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FHFA FOIA Appeals Log
Requested between 9/24/2010 and 10/03/2016

| Request ID | Requester Name | Organization | Request Description | Received Date | Closed Date | Final Disposition |
|----------------|------------------------|-----------------|--------------------------------------|---------------|-------------|--|
| 2010-APP-00001 | Carollo, Russell | | see appeal | 09/24/2010 | 10/20/2010 | Completely Affirmed |
| 2011-APP-00001 | Ertman, John | | appeal of actual FHFA case # 2011-19 | 02/18/2011 | 03/24/2011 | Other Reasons |
| 2011-APP-00002 | W., David | | appeal of actual FHFA case # 2011-29 | 02/16/2011 | 03/16/2011 | Other Reasons - No Records |
| 2011-APP-00003 | Ravnitzky, Michael | | appeal of actual FHFA case # 2011-43 | 06/07/2011 | 07/08/2011 | Other Reasons |
| 2011-APP-00004 | Ryan, Ronald | | appeal of actual FHFA case # 2011-59 | 05/16/2011 | 06/14/2011 | Other Reasons - Not Agency Record |
| 2011-APP-00005 | Crossland, Christopher | | appeal of actual FHFA case # 2011-69 | 06/06/2011 | 06/29/2011 | Other Reasons - Not Agency Record |
| 2011-APP-00006 | Corso, Glen | | appeal of actual FHFA case # 2011-24 | 04/27/2011 | 05/27/2011 | Other Reasons |
| 2011-APP-00007 | Robert, Ray | | appeal of actual FHFA case # 2011-50 | 04/13/2011 | 05/06/2011 | Other Reasons - No Records |
| 2011-APP-00008 | Olenick, Michael | | see appeal | 12/04/2010 | 01/06/2011 | Completely Affirmed |
| 2011-APP-00009 | Miller, Adam | Mayer Brown LLP | See appeal | 10/02/2010 | 11/01/2010 | Partially Affirmed & Partially Reversed/Remanded |
| 2011-APP-00010 | Haas, Erik | | see appeal | 12/08/2010 | 01/10/2011 | Partially Affirmed & Partially Reversed/Remanded |

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| 2011-APP-00011 | Stephens, Richard | | see appeal | 11/01/2010 | 11/29/2010 | Completely Affirmed |
| 2012-APP-00002 | Horwitz, Jeff | American Banker | appeal of actual FHFA case # 2011-96 | 12/07/2011 | 01/06/2012 | Partially Affirmed & Partially Reversed/Remanded |
| 2012-APP-00003 | Greene, Jenna | The National Law Journal | appeal of actual FHFA case # 2011-98 | 11/23/2011 | 12/22/2011 | Completely Affirmed |
| 2012-APP-00004 | Althen, John | Judicial Watch | appeal of actual FHFA case # 2011-106 | 11/09/2011 | 12/19/2011 | Completely Affirmed |
| 2012-APP-001 | Stotter, Daniel | Stotter & Associates, LLC | See Appeal. | 10/18/2011 | 11/17/2011 | Completely Affirmed |
| 2012-APP-002 | Field, Rex & Tracy | | FHFA as conservator of Fannie Mae succeeded to all rights, titles, powers and privileges of Fannie Mae with respect to its assets, and succeeded to the title to the books, records and assets of any other legal custodian of Fannie Mae. Accordingly, please send the information as requested on May 10, 2012 | 05/29/2012 | 06/21/2012 | Completely Affirmed |
| 2012-APP-003 | Garcia, Lisette | Judicial Watch | FHFA 's blanket denial falls far short of what FOIA requires in locating and producing all responsive records, as well as justifying a decision to withhold any portion of responsive records. Judicial Watch challenges the adverse determination and ask that the agency reconsider its decision and compel appropriate personnel at once to: 1. craft a search likely to locate all responsive records; 2. promptly execute that search in a reasonable manner; 3. conduct a segregability analysis in order to redact only those portions of responsive documents shown to be exempt from compulsory disclosure; 4. redact responsive records in a manner that indicates the amount of material withheld at the site of the redaction, citing withholding; 5. release | 05/29/2012 | 06/22/2012 | Completely Affirmed |

