

IN THE UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

UNITED STATES OF AMERICA,)	
)	
Plaintiff,)	
)	
v.)	Civil No. 2:13-cv-00015-NT
)	
RUDY FERRANTE,)	
)	
)	
Defendant.)	
)	
_____)	

AMENDED CONSENT ORDER

I. INTRODUCTION

1. This action was filed by the United States to enforce the provisions of Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act), as amended by the Fair Housing Amendments of 1988, 42 U.S.C. §§ 3601–3631. The United States alleges that Rudy Ferrante engaged in discrimination on the basis of sex in violation of 42 U.S.C. §§ 3604(a), (b), (c), and 3617. The United States alleges that Ferrante’s conduct constitutes a pattern or practice of discrimination on the basis of sex or a denial of rights to a group of persons that raises an issue of general public importance, pursuant to 42 U.S.C. § 3614, in the rental of dwelling units in and around Portland, Maine.
2. Specifically, the United States alleges that Ferrante has engaged in housing practices that discriminate on the basis of sex, including:
 - a. Engaging in quid pro quo sexual harassment by conditioning or offering to

exchange housing benefits, such as reduced rent and acceptance of rental payments, on the provision of sexual favors;

- b. Engaging in quid pro quo sexual harassment by taking adverse action against female tenants, including but not limited to evicting or relocating female tenants when they objected to sexual advances or sexual conduct;
 - c. Discriminating on the basis of sex including severe, pervasive, and unwelcome sexual harassment; and
 - d. Interfering with tenants' exercise and enjoyment of their tenancies through sexual harassment and other coercing, threatening, and intimidating tactics.
3. The United States alleges that through this conduct, Ferrante has:
- a. Discriminated by making unavailable or denying dwellings to persons because of sex, in violation of 42 U.S.C. § 3604(a);
 - b. Discriminated against persons in the terms, conditions, or privileges of rental, or in the provision of services or facilities in connection therewith, because of sex, in violation of 42 U.S.C. § 3604(b);
 - c. Discriminated by making, or causing to be made, statements with respect to the rental of a dwelling that indicate a preference, a limitation, or discrimination based on sex, in violation of 42 U.S.C. § 3604(c);
 - d. Coerced, intimidated, threatened, or interfered with persons in the exercise or enjoyment of, or on account of their having exercised or enjoyed, their rights under Section 804 of the Fair Housing Act, in violation of 42 U.S.C. § 3617.
4. The United States and Ferrante ("the parties") have agreed that in order to avoid

protracted and costly litigation, this controversy should be resolved without a trial.

Therefore, the parties consent to the entry of this Consent Decree. Ferrante denies the United States' allegations against him.

ACCORDINGLY, it is hereby ADJUDGED, ORDERED and DECREED:

II. GENERAL INJUNCTION

5. Ferrante, his agents, and employees are enjoined, with respect to the rental of dwellings, from:

- a. Refusing to rent a dwelling unit, refusing or failing to provide or offer information about a dwelling unit, or otherwise making unavailable or denying a dwelling unit to any person because of sex;
- b. Discriminating against any person in the terms, conditions or privileges of renting a dwelling unit, or in the provision of services or facilities in connection therewith, because of sex;
- c. Making, printing, publishing, or causing to be made, printed, or published any notice, statement, or advertisement with respect to the rental of a dwelling unit that states any preference, limitation or discrimination based on sex; or
- d. Coercing, intimidating, threatening or interfering with any person in the exercise or enjoyment of, or on account of having exercised or enjoyed, or on account of having aided and encouraged any other person in the exercise or enjoyment of, any right granted by the Fair Housing Act.

III. NON-DISCRIMINATION POLICIES AND PROCEDURES

6. Ferrante's responsibilities under this Order shall apply to each and every dwelling unit in which he has an ownership, management, or other financial interest at any time during the pendency of this Order. A current list of such units has been provided to the United States.
7. Ferrante shall prepare and implement the written Nondiscrimination Policy contained in Attachment A (hereinafter "Nondiscrimination Policy"). Within (30) days of the date of this Order, Ferrante shall provide the Nondiscrimination Policy via first class mail postage pre-paid to the head of the household for each rental unit on the list that has been provided to the United States pursuant to paragraph 6.
8. Within thirty (30) days of the date of this Order, Ferrante shall take the following steps to notify the public of his non-discrimination policies:
 - a. Ferrante shall prominently post in each public and common use area of each property (including but not limited to the stairwells and laundry areas) a fair housing poster (HUD Form 928.1) no smaller than ten (10) inches by fourteen (14) inches that indicates that all apartments are available for rent on a non-discriminatory basis.
 - b. Ferrante shall include the words "Equal Housing Opportunity" and the fair housing logo in any advertising that he, his agents, or his employees conducts. The words and logo shall be prominently placed and easily readable. For purposes of this Order, "advertising" shall include any statement made for the purpose of soliciting the rental of a dwelling, whether paid or unpaid, in newspapers, telephone directories, on the Internet, radio or television or other media

broadcasts, or on billboards, signs, pamphlets, fliers, handouts, promotional literature, or any other written materials. Ferrante is not required to advertise in any of these media; however, should Ferrante so advertise, he must comply with this provision.

