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November 17, 2025

VIA CERTIFIED MAIL/E-MAIL

The Honorable Pamela J. Bondi
Attorney General of the United States
Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530

Mr. Edward R. Martin, Jr.
Special Attorney for Mortgage Fraud
Associate Deputy Attorney General
Director, Weaponization Working Group
950 Pennsylvania Avenue, NW
Washington, DC 20530

Re: Response by Governor Lisa D. Cook to FHFA Criminal Referrals

Dear Attorney General Bondi and Special Attorney Martin:

As counsel to Federal Reserve Board Governor Lisa D. Cook, after having obtained and now had sufficient time to review the records and speak with individuals with knowledge about the topics raised, I write this response to referral letters submitted on August 15, 2025 (the “First Referral”) and August 28, 2025 (the “Second Referral”) to the Justice Department by the Director of the U.S. Federal Housing Finance Agency (FHFA), William J. Pulte.¹ These “criminal referrals” claim to be based on a “tip” the FHFA received and sent under the pretense of protecting “the safety and soundness of FHFA’s regulated entities and the security and stability of the U.S. mortgage market.”² Because these letters were prepared with no or minimal research into the actual facts, and because FHFA provided Governor Cook no details about the allegations and no opportunity to respond before they were sent and made public, they have been criticized as pretextual justifications for the President and his allies, including Director Pulte, to investigate

¹ Director Pulte made his referrals public to try to pressure Governor Cook to resign—just one of his actions that we believe violated various statutes and regulations, for which we reserve Governor Cook’s rights. We are making this response public so that his one-sided and baseless allegations can be debunked.

² *Watch CNBC’s Full Interview With FHFA Director Bill Pulte*, CNBC’s Squawk Box (Sept. 4, 2025), <https://www.cnbc.com/video/2025/09/04/watch-cnbc-s-full-interview-with-fhfa-director-bill-pulte.html> (Mr. Pulte discussing the tip FHFA received: “Our agency discovered it, Andrew, independent of anyone else, that’s what we do day in and day out. As I said, we received a tip. We only use public documents in our referrals, we only use public documents in order to determine the fraud, and frankly people need to stop being so lazy . . . [A]s part of a federal investigation, I’m not going to explain our sources and methods, where we get tips from, who are whistleblowers[.]”).

anyone whom they view as an obstacle to the administration's political and economic agenda. The First and Second Referrals against Governor Cook fail on even the most cursory look at the facts.

Baseless Allegations of "Mortgage Fraud"

At the core of the referrals and allegations of wrongdoing is a fundamental misconception and purposeful omission. Director Pulte's letters allege that Governor Cook's submissions to mortgage lenders potentially violated four federal criminal statutes: 18 U.S.C. § 1341 (mail fraud); 18 U.S.C. § 1343 (wire fraud); 18 U.S.C. § 1344 (bank fraud); and 18 U.S.C. § 1014 (false statements to a financial institution). But to convict Governor Cook under any of those statutes, the government would have to prove beyond a reasonable doubt that she both made false representations and specifically intended to defraud or influence the actions of the lenders. *See Carpenter v. United States*, 484 U.S. 19, 28 (1987) (explaining that Sections 1341 and 1343 "require[] specific intent to defraud").

Nothing in the referral letters even remotely suggests that the government could carry that burden because there is no evidence that Governor Cook made false representations or had the "required specific intent to defraud." *Carpenter*, 484 U.S. at 28. Governor Cook had different principal residences over the years because her distinguished career had taken her to academic posts at Harvard University and Michigan State University, a postdoctoral fellowship at Stanford's Hoover Institution, and a government post at the White House Council of Economic Advisers in Washington, D.C. This reflects why different mortgage applications accurately reported different properties as her primary residence at different periods of time. One property that was never her primary residence was the subject of a mortgage application that truthfully disclosed it would not be her primary residence but would be used for family visits. There was one stray reference to primary residence on the mortgage form that was plainly innocuous in light of the several other truthful and more specific disclosures about the property's use. There is no fraud, no intent to deceive, nothing whatsoever criminal or remotely a basis to allege mortgage fraud.