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| | | | all responsive documents or in narrow instance particularized justification for continuing to withhold whatever specific portions the agency can establish are exempt from the agency's overarching duty to disclose. | | | |
| 2012-APP-004 | Garcia, Lisette | Judicial Watch | 1. the lack of completeness of FHFA's production as violaton of 5 U.S.C. 522 (a)(3)(A); 2. the production's excessive withholding; 3. FHFA"s complete failure to justify virtually any of its withholdings | 06/26/2012 | 07/24/2012 | Partially Affirmed & Partially Reversed/Remanded |
| 2012-APP-005 | Wilcox, Dale | Cause of Action | FHFA withheld a PowerPoint Presentation labeled "Mortgage Market Issues: Discussion with Treasury Secretary Geithner," asserting, without any meaningful elucidation, that the withheld document is exempt from production under FOIA exemption 5. FHFA's refusal to disclose the requested document, however, violates FOIA | 07/23/2012 | 08/30/2012 | Partially Affirmed & Partially Reversed/Remanded |
| 2012-APP-006 | Williams, Graham | Mortgage Resolution Partners LLC | Expedited handling should be given because: 1. the information is necessary to prevent the loss of substantial due process of rights. 2. the request relates to a matter of widespread and exceptional media interest in which there exist possible questions about the Federal Governments integrity affecting public confidence. | 08/27/2012 | 08/31/2012 | Other Reasons |
| 2012-APP-007 | Kruger, Christopher | Law Offices of Christopher Kruger | This request should not be denied, as the exemptions are misapplied and concerns articulated by the agency are not present here. | 08/30/2012 | 09/27/2012 | Completely Affirmed |
| 2012-APP-008 | Erickson, Justin | City of Shawnee | On September 17, 2012 the following information was requested: 1. Grant application submitted by the Shawnee Rescue Mission; 2. Approved grant | 09/21/2012 | 10/03/2012 | Other Reasons - No Records |

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| | | | letter/award and conditions imposed by the FHLBank Topeka; 3. Approved contracts and signed acceptance letter, forms, etc. See previous request for additional background information. It is my understanding that a grant was awarded, so the above-requested information must be available from the FHLBank Topeka or the associated granting agency or department. For reference see the following link (search: "Shawnee Rescue Mission"): http://www.fhfa.gov/webfiles/21554/FHLBank_Top_eka_AHAC_annual_report_2010.pdf Additional information has also been emailed. | | | |
| 2013-APP-001 | Faught, Don | California Association of Realtors | Appeal final decision - FHFA failed to respond specifically to each of the 10 separate questions in the request. | 12/14/2012 | 01/16/2013 | Completely Affirmed |
| 2013-APP-002 | Avergun, Jodi | Cadwalader, Wickersham & Taft, LLP | Appeal the documents withheld in final decision. | 01/07/2013 | 02/08/2013 | Partially Affirmed & Partially Reversed/Remanded |
| 2013-APP-003 | Springer, Samantha | | Appeal final decision - no documents released. | 01/15/2013 | 02/14/2013 | Partially Affirmed & Partially Reversed/Remanded |
| 2013-APP-004 | McKinley, Vern | | On June 25, 2012, I filed a Freedom of Information Act ("FOIA") request with the Federal Housing Finance Agency ("FHFA") seeking copies of: 1. Any and all records concerning, regarding, relating to the implementation of the "Strategic Plan for Fannie Mae and Freddie Mac Conservatorships." 2. Any and all records of contracts between FHFA and Pricewaterhouse Coopers ("PwC") entered between January 1, 2012 and June 25, 2012 | 02/07/2013 | 03/14/2013 | Completely Affirmed |