- c. Ferrante shall either provide the following written statement to rental applicants or include this statement in the standard rental application and rental agreement, if any: “We are an equal housing opportunity provider. We do not discriminate on the basis of race, color, sex, national origin, religion, disability or familial status, including having children under age 18.” If included in the rental application and rental agreement, this statement shall be written using letters of equal or greater size to those used for the text of the body of the document.
9. If any owner of a property that Ferrante manages refuses to allow Ferrante to comply with the requirements of Paragraph 8, Ferrante shall either request a written statement of refusal from the owner or produce a sworn affidavit that explains his efforts to comply with paragraph 8, and submit either the owner’s statement or the sworn affidavit to the United States.
10. Within thirty (30) days of the date of this Order, Ferrante shall provide a copy of this Order and the Nondiscrimination Policy referred to in Paragraph 7, above, to any agents, employees or other individuals involved in showing, renting or managing any dwellings subject to this Order. Ferrante shall secure a signed statement from each agent or employee acknowledging that he or she has received and read the Order and Nondiscrimination Policy, has had the opportunity to have questions answered, and

agrees to abide by the relevant provisions of this Order and the Nondiscrimination Policy.

This statement shall be in the form of Attachment B. Ferrante shall also provide a copy of this Order to any owner or agent of multifamily dwelling units on whose behalf Ferrante manages units, and shall submit a sworn statement stating the name of each owner or agent and the date a copy of this Order was provided.

11. During the term of this Order, within five (5) days after each new agent, employee or individual becomes involved in the showing, rental or management of any dwelling unit subject to this Order, Ferrante shall provide this individual with a copy of this Order and the Non-discrimination Policy and shall secure the same signed statement, in the form of Attachment B, from each agent or employee.

IV. MANDATORY TRAINING

12. Within sixty (60) days of the date of this Order, Ferrante shall attend an in-person training on the Fair Housing Act, including but not limited to the Act's provisions related to sexual harassment. The trainer or training entity shall be qualified to perform such training, independent of Ferrante and his counsel, and approved in advance by the United States. Ferrante shall bear the cost of any expenses associated with this training. Ferrante shall obtain from the trainer or training entity certificates of attendance signed by each individual who attended the training. The certificates shall be in the form of Attachment C.

V. REPORTING AND DOCUMENT RETENTION REQUIREMENTS

13. Within sixty (60) days of the date of this Order, and every twelve (12) months thereafter for the duration of this Order, Ferrante shall deliver to counsel for the United States a

report containing information regarding Ferrante's compliance with this Order during the preceding reporting period, including but not limited to:

- a. A copy of the Non-Discrimination Policy under Paragraph 7;
 - b. Current photographs of fair housing notices posted under Paragraph 8(a);
 - c. Copies of any advertising, as defined in Paragraph 8(b);
 - d. A copy of the written statement or rental application and rental agreement required under Paragraph 8(c);
 - e. Any signed statements or sworn affidavits as required under Paragraph 9;
 - f. Any statements under Paragraphs 10 and 11;
 - g. Certificates of attendance of fair housing training, pursuant to Paragraph 12.
 - h. A list of all properties in which Ferrante has a current ownership, management, or financial interest.¹
14. During the term of this Order, Ferrante shall preserve all records that are the source of, contain, or relate to any information that is pertinent to Ferrante's obligations under this Order, including any records required under this Order and rental applications, leases, rental roll ledgers and tenant correspondence, if any, as well as any records relating to the transfer of interest in dwelling units. Upon reasonable notice to Ferrante, representatives of the United States shall be permitted to inspect and copy all such records at any and all

¹ All documents or other communications required by this Consent Order to be sent to the United States shall be sent by commercial (non-USPS) overnight delivery service addressed as follows: Chief, Housing and Civil Enforcement Section, Civil Rights Division, U.S. Department of Justice, 1800 G Street, N.W., Suite 7002, Washington, D.C. 20006, Attn: DJ 175-34-30, or as otherwise directed by the United States. If transmission by facsimile to the United States is required, the following facsimile number should be used: (202) 514-1116.

reasonable times or, upon request by the United States, Ferrante shall provide copies of such documents.