Director Pulte's two referral letters, based on documents "obtained by" the FHFA, raise issues across three properties Governor Cook owns: Ann Arbor, Michigan; Atlanta, Georgia; and Cambridge, Massachusetts. The First Referral alleges two theories of fraud: (1) that Governor Cook indicated on a line of a mortgage document that the Ann Arbor property is her "primary residence" even though she does not live there year-round; and (2) that Governor Cook indicated on a line of a mortgage document that the Atlanta property is her "primary residence" even though it is a second home and used for vacation. The Second Referral similarly alleges that Governor Cook previously identified the Cambridge property as a primary residence even though it is now a vacation or rental property. I will address each property and referral allegation in turn.³

i. *Ann Arbor, Michigan Property*

Governor Cook's statements about the Ann Arbor property were true. Governor Cook purchased the Ann Arbor home in 2005, when she began a full-time job as an Assistant Professor

³ While President Trump's purported firing "for cause" of Governor Cook was based only on the First Referral concerning the Michigan and Georgia properties, this response addresses both referrals so that there is no question that neither provides a plausible basis for criminal charges.

at Michigan State University (MSU) and moved to Michigan. The 2005 mortgage was a “primary residence” mortgage. Governor Cook resided primarily at the Ann Arbor property until 2011, when she briefly relocated to Washington, DC to serve as a Senior Economist at the White House Council of Economic Advisers (2011-12). Governor Cook returned to her Ann Arbor home in 2012 and continued teaching and doing research at MSU for an additional 10 years. In the spring of 2021, when Governor Cook refinanced the mortgage on her Michigan home (the loan with which Director Pulte now takes issue), that property was still her primary residence and she was still residing in Ann Arbor and employed by MSU. The 2021 “primary residence” mortgage accurately reflected what it states: the Ann Arbor home has been Governor Cook’s primary residence for over 17 years. Her homeowners’ insurance at the time also reflected the same primary status.

As evidence of this fact, in December 2021, when Governor Cook submitted her vetting and ethics filings to the Government in connection with her nomination to the Federal Reserve Board, her Standard Form-86 supplemental response denoted the Michigan address as her “Primary residence” and her Electronic Questionnaire for Investigations Processing (e-QIP) response denoted the Michigan address as her “current permanent residence.” **Exhibits A, B.** A January 18, 2022 Senate Banking Committee questionnaire response also shows that she listed the Michigan property as her current residence at the time. **Exhibit C.**

After her confirmation in 2022 and once it became clear that Governor Cook would be spending significantly more time in Washington, DC due to her full-time role as a Board governor, she obtained proper insurance in order to rent out her Michigan home. Since May 2022, Governor Cook has been on unpaid leave from MSU while serving on the Federal Reserve Board, with the intention to return to MSU and to her primary residence in Ann Arbor after the post ends.

Additionally, beginning in 2022, she obtained her first of three local licenses to be able to rent out the Michigan home, as permitted by local law. In 2023, 2024, and 2025, as she spent more time in Washington, DC and Atlanta, Georgia, Governor Cook continued to rent out the Michigan property pursuant to city-authorized rental licenses in Ann Arbor (**Exhibit D**), which she intends to do until her tenure as a Federal Reserve Board Governor ends.

Those short-term rentals did not, however, alter the status of the property as her primary residence. Indeed, a Michigan city official (City Assessor Jerry Markey) recently explained that “[l]iving elsewhere temporarily does not necessarily make an owner ineligible for a principal residence exemption,” and that the city of Ann Arbor has “no reason to believe” that Governor Cook violated property tax rules in connection with her Michigan home.⁴ For the same reason, Governor Cook accurately stated in her 2025 financial disclosure that the Ann Arbor property was still her personal residence despite it being rented out for now. **Exhibit E.**

Accordingly, Director Pulte’s claim that Governor Cook committed fraud by listing the Ann Arbor property as her “primary residence” is baseless because that listing was true.