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| | | <p>concerning, regarding, or relating to Fannie Mae and/or Freddie Mac. 3. Any and all records created by PwC pursuant to any contracts responsive to Item No. 2. The time frame for this request is between January 1, 2012 and June 25, 2012. On July 17, 2012, David Lee, Chief FOIA Officer, provided an interim response to my request. Mr. Lee stated, "A search of FHFA's files and records has located 177 pages of records that are responsive to your request numbers 2 and 3 above. After reviewing these records, FHFA has determined that these records will be partially released to you." In addition, Mr. Lee stated that information was being withheld pursuant to FOIA Exemptions 4, 5, and 6. Moreover, Mr. Lee informed me, "As for request number 1 above, FHFA continues to search for and locate potentially responsive documents." Subsequently, on January 24, 2013, Mr. Lee provided a final response to my FOIA request. Mr. Lee stated, "A search of FHFA files and records located 38 documents that are responsive to request number 1. These 38 documents are comprised of 799 pages. After reviewing these documents, FHFA has determined that 16 documents, comprised of 149 pages, will be wholly or partially released to you. The remaining 22 documents, or 650 pages, are being withheld in their entirety." Again, Mr. Lee informed me that FHFA was withholding information pursuant to FOIA Exemptions 4, 5 and 6. I respectfully appeal FHFA's adverse determination to withhold the</p> | | | |
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| | | <p>above-referenced records responsive to my request. To be clear, this administrative appeal addresses all withholdings of information as stated in both the July 17, 2012 interim response as well as the January 24, 2013 final response. In responding to my FOIA request, FHFA has done no more than provide a barren assertion that the responsive material is being withheld pursuant to FOIA Exemptions 4, 5 and 6. Yet such a response “cannot suffice to establish the fact.”</p> <p>Founding Church of Scientology of Washington, D.C., Inc. v. National Security Agency, 610 F.2d 824, 831 (D.C. Cir. 1979). Moreover, it is longstanding precedent that “an agency cannot meet its obligation simply by quoting the statutory language of an exemption.” Army Times Pub. Co. v. Department of the Air Force, 998 F.2d 1067, 1070 (D.C. Cir. 1993) (remarking that affidavits “[p]arrotting the case law” were insufficient); Voinche v. Federal Bureau of Investigation, 412 F. Supp. 2d 60, 69 (D.D.C. 2006) (agency failed to satisfy its burden where declaration “merely quote[d] the statutory language” of an exemption). Because FHFA has done nothing more than quote the statutory language of the claimed exemptions, FHFA clearly has not met its burden under FOIA. To satisfy its burden, at a minimum, FHFA must provide sufficient identifying information with respect to all material that it has withheld. Vaughn v. Rosen, 484 F.2d 820 (D.C. Cir</p> | | | |
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| 2013-APP-005 | Horwitz, Jeff | American Banker | Appeal reconsideration decision for expedited processing for 2013-FOIA-038 on two grounds: 1. An urgency to inform the public about an actual or alleged Federal Government activity; and 2. A matter of widespread and exceptional media interest in which there exist possible questions about the Federal Government's integrity, affecting public confidence. | 02/27/2013 | 03/15/2013 | Completely Affirmed |
| 2013-APP-006 | Bennett, Edward | Williams & Connolly LLP | See appeal | 06/05/2013 | 07/02/2013 | Completely Affirmed |
| 2013-APP-007 | Linder, Craig | Dow Jones & Company, Inc. | see appeal | 06/06/2013 | 07/10/2013 | Partially Affirmed & Partially Reversed/Remanded |
| 2013-APP-008 | Elsesser, Charles | Florida Legal Services, Inc. | See appeal | 06/10/2013 | 07/08/2013 | Partially Affirmed & Partially Reversed/Remanded |
| 2013-APP-009 | Spinetto, Jonathan | | FHFA did not explain the method that it employed to search for requested documents. The denial letter did not provide me with an adequate description of the three documents. | 07/19/2013 | 08/16/2013 | Completely Affirmed |
| 2013-APP-010 | Johnson, Christopher | | The letter provided little other information as to the grounds for withholding the documents in their entirety. In reviewing the denial letter, I have two primary concerns with FHFA's search and analysis. Firstly, FHFA failed to search the agency records of Fannie Mae and Freddie Mac in its searches for responsive records, and further failed to provide any rationale for such exclusion. Secondly, FHFA inaccurately characterized the 207 responsive records discovered as exempt from disclosure under subparts (b)(4) or (b)(5) of FOIA; i.e., FHFA | 08/16/2013 | 09/16/2013 | Partially Affirmed & Partially Reversed/Remanded |