15. During the term of this Order, Ferrante shall notify counsel for the United States in writing within fifteen (15) days of receipt of any written or oral complaint against Ferrante or any of his agents or employees, regarding housing discrimination, including intimidation or retaliation. If the complaint is written, Ferrante shall provide a copy of it with the notification. The notification shall include the full details of the complaint, including the complainant's name, address and telephone number, if known. Ferrante shall also promptly provide counsel for the United States with all information it may request concerning any such complaint and shall inform the United States within fifteen (15) days of the substance of any resolution of such complaint.

VI. CIVIL PENALTY

16. The entry of this Consent Order constitutes the entry of a civil judgment against Ferrante for a total of fifteen thousand dollars (\$15,000), exclusive of post-judgment interest at the legal rate, and is a civil penalty pursuant to 42 U.S.C. § 3614(d)(1)(C) and 28 C.F.R. § 85.3(b)(3) to vindicate the public interest. This civil penalty is a debt for a fine, penalty, or forfeiture payable to and for the benefit of the United States and is not compensation for actual pecuniary loss.
17. Within forty-five (45) days after the entry of this Consent Order, Ferrante shall make a payment of five hundred dollars (\$500) to the United States to partially satisfy the judgment imposed by paragraph 16. The payment shall be in the form of an electronic funds transfer pursuant to written instructions provided by the United States. The United

States is agreeing to this partial payment because of Ferrante's inability to pay, as attested to in the Individual Financial Disclosure Statement that was signed by Ferrante on October 31, 2012, in the form of Attachment D.

18. In light of Ferrante's representations in connection with the Individual Financial Disclosure Statement, fourteen thousand, five hundred dollars (\$14,500) of the judgment imposed by paragraph 16 will be suspended ("Suspended Judgment"). Any assets owned by Ferrante, whether in whole or in part, which are not disclosed or the value or status of which is misrepresented on the Individual Financial Disclosure Statement, will be available to satisfy the Suspended Judgment.
19. The United States may act to collect all or part of the amount of the Suspended Judgment, including by conducting discovery designed to identify and locate assets not identified on the Individual Financial Disclosure Statement. Ferrante shall not oppose any such efforts. Upon discovery of any asset in which Ferrante has an interest that was not disclosed in the Individual Financial Disclosure Statement, or a misrepresentation by Ferrante on the Individual Financial Disclosure Statement, the United States may apply to the Court for an order to enforce the judgment in paragraph 16. Ferrante agrees not to contest the United States' right to such asset(s).
20. Ferrante shall not seek to discharge any part of this civil penalty in bankruptcy.

VII. ACQUISITION OF DWELLING UNITS

21. The provisions of this Consent Order shall apply to all of Ferrante's agents and employees.

22. If, at any time during the term of this Order, Ferrante acquires a direct or indirect ownership, management or other financial interest in any other rental dwelling unit (other than units occupied by Ferrante), such unit shall become subject to this Order. Within thirty (30) days of acquiring such an interest, Ferrante shall notify counsel for the United States of the nature of the interest in the dwelling or property and the address of the property. Ferrante shall further provide a copy of the documents memorializing the transfer in interest and a copy of the lease(s) for any existing tenant(s).

VIII. SCOPE, DURATION, AND REMEDIES FOR NON-COMPLIANCE

23. This Consent Order shall remain in effect for four (4) years after the date of its entry. The United States may move to extend the duration of the Consent Order in the interests of justice.

24. The Court shall retain jurisdiction for the duration of this Consent Order to enforce its terms, after which time the case shall be dismissed with prejudice.

25. The parties shall endeavor in good faith to resolve informally any differences regarding interpretation of and compliance with this Consent Order prior to bringing such matters to the Court for resolution. However, in the event the United States contends that there has been a failure by Ferrante, whether willful or otherwise, to perform in a timely manner any act required by this Order or otherwise to comply with any provision thereof, the United States may move this Court to impose any remedy authorized by law or equity, including, but not limited to, an Order requiring performance of such act or deeming such act to have been performed, and an award of any damages, costs, and attorneys' fees which may have been occasioned by Ferrante's violation or failure to

perform.

26. The parties agree that in the event that Ferrante engages in any future violation of the Fair Housing Act, such violation shall constitute a “subsequent violation” pursuant to 42 U.S.C. § 3614(d).