⁴ Chris Prentice & Marisa Tayloe, *Exclusive: No Evidence Of Primary Residence Violation By Fed Gov Lisa Cook, Says Michigan Official*, Reuters (Sept. 15, 2025), <https://www.reuters.com/world/us/no-evidence-primary-residence-violation-by-fed-gov-lisa-cook-says-michigan-2025-09-16>.

ii. *Atlanta, Georgia Property*

There is no evidence that, when Governor Cook signed a mortgage application listing the Atlanta property as her “Primary Residence,” she intended to defraud the lender. Governor Cook was raised in Milledgeville, Georgia, where her family owned a home for decades. After her family sold its jointly-owned family home in Milledgeville in 2021, Governor Cook wanted to have her own place to stay when she would come home to visit family. So that same year (July 2021), Governor Cook purchased a condo unit in Atlanta in order to have a permanent place to reside in the area to, among other reasons, be proximate to her family. One line on the mortgage application for her Atlanta apartment listed the property as her “Primary Residence.”

However, context makes clear that the listing of the Atlanta property as a “Primary Residence” was at most an inadvertent notation. A separate, contemporaneous May 28, 2021 loan document provided to the same lender clearly states the Atlanta condo’s “Property Use” as a “Vacation Home.”⁵ **Exhibit F.** Because Governor Cook submitted that document to the lender as well, it would be impossible to conclude that she intended to defraud the lender by inadvertently listing the property as her “Primary Residence” elsewhere. Other documents similarly show that the “Primary Residence” listing was an isolated notation—not an intentional scheme to defraud. For instance, in her December 2021 Standard Form-86 supplemental response she listed the Atlanta address as her “2nd Home”—as compared to the Ann Arbor address, which was listed as her “Primary residence.” **Exhibit A.** Furthermore, in her annual financial disclosures, Governor Cook accurately lists the Atlanta condo as a “personal residence” mortgage (as the form does not distinguish between primary and secondary homes). **Exhibit E.**

In sum, there is no evidence that Governor Cook had the “required specific intent to defraud.” *Carpenter*, 484 U.S. at 28. While the First Referral focuses on one line on one document that Director Pulte claims misstated the property’s purpose, the complete package of Governor Cook’s materials clearly demonstrates that this does not amount to the type of criminal wrongdoing that Director Pulte and the President state it to be. Governor Cook’s loan documents made clear her intended uses and, therefore, were not submitted with an intent to mislead the lender or anyone else. In cherry-picking one line from one document, Director Pulte has ignored critical context—and in doing so, has misled the public and DOJ in his postings of incomplete mortgage documents on social media.

iii. *Cambridge, Massachusetts Property*

Governor Cook became a first-time homebuyer in Cambridge in 2002. When she originally obtained her mortgage on the Cambridge property, she accurately stated that it was her primary residence, having begun her career as an academic economist at Harvard University in 1997. While employed by Harvard, she lived in Cambridge, and the Cambridge property remained her

⁵ See Chris Prentice & Marisa Taylor, *Exclusive: Fed Governor Cook Declared Her Atlanta Property As “Vacation Home,” Documents Show*, Reuters (Sept. 13, 2025), <https://www.reuters.com/world/us/fed-governor-cook-declared-her-atlanta-property-vacation-home-documents-show-2025-09-13/>.

primary residence until she accepted a tenure-track assistant professor position at MSU and purchased the home in Michigan in 2005.⁶ There is nothing improper about that.

In 2021, Governor Cook refinanced and converted the property to a second home mortgage with a Second Home Rider, *see Exhibit G*, as she had been living away from Cambridge and was renting out the home for most of the calendar year by this point. The bank approved that Rider. Governor Cook still spends a few weeks each summer at the Cambridge home—making it a “second home” for mortgage purposes. Various vetting documents submitted to the Government in December 2021 in connection with her nomination to the Federal Reserve Board indicate that she listed the Cambridge home as a “second home and rental property” (e-QIP Form), an “investment property and summer home” (SF-86 Supplemental Responses), and a “second home” (Condo Questionnaire). **Exhibits A, B, H**. These filings again accurately describe her use of the property. She continues to maintain rental property insurance for this property to this day.

