; Fiol, Maria; Kinsey, Mark; Hayes, Paula
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To: Burns, Meg
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Recipient: "Rau, Russell </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Raur>";
"Saddler, Bryan </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Saddlesb>";
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"DiSanto, Emilia </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Disantoe>";
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"Levine, Martin </O=FHFA/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=Levenem>"

Sent Date: 2011/06/07 18:02:22

Delivered Date: 2011/06/07 18:02:23