IX. TIME FOR PERFORMANCE

27. Any time limits for performance imposed by this Consent Order may be extended by mutual written agreement of the parties. The other provisions of this Consent Order may be modified by written agreement of the parties or by motion to the Court. If the modification is by written agreement of the parties, then such modification will be effective upon filing of the written agreement with the Court, and shall remain in effect for the duration of the Consent Order or until such time as the Court indicates through written order that it has not approved the modification.

X. EFFECT ON LITIGATION HOLDS

28. The parties agree that, as of the date of entry of this Consent Order, litigation is not “reasonably foreseeable” concerning the matters described herein. To the extent that any party previously implemented a litigation hold to preserve documents, electronically stored information, or things related to the matters described in this Consent Order, the party is no longer required to maintain such a litigation hold.

XI. COSTS AND ATTORNEYS’ FEES

29. The parties will bear their own costs and attorneys’ fees associated with this litigation.

IT IS SO ORDERED

Dated this 9th day of April, 2013.

/s/ Nancy Torresen
NANCY TORRESEN
UNITED STATES DISTRICT JUDGE

By their signatures below, the parties consent to the entry of this Consent Order:

Dated: April 8, 2013

For the United States:

THOMAS E. DELAHANTY II
United States Attorney

THOMAS E. PEREZ
Assistant Attorney General
Civil Rights Division

STEVEN H. ROSENBAUM
Chief, Housing and Civil Enforcement
Section
Civil Rights Division

/s/ Halsey Frank
HALSEY FRANK
Assistant United States Attorney
100 Middle Street, East Tower, 6th Floor
Portland, ME 04101
Phone: (207) 945-0373
Fax: (207) 945-0319

/s/ Neta Borshansky
R. TAMAR HAGLER
Deputy Chief
NETA BORSHANSKY
SARA NILES
Trial Attorneys
Housing and Civil Enforcement Section
Civil Rights Division
U.S. Department of Justice
950 Pennsylvania Avenue NW
Northwestern Building, 7th Floor
Washington, D.C. 20530
Phone: (202) 353-0261
Fax: (202) 514-1116
Email: Neta.Borshansky@usdoj.gov

For Defendant:

/s/ Rudy Ferrante
RUDY FERRANTE

Attachment A

Nondiscrimination Policy

It is the policy of Rudy Ferrante to comply with the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq., by ensuring that apartments are available to all persons without regard to race, color, religion, national origin, disability, familial status (having children under age 18), or sex. This policy means that, among other things, Rudy Ferrante and all agents or employees with responsibility for renting, or managing any dwelling units must not discriminate in any aspect of the rental of dwellings against qualified applicants or tenants because of race, color, religion, national origin, disability, familial status, or sex. Such agents and employees may not:

- a. Refuse to rent after the making of a bona fide offer, or refuse to negotiate for rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, national origin, disability, familial status, or sex;
- b. Discriminate against any person in the terms, conditions, or privileges of rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, national origin, disability, familial status, or sex;
- c. Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, national origin, disability, familial status, or sex, or an intention to make any such preference, limitation, or discrimination; or
- d. Coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of, or on account of his or her having exercised or enjoyed, or on account of his or her having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected by the Fair Housing Act.

Any agent or employee who fails to comply with this non-discrimination policy will be subject to appropriate disciplinary action. Any action taken by an agent or employee that results in the unequal service, treatment or behavior to tenants on the basis of race, color, religion, national origin, disability, familial status, or sex, may constitute a violation of state and federal fair housing laws. An individual who believes that he or she is the victim of discrimination may contact the U.S. Department of Housing and Urban Development at 1-207-945-0467, or the U.S. Department of Justice at 1-800-896-7743.

Attachment B

**Acknowledgment of Receiving and Reviewing Order
and Nondiscrimination Policy**

I have received a copy of the Consent Order entered in United States v. Rudy Ferrante, Civil Action No. XXXX (D. Me.). I have also received a copy of the attached Nondiscrimination Policy. The Consent Order and the Nondiscrimination Policy were explained to me by my employer, and all questions concerning these documents were answered. I have read and understood the Consent Order and the Nondiscrimination Policy.

DATE

EMPLOYEE/AGENT NAME (PRINT)

EMPLOYEE/AGENT SIGNATURE

Attachment C

Certificate of Attendance

I, _____, hereby acknowledge that on _____ 20 ____, I completed an in-person training by _____ on the requirements of the Fair Housing Act, 42 U.S.C. §§ 3601-19, in compliance with Consent Order entered by the United States District Court for the District of Maine in United States v. Rudy Ferrante.