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| | | | failed to carry its burden of proving that these records are in fact exempt. | | | |
| 2014-APP-001 | Spinetto, Jonathan | | Preliminarily, FHFA did not explain the method that it employed to search for requested documents. It did not describe the searches that were undertaken. The denial letter did not provide me with an adequate description of the nine documents or an adequate explanation of the grounds for denial of the FOIA request. FHFA has not provided sufficient information with which a requesting party or a court could evaluate whether the cited exemptions apply and, if so, whether the documents could have been produced in redacted form. FHFA's own regulations instruct the agency to produce redacted records. See 12 CFR § 1202.4(c). FHFA has not complied with that regulation. | 10/04/2013 | 11/04/2013 | Completely Affirmed |
| 2014-APP-002 | Spinetto, Jonathan | | Preliminarily, FHFA did not explain the method that it employed to search for requested documents. It did not describe the searches that were undertaken. The denial letter did not provide me with an adequate description of the nine documents or an adequate explanation of the grounds for denial of the FOIA request. FHFA has not provided sufficient information with which a requesting party or a court could evaluate whether the cited exemptions apply and, if so, whether the documents could have been produced in redacted form. FHFA's own regulations instruct the agency to produce redacted records. See 12 CFR § 1202.4(c). FHFA has not complied with that regulation. | 10/04/2013 | 11/13/2013 | Completely Affirmed |

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| 2014-APP-003 | Witham, Judson | | The 6 standards You site are 100% Vague and Overly Broad. Your 6 criteria are totally subjective and subject to invidious discrimination and exclude anyone's request that is contrary to the Agenda of A White Washing and Cover Up. | 12/13/2013 | 01/10/2014 | Completely Affirmed |
| 2014-APP-004 | Kelley, Jessica | Kirby McInerney | Appeal 2014-FOIA-007 Decision. | 12/09/2013 | 01/22/2014 | Partially Affirmed & Partially Reversed/Remanded |
| 2014-APP-005 | Haas, Cheryl | Sutherland | The documents requested are as follows: 1. All documents obtained from, sent to, or relating to Taylor Bean and Whitaker ("TBW"), Ocala Funding LLC, Colonial Bank, or Platinum Bank from May 1, 2001 to present, including any such documents sent to Deutsche Bank. 2. All documents related to any proposal for Federal Home Loan Mortgage Corporation ("Freddie Mac") to purchase Ocala Funding notes or otherwise invest in or supply capital to Ocala Funding, particularly in 2008-2009. 3. All documents related to the decision by Federal National Mortgage Association ("Fannie Mae") to terminate its relationship with TBW in or around April 2002 and the respective decisions of Governmental National Mortgage Association ("Ginnie Mae") and Freddie Mac to continue to do business with TBW. 4. All documents related to or evidencing any fraud or wrongdoing by TBW, Ocala Funding LLC, Colonial Bank or Platinum Bank from May 1, 2001 to present including any communications regarding a tip to the Office of Federal Housing Enterprise Oversight from a reporter associated with ML-Implode or Mortgage | 02/14/2014 | 03/28/2014 | Partially Affirmed & Partially Reversed/Remanded |

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| | | | Lender Implode-O-Meter in or around June 11, 2008 alleging fraudulent sales of loans by TBW and any and all investigations into, responses, to, or communications with others regarding same. 5. The FOIA requests sent by the reporter associated with ML-Implode or Mortgage Lender Implode-O-Meter on or around June 11, 2008 related to TBW, believed to be numbers: OIG FOIA #2011-11 (sent to the FHFA OIG) and FHFA FOIA #2011-80 (sent to the FHFA FOIA office on July 5, 2011). 6. All documents concerning, related to and including a report by or for the OIG Audit 2011-001, dated June 21, 2011 related to TBW, Ocala Funding LLC, Colonial Bank or Platinum Bank, including all documents concerning any investigation into allegations by an investigative reporter. I appeal the entirety of FHFA's response. A list of the issues for appeal is being sent via facsimile, U.S. mail, and e-mail if I can locate the appropriate e-mail address. I do not see a way to attach the required response from FHFA to this submission, but will do so via facsimile, U.S. mail, and e-mail (if applicable). (Date Range for Record Search: From 05/01/2001 To 02/14/2014) | | | |
| 2014-APP-006 | Waltner, Steven and Sarah | | Reason for denial. | 03/07/2014 | 04/21/2014 | Completely Affirmed |
| 2014-APP-007 | Jindal, Nikesh | Gibson, Dunn & Crutcher LLP | I appeal FHFA's determination on the ground that it is legally deficient. | 03/28/2014 | 04/25/2014 | Partially Affirmed & Partially Reversed/Remanded |
| 2014-APP-008 | Seymour, Eric | University of Michigan | I appeal the decision of the FHFA to withhold requested the materials. FHFA | 05/20/2014 | 06/18/2014 | Completely Affirmed |