I understand my obligation to not discriminate against any person in the terms, conditions or privileges of renting a dwelling because of race, color, religion, national origin, disability, familial status (having children under age 18), or sex.

I understand my obligation not to retaliate against any individual for exercising a right protected by the Fair Housing Act in violation of Section 818 of the Act.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this _____ day of _____, 20__.

Name

Attachment D

U.S. DEPARTMENT OF JUSTICE



INDIVIDUAL FINANCIAL DISCLOSURE STATEMENT

Complete this questionnaire for you and your spouse.
If more space is needed use page provided at end of document.

Section 1: Personal Information

1. Full Name: Maiden name:

2. Other names ever used:

3. Birth date: Social Security Number (SSN):

Place of birth (city, state & country):

4. Driver's license #: State: Exp. date:

5. Marital Status: Single Married Separated Divorced Widowed

6. Home address:

City: State: Zip:

Home phone: Work phone:

Cell phone: Email address:

7. Previous addresses (past 10 years):

City: State: Zip:

Dates at this address:

Prior to above address:

City: State: Zip:

Dates at this address:

8. Education. List all schools attended after high school (including trade schools and any other formal or informal training), years attended and degree obtained (if any):

9. Professional licenses:

Type: Number: Exp. date:

Type: Number: Exp. date:

Section 2: Family Information

10. Spouse/Companion's full name¹: _____ Maiden name: _____

11. Other names ever used: _____

12. Date of marriage: _____ Place of marriage: _____

13. Spouse's birth date: _____ Spouse's SSN: _____

14. Spouse's driver's license #: _____ State: _____ Exp. date: _____

15. Spouse's parents' full names: _____

16. List each family members full name and date of birth (include step parents, siblings and children):

Father: _____ DOB: _____

Mother: _____ DOB: _____

Brothers: _____ DOB: _____

_____ DOB: _____

Sisters: _____ DOB: _____

_____ DOB: _____

Sons: _____ DOB: _____

_____ DOB: _____

_____ DOB: _____

Daughters: _____ DOB: _____

_____ DOB: _____

_____ DOB: _____

17. Identify all persons living in your home and their relationship to you:

Name: _____ Relationship: _____

¹ If you do not have a spouse but do have a companion or partner then answer all questions in this document that say spouse as if it said companion or partner.

Section 3: Employment Information

18. Current employer/business information. Check appropriate box:

- Wage Earner Partner Retired
 Self-Employed Corporate Owner Unemployed

Occupation: _____ Position/title: _____

Name of business: _____

Primary business activity: _____

Business address: _____

City: _____ State: _____ Zip: _____

Business website: _____

Person to Contact: _____ Phone No.: _____

Annual pay (including overtime and bonuses): \$ _____ Years at this business: _____

If business owner or stock holder: How long have you owned this business: _____

Employer Identification No.: _____ Percentage of ownership: _____

What is your investment worth in this business at current market value: \$ _____

Current market value is the amount that you would expect to receive if you sold business today.

19. Other full and/or part-time employment within the last 5 years:

Business Name	Address	Owner?	Employment Dates

20. Spouse's current employer/business information. Check appropriate box:

- Wage Earner Partner Retired
 Self-Employed Corporate Owner Unemployed

Occupation: _____ Position/title: _____

Name of business: _____

Primary business activity: _____

Business address: _____

City: _____ State: _____ Zip: _____

Business website: _____

Person to Contact: _____ Phone No.: _____

Annual pay (including overtime and bonuses): \$ _____ Years at this business: _____

If business owner or stock holder: How long have you owned this business: _____

Employer Identification No.: _____ Percentage of ownership: _____

What is your investment worth in this business at current market value: \$ _____
 Current market value is the amount that you would expect to receive if you sold business today.

21. Spouse's other full and/or part-time employment within the last 5 years:

Business Name	Address	Owner?	Employment Dates

Section 4: Taxes

22. Did you file a Federal Income Tax Return last year? Yes No If yes: Joint Individual
 Form No.: _____ Adjusted Gross Income reported: \$ _____ Where filed: _____

23. Do you expect to receive a tax refund from any federal, state, or local government? Yes No
 If yes, provide details:

Government Entity	Type of Tax	Year(s)	Amount
			\$
			\$
			\$

24. Do you or your spouse owe any delinquent taxes? Yes No If yes, provide details:

Government Entity	Type of Tax	Year(s)	Amount of Debt
			\$
			\$
			\$

Section 5: Income

25. State monthly income for each category below for you and your spouse. If income varies, add your income over the last 12 months and divide by 12. If you or your spouse own a business attach Profit & Loss Statements, Balance Sheets, Statements of Cash Flows, and business income tax returns for the last two years and part-year statements for the period between the end of the last fiscal year and today's date. If employed attach most recent pay stub(s). Also attach personal income tax returns for the last two years and supporting documentation for all other types of income listed:

Your Monthly Income	
Total Salary / Wages	\$
Take-home Salary / Wages	\$
Commissions	\$
Bonus Income	\$
Total Business Income	\$
Take-home Business Income	\$
Profit Sharing	\$
Rental Income	\$
Interest / Dividends	\$
Unemployment	\$
Disability	\$
AFDC / Food Stamps	\$
Pensions / Annuities	\$
Social Security	\$
Child Support	\$
Alimony	\$
Gifts from Relatives	\$
Other Gifts	\$
Other ²	\$
Totals	\$

Spouse's Monthly Income	
Total Salary / Wages	\$
Take-home Salary / Wages	\$
Commissions	\$
Bonus Income	\$
Business Income	\$
Take-home Business Income	\$
Profit Sharing	\$
Rental Income	\$
Interest / Dividends	\$
Unemployment	\$
Disability	\$
AFDC / Food Stamps	\$
Pensions / Annuities	\$
Social Security	\$
Child Support	\$
Alimony	\$
Gifts from Relatives	\$
Other Gifts	\$
Other ²	\$
Totals	\$

26. Date to begin receiving pension, profit sharing, IRA distribution, Social Security, and/or life insurance, if in the future: _____ Amount per month: \$ _____

Name of Company: _____ Point of Contact and Phone No.: _____

27. Whole life / universal life insurance: do you anticipated receiving any distributions from a whole life or universal life insurance policy in next 12 months? Yes No If yes, amount \$ _____

Name of insurance company: _____ Policy No.: _____

² Any other income including periodic income, such as rebates, lottery winnings, tax refunds, royalties, user fees, etc. (please specify, use separate sheet if necessary).

Section 6: Expenses

28. State monthly household expenses. Average over 12 months if necessary. Do not include any expenses paid by your business:

Monthly Expenses	
Rent / Mortgage (primary)	\$
Other Rent / Mortgage	\$
Property Taxes	\$
Home Maintenance	\$
Electricity	\$
Natural Gas / Propane	\$
Telephone	\$
Water	\$
Sewer	\$
Trash	\$
Other Utilities	\$
Cable TV	\$
Internet	\$
Cell Phone	\$
Car / Truck Payment(s)	\$
Boat / RV / Plane Payment(s)	\$
Vehicle License Fees	\$
Vehicle Maintenance	\$
Gasoline	\$
Other:	\$
Sub-Total Column 1	\$

Monthly Expenses	
Food	\$
Clothing & Misc.	\$
Entertainment	\$
Healthcare / Medical	\$
Alimony	\$
Child Support	\$
Child / Dependent Care	\$
Educational	\$
Other Secured Debt	\$
Credit Cards	\$
Auto Insurance	\$
Life Insurance	\$
Home / Rental Insurance	\$
Health Insurance	\$
Other Insurance (Umbrella)	\$
Accounting (Personal)	\$
Legal (Personal)	\$
Charitable Contributions	\$
Gifts	\$
Other Personal Expenses ³	\$
Sub-Total Column 2	\$

Total of columns 1 and 2: \$ _____

³ Please itemize on separate sheet if amount exceeds \$50 per month.

Section 7: Assets

Identify all assets held by you and/or your spouse. Specify if asset is held (owned) separately by husband (H), wife (W), jointly (J), Business (B) or in a trust account (T). Attach the last three account statements for all checking, other, and investment accounts listed:

29. Checking account(s):

Owner	Name(s) on Account	Name of Institution and Address	Account #	Balance
				\$
				\$
				\$

30. Other accounts (savings, certificates of deposit, pension, IRA, KEOGH, 401(k), deferred compensation, retirement, etc.):

Owner	Name(s) on Account	Name of Institution and Address	Account #	Balance
				\$
				\$
				\$

31. Investments (stocks, bonds, mutual funds, government securities, etc.). Also indicate if used as collateral on a loan:

Owner	Name of Company	Account #	# of Shares	Purchase Date	Value
					\$
					\$
					\$

32. Other personal investments valued at current market value:

Owner	Description	Purchase Date	Value
			\$
			\$
			\$

33. Other business investments at current market value:

Owner	Description	Purchase Date	Value
			\$
			\$
			\$

34. Business assets (not listed elsewhere) at current market value:

Owner	Description	Purchase Date	Value
			\$
			\$
			\$

35. Self-employment business assets not listed elsewhere as personal property:

Owner	Description	Purchase Date	Value
			\$
			\$
			\$

36. Primary and secondary home financial information. Current value is the amount that you would expect to receive if you sold your home today. Do not include the loan amount in the total liens. Attach copies of recent loan and lien statements:

Primary home address: _____
Original purchase price: \$ _____ Date of purchase: _____
Home current market value: \$ _____ Loan(s) balance: \$ _____
Total Liens: \$ _____ Lien Holders: _____

Secondary home address: _____

Original purchase price: \$ _____ Date of purchase: _____

Home current market value: \$ _____ Loan(s) balance: \$ _____

Total Liens: \$ _____ Lien Holders: _____

37. Other investment property. Indicate type of property, e.g., apartment, condo, house, commercial, etc. Current value is the amount that you would expect to receive if you sold this property today. Do not include the loan balance as part of the total liens. Attach copies of recent loan and lien statements:

Address: _____ Type: _____

Original purchase price: \$ _____ Date of purchase: _____

Current market value: \$ _____ Loan balance: \$ _____

Total Liens: \$ _____ Lien Holders: _____

Address: _____ Type: _____

Original purchase price: \$ _____ Date of purchase: _____

Current market value: \$ _____ Loan balance: \$ _____

Total Liens: \$ _____ Lien Holders: _____

Address: _____ Type: _____

Original purchase price: \$ _____ Date of purchase: _____

Current market value: \$ _____ Loan balance: \$ _____

Total Liens: \$ _____ Lien Holders: _____

38. Cars, trucks and other vehicles:

Make & Model	Year	License No. & St.	Mileage	Value	Loan Bal.
				\$	\$
				\$	\$
				\$	\$
				\$	\$

39. Boat, RV, Aircraft, motorcycles, ATV's and other recreational vehicles:

Make & Model	Year	License No. & St.	Hours/Miles	Value	Loan Bal.
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$

40. Total current value of all personal assets:

Televisions, VCRs, CD or DVD players, computers, printers, stereos, video and digital cameras, IPODS, cell phones, etc.:	\$
Sporting goods, guns, fishing equipment, etc.:	\$
Furniture, jewelry, antiques, art objects, stamp or coin collections, etc.:	\$
Other (describe):	\$

41. Money owed to you (list source and reason for debt):

Debtor Name & Phone Number	Reason for Debt	Amount
		\$
		\$
		\$
		\$

42. Money, or other assets, held by someone else on your behalf:

Person Holding Asset & Phone Number	Description of Asset	Value
		\$
		\$
		\$
		\$

43. Anticipated inheritance or benefit from a trust or claim:

Description: _____ \$ _____

Trustee name: _____ Phone No.: _____

44. Cash on hand (include any money that you have that is not in the bank):

\$ _____

45. Lawsuits in which you might receive something of value (include contact name and phone number):

Jurisdiction	Court & Case No.	Persons Involved and Status	Value
			\$
			\$
			\$

46. Other assets or anticipated assets (e.g., timeshare property, patents, copyrights, retainers, advance payments, deposits, mineral interest and leases, etc.). Include contact name and phone number:

Description of Asset	Value
	\$
	\$
	\$
	\$
	\$

47. Life insurance. Do you have life insurance with a cash value? Yes No
 If yes, provide details (term life insurance does not have a cash value):

Name and Address of Insurance Company	Policy Number	Type of Policy	Face Amount	Cash Surrender Value	Amount Borrowed	Amount You can Borrow
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$

Section 8: Liabilities

48. Mortgage/loan on home. Primary loan current Balance: \$ _____
 Secondary loan current Balance: \$ _____

Attach copy of recent mortgage statement and if refinanced or purchased within the last 3 years, attached copy of the loan application.

49. Credit cards. Do you or your spouse have any credit cards? Yes No If yes, provide details and attach copies of the most recent statements:

Creditor Card Company	Account No. Last 4 Digits	Balance	Monthly Payments
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

50. Other loans. Do you or your spouse have any other loans payable? Yes No
 If yes, provide details and attach copies of the most recent statements and loan applications submitted within the last 3 years:

Creditor Name and Address	Type	Balance	Monthly Payments
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