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| | | | <p>stated it withheld materials pursuant to FOIA exemptions 6 and 8. Under exemption 6, an agency may withhold “personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy” (5 U.S.C. § 552b(6)). In its decision, FHFA stated the disclosure of “individuals [sic] homes that went into foreclosure...would constitute an unwarranted invasion of personal privacy.” However, I did not request the names of individuals. Rather, I requested the addresses of properties that entered the REO inventories of Fannie Mae and Freddie Mac. Notices of foreclosure sales in Michigan are published and therefore a matter of public record. Foreclosure notices are published pursuant to Michigan law, which requires that non-judicial foreclosures be advertised in the local newspaper once a week for four consecutive weeks (MCLA § 600.3208). Further, Michigan law requires that these notices contain “the names of the mortgagor, the original mortgagee, and the foreclosing assignee,” as well as “a detailed description of the mortgaged premises” (MCLA § 600.3212). This description necessarily includes a given property’s address. Thus, disclosing the requested addresses in no way constitutes an invasion of personal privacy. The only names requested were those of buyers of REOs. Buyers’ names are also a matter of public record, as all such transactions are recorded with local governments and available to the</p> | | | |
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| | | <p>public. Thus, there is no privacy interest in the information based on the nature of the information itself or the attributes of the person or persons whose privacy may be at issue. Under FOIA exemption 8 an agency may withhold from disclosure matters “contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions (5 U.S.C. § 552(b)(8)). However, the materials requested do not involve routine bank examination, regulation, or inspection, i.e., those activities for which this exemption is intended. Exemption 8 “shields from discovery only agency opinions and recommendations,” none of which I am requesting (Lee v. F.D.I.C., 923 F.Supp. 451, 459 (S.D.N.Y. 1996)). I am requesting matter of a purely factual material, and the requested materials should 3 therefore be released. Further, the release of these records will not result in the harms exemption 8 is intended to prevent. The requested records do not contain the “frank evaluations” of financial institutions that might “undermine public confidence and cause unwarranted runs on banks” that led to the adoption of exemption 8. Neither do they affect the relationship between the financial institutions and their supervising agencies (Consumers Union of U.S., Inc. v. Heimann, 589 F.2d 531, 534 (D.C. Cir. 1978)).</p> | | | |
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| 2014-APP-009 | Paris, Franklyn | Infoline Inc. | <p>In the letter (attached as Exhibit A), FHFA states that the requested agreement (the "Agreement") was located, but is being withheld pursuant to: (i) FOIA exemption 4, 5 U.S.C. § 552(b)(4), pertaining to trade secrets and commercial or financial information obtained from a person that is privileged or confidential; and (ii) FOIA exemption 8, 5 U.S.C. § 552(b)(8), pertaining to information contained in or related to examination, operating, or condition reports, prepared by, on behalf of, or for the use of the agency responsible for the regulation or supervision of financial institutions. Neither claimed exemption shields the Agreement from disclosure. Exemption 4 is inapplicable to the Agreement between Fannie Mae and JPMorgan Chase, which approved the transfer of Washington Mutual Bank's Pooling and Servicing Agreements ("PSAs") to JPMorgan Chase. The transfer of those PSAs to JPMorgan Chase was effected by the Purchase and Assumption Agreement, dated September 25, 2008, between JPMorgan Chase and the Federal Deposit Insurance Corporation ("FDIC")—an agreement that is publicly available on the FDIC's website.¹ The fact that Fannie Mae gave its consent to the transfer of the PSAs to JPMorgan Chase was itself disclosed in Fannie Mae's 2008 Form 10-K filing with the Securities and Exchange Commission.² Because the Purchase and Assumption Agreement (transferring these mortgage servicing rights) is a public document and</p> | 06/16/2014 | 07/24/2014 | Completely Affirmed |
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| | | | <p>because Fannie Mae’s public filings refer to the substance of the Agreement, there can be no protectable trade secret or confidential information in the Agreement sought in request number 2014-FOIA-038. In this context, the Agreement plainly is also not of a kind that would permit a competitor to gain knowledge of any business strategies or commercially sensitive information. Nor does it constitute “confidential” information for purposes of exemption (b)(4), because disclosure of the Agreement is unlikely either to (i) impair the government’s ability to obtain necessary information in the future or (ii) cause substantial harm to the competitive position of the person from whom the information was obtained. See National Parks and Conservation Ass’n v. Morton, 498 F.2d 765, 770 (D.C. Cir. 1974). We see no conceivable scenarios under which the public disclosure of the requested records would jeopardize FHFA’s ability to obtain information in the future or which would create a competitive disadvantage to banks acquiring assets from FDIC receiverships. Accordingly, given the lack of secret or commercially sensitive information contained in the Agreement as well as the publicly available information concerning the transfer, withholding of the Agreement pursuant to exemption (b)(4) is improper. Exemption 8 is likewise inapplicable to the Agreement between Fannie Mae and JPMorgan Chase, because the Agreement does not relate to the supervision or</p> | | | |
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| | | | regulation of a financial institution. The Agreement is not a report prepared by, on behalf of, or for the use of an agency responsible for the regulation of a financial institution. It is a commercial contract approving the transfer of certain servicing rights from one party (the FDIC as receiver for Washington Mutual Bank) to another (JPMorgan Chase) pursuant to a publicly available Purchase and Assumption Agreement between JPMorgan Chase and the FDIC. Accordingly, release of the Agreement will not impact the security of any financial institution or impair the relationship between a bank and its supervising agency. See Consumers Union of U.S., Inc. v | | | |
| 2014-APP-010 | Francis, Michael and Carmen | | We request that you "urgently" provide very "specific" information regarding the following topic/property located in Indianapolis Indiana. | 08/12/2014 | 09/23/2014 | Other Reasons - No Records |
| 2014-APP-011 | Scott, William | Law Office of Wm. Mark Scott, | The response that the opinion could not be found is not credible. The cover page for the Offering Circular Supplement for the referenced securities (Freddie Mac Multifamily Variable Rate Certificates, Class A, Series M030) specifically states "Shearman & Sterling LLP will render an opinion that, for federal income tax purposes, this Series will be treated as a partnership in which the holder of the Class A Certificates are treated as partners, and that interest distributed on the Class A Certificates will be excludable from the gross income of such holders for federal income tax purposes." The same assertion is | 09/09/2014 | 10/08/2014 | Other Reasons - No Records |

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| | | | provided on pp. 47-48 of the offering supplement. The Class A Certificates are still outstanding. If you are not in possession of the opinion, Freddie Mac would be in violation of federal tax laws by failing to retain pertinent records throughout the life of the Certificates. For this reason, I believe you have this record. Please look again. (Date Range for Record Search: From 10/01/2013 To 11/30/2013) | | | |
| 2015-APP-001 | Zellmer, James | Virtual Properties, Inc. | Appeal the use of exemption 6 and the fact that FHFA claims not to be able to segregate the information. (Date Range for Record Search: From 01/01/2012 To 02/23/2015) | 04/16/2015 | 05/08/2015 | Completely Affirmed |
| 2015-APP-002 | Carollo, Russell | | Appeal the final "decision to withhold documents in whole...no reasonably segregable portions were released." | 09/21/2015 | 10/19/2015 | Completely Affirmed |
| 2016-APP-001 | Beauchamp, John | | Erroneously determined that three statutory exemptions applied to FOIA request (2015-FOIA-028). | 12/04/2015 | 01/05/2016 | Completely Affirmed |
| 2016-APP-002 | Sinners, Robert | CoStar Group | I feel that certain information redacted under 5 USC 552 (b) (4) was redacted without due cause, and has effectively rendered the obtained information to be useless. | 01/04/2016 | 02/02/2016 | Completely Affirmed |
| 2016-APP-003 | Curry, Rod | | I would like to appeal the decision to not release the information requested through the foia request attached. I am not interested in the loan information pertaining to this request. As stated in my request I wanted information regarding the sale process of this transaction due to the fact that: I was informed by a fannie mae representative that the house would be listed for sale on homepath.com which never occurred. The house sold for less than | 02/04/2016 | 03/03/2016 | Completely Affirmed |