51. Are there any judgements against you? Yes No If yes, provide details:

Creditor Name	Date of Judgement	Amount of Debt
		\$
		\$
		\$

52. Are there any garnishments against your or your spouse's wages? Yes No
 If yes, provide details:

Creditor Name	Date of Judgement	Amount of Debt
		\$
		\$
		\$

53. Do you anticipated owing money from a pending judgment or claim? Yes No
 If yes, provide details:

Description	Anticipated Debt
	\$
	\$
	\$

54. Do you or your spouse owe any large medical bills? Yes No If yes, provide details:

Creditor Name	Amount of Debt
	\$
	\$
	\$

55. Do you or your spouse have any other liabilities? Yes No If yes, provide details:

Description	Amount of Debt
	\$
	\$
	\$
	\$

Section 9: Other Information

56. Have you ever been divorced? Yes No If yes, attach a copy of divorce settlement or decree and provide details below:

Date of divorce: _____	Location where filed: _____
Name of former spouse: _____	SSN: _____

57. List all transfers of property (including cash) by loan, gift, sale, barter, exchange, etc. that you and/or your spouse have made within the last five years (items worth \$2,500 or more):

Description of Asset	Date of Transfer	FMV When Transferred	Amount Received	Transferee Name and Relationship to Defendant
		\$	\$	
		\$	\$	
		\$	\$	

58. Have you ever been involved in any bankruptcy proceedings? Yes No If yes, provide details:

Date	Jurisdiction	Case Number	Status

59. Have you ever been a party to any civil suit? Yes No If yes, provide details:

Date	Jurisdiction	Case Number	Persons Involved and Status

60. Are you affiliated with any partnerships or joint ventures? Yes No If yes, provide details:

Company Name & Address	Percent Interest	Current Value
	%	\$
	%	\$

61. Are you an officer or director of any corporation? Yes No If yes, provide details:

Company Name & Address	Begin and End Dates	Remuneration
		\$
		\$

62. Are you a participant in a profit sharing plan? Yes No

If yes, name of plan: _____ Value in plan: \$ _____

63. Do you have a will and/or living trust? Yes No If yes, attach copy.

64. Are you a trustee, executor, beneficiary, or administrator under any will or testament, insurance policy, or trust agreement (including a family trust)? Yes No If yes, provide details:

Description	Type	Relationship to You

65. • Do you have a safe deposit box? Yes No If yes, provide information below for each box:

• Do you have assets or documents in someone else’s safe deposit box? Yes No
If yes, provide information below for each box:

• Are you a designated deputy and/or do you have access to someone else’s safe deposit box?
 Yes No If yes, provide information below for each box:

Name and Address of Location of Safe Deposit Box	Box No.	Contents

66. Provide details for all insurance policies held (except life insurance list earlier). Include details about riders or supplemental insurance on personal assets (e.g., jewelry, antiques, etc.):

Type of Policy	Company Name	Policy Number	Coverage Limits

67. List any other assets not listed previously including any assets outside the United States:

Asset Description	Location	Value
		\$
		\$
		\$
		\$

Following is a summary of document copies you are required to attach:

1. Profit & Loss Statements, Balance Sheets and Statements of Cash Flows for the last two years for your and/or your spouse's business(es) and /or interest in partnerships. Also attach part-year Profit and Loss Statement and Balance Sheet for period between the end of the last fiscal year and today's date.
2. Your and your spouse's most recent pay stub(s) or direct deposit statement(s), if employed.
3. Federal and State tax returns for the last two years (both business and individual). Attach copy of entire tax return and all forms W-2 and 1099.
4. The most recent mortgage/loan statement(s) and lien documents.
5. The three most recent bank, financial institution, investment or other account statements for all of your and/or your spouse's business and personal accounts.
6. All loan and line-of-credit applications submitted by you or your spouse within the last 3 years.
7. Credit card statements.
8. Divorce settlement or decree(s), if any.
9. Will and/or living trust documents.
10. Signed "Authorization to Release Information" form (separate document).

PLEASE READ CAREFULLY BEFORE SIGNING

With knowledge of the penalties and liability for false statements provided by Title 18, United States Code, Section 1001, with knowledge of the penalties and liability for false claims provided by Title 31, United States Code, Section 3729 et seq., and with knowledge that this financial disclosure statement is submitted by me to affect action by the United States Department of Justice, I hereby certify under penalty of perjury that the above statements are true, accurate and correct and that it is a complete statement of all my income and assets, real and personal, whether held in my name or by any other.

Date

Signature

Print Full Name

Date

Signature of Spouse/Companion

Print Full Name of Spouse/Companion

If you were assisted by someone in filling out this financial disclosure statement, please state that person's name and relationship to you, and have that person sign below:

Date

Signature

Relationship

Print Full Name

Note: If you have added additional sheets to this form or added information on the back of any page, you must also sign these sheets.

Revised February 2010

Make copies of this sheet when additional space is needed. Indicate the question numbers on the left.

#	Details

_____ Date

_____ Signature