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| | | | <p>half of it's appraised value although it needed minimal repairs. The broker who sold the property may have violated policy by selling the property to an investor who is related without disclosing such information to fannie mae. The request asks for basic information including: Where was the property listed for sale? How was the asking price determined? What process was used to determine if fannie mae was insuring they were minimizing their losses by making the property available for all parties interested in purchasing said property? I think this is a reasonable request and if it is not I would also like to be informed as to why this information cannot be released since the seller, purchaser, and sale price are already viewable through my local assessor's office.</p> | | | |
| 2016-APP-004 | Coady, E. | MuckRock | <p>Appeal final decision on: Seeking all correspondence, sale and/or rental receipts, legal correspondence, email and handwritten correspondence from government and nongovernment email accounts owned by government employees, on the hold, foreclosure, purchase and rental records of 1304-1 W. Waveland, Chicago, from 2012 up through to December 31, 2015. This includes records between Fannie Mae and Rep. Mike Quigley's office regarding said property.</p> | 02/04/2016 | 02/29/2016 | Other Reasons - No Records |
| 2016-APP-005 | Sharma, Dhruv | | <p>Appeal the final decision in regards to "FOIA does not require agencies to create records to respond to a FOIA request..."</p> | 02/22/2016 | 03/10/2016 | Completely Affirmed |

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| 2016-APP-006 | Leo, Christopher | Government Accountability Project | Appeal final decision - Insufficient explanation for withholding under (b)(2)(4)(5)(8); confirm that not documents were found. | 02/23/2016 | 03/31/2016 | Partially Affirmed & Partially Reversed/Remanded |
| 2016-APP-007 | Lewis, Sherman | CSU Hayward | There is no reason for exemption 4 to apply. The information is not financial information obtained from a person that is privileged or confidential. The information is not a trade secret. The information is not kept by one corporation in competition with others. It is known to dozens of major banks and probably thousands of individuals. Those banks confer with hundreds of developers and investors to get loan applications to quality for Fannie Mae loans. Public disclosure would not lead to more or fewer loans or result in any unfairness. Public disclosure would serve the public interest by allowing developers to know the standards before going to banks with loan applications. Its purpose is to assure quality in loans. It makes no sense to keep something secret you want people know in order to get loans to increase housing supply. More people are being trained all the time in how to apply the standards. The DUS Program was created to avoid pervasive violations of underwriting standards that led to the de facto bankruptcy of Fannie Mae. In 2008, the taxpayers gave Fannie Mae and Wall Street \$700 billion to bail it out of the crisis it had created, while 1,200,000 Californians were evicted from foreclosed homes. Any portion of Form 4660 which could be misused can be redacted so as to allow the public to | 05/16/2016 | 06/14/2016 | Completely Affirmed |

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| | | | know the substance. It was almost predictable that my letter to Fannie Mae would go unanswered because of the isolation and arrogance of people who have had too much power for too long, who claim to be transparent and then keep secrets anyway. If Fannie Mae is serious about reform, it must not simply make Form 4660 available; it should advertise it to improve knowledge about what is needed in DUS loan applications. Given my experience so far, I expect FHFA to find some lame excuse to pretend Form 4660 is some kind of trade secret. | | | |
| 2016-APP-008 | Guhin, Christopher | Stroock & Stroock & Lavan LLP | FHFA should have the 10/25/2013 agreement. | 05/24/2016 | 06/14/2016 | Completely Reversed/Remanded |
| 2016-APP-009 | Guhin, Christopher | Stroock & Stroock & Lavan LLP | Appeal the use of FOIA exemption (b)(4). | 06/29/2016 | 07/28/2016 | Completely Affirmed |