Once again, Director Pulte offers no evidence indicating that Governor Cook had the “required specific intent to defraud” in relation to the Cambridge property. *Carpenter*, 484 U.S. at 28. On the contrary, when Governor Cook refinanced the Cambridge property, she updated the mortgage to reflect that it was no longer her primary residence and indicated the same in her federal disclosures.

Director Pulte’s Weaponization of FHFA and His Ignorance Toward Similar Allegations Against Republicans and Other Individuals

The lack of an accurate factual basis to make the referrals was exacerbated by the haste in which they were made, the failure to provide Governor Cook with any notice or opportunity to respond before they were sent, and their public disclosure. Together, Director Pulte’s actions indicate they were timed as a response to the President’s desire to change the makeup of the Federal Reserve Board so he could dictate an interest rate cut, thus undermining the independence of the Federal Reserve on matters related to monetary policy. That context further undercuts the basis for the referral.

Director Pulte’s decision to use the FHFA to selectively—and publicly—investigate and target the President’s designated political enemies gives rise to the unmistakable impression that he has been improperly coordinating with the White House to manufacture flimsy predicates to launch these probes. Recent reporting indicates that “Pulte remains close with the President and has direct access that aides have not been able to control.”⁷ The same report even noted that “[President] Trump isn’t just Pulte’s biggest ally in the admin, he is perhaps his only friend.”

⁶ From 2002 to 2005, she lived at a rented home on an ad hoc basis while doing a postdoctoral national fellowship at Stanford, still intending to return to Cambridge when her research assignment was over.

⁷ Dasha Burns & Sophia Cai, ‘Sold POTUS a bill of goods’: White House furious with Pulte over 50-year mortgage, Politico (Nov. 10, 2025), <https://www.politico.com/news/2025/11/10/trumps-50-year-mortgage-plan-is-getting-panned-allies-blame-this-man-00645654> (“Anything that goes before POTUS needs to be vetted, . . . And a lot of times with Pulte they’re not. He just goes straight up to POTUS.”).

Director Pulte has proclaimed, “[i]f somebody is claiming two primary residences, that is not appropriate, and we will refer it for criminal investigation,”⁸ and has stated, “[d]o not declare two principal residences in President Trump’s America. Mortgage fraud is a serious crime and must be prosecuted as such.”⁹ He added in a CNBC interview, “[i]t doesn’t matter whether you’re a Republican or a Democrat, or a Fed Governor or somebody who mans a convenience store. If you commit mortgage fraud, you need to be held accountable, period.”¹⁰ That is the standard he has declared in the Trump administration.

His actions undercut his words. If one seemingly facial contradiction about several property documents were the basis for the mortgage fraud he claims, then one would expect that he would have made referrals to you based on the same types of documents about others who appear to have claimed similar or analogous primary residences for more than one home. Yet, Director Pulte has ignored many of those allegations. The similar “tips” he surely would have received but which have seemingly escaped his referral practice share a commonality—they involve Trump-aligned Republicans and his own immediate family. Recent reporting and a review of documents indicate Treasury Secretary Scott Bessent himself made the same “contradictory” representations of having a “principal residence” at two separate homes, one in New York and one in Massachusetts, at the same time in 2007.¹¹ Reporting has also revealed that three other members of President Trump’s cabinet—Labor Secretary Lori Chavez-DeRemer; Transportation Secretary Sean Duffy; and Environmental Protection Agency administrator Lee Zeldin—made similar such representations about primary residences on their mortgage filings.¹² Director Pulte has ignored all these allegations and there has been no reporting or posting by him of a criminal referral in either case. President Trump’s using Director Pulte’s allegations as his basis to try to remove Governor Cook is noteworthy, as he has not fired or asked for the resignation of these officials in his administration.

In Texas, Attorney General Ken Paxton is also reported to have declared simultaneous primary residences, across *three* separate homes, for mortgage purposes: “Mortgages signed by the Paxtons contained inaccurate statements declaring that each of those three houses was their primary residence, enabling the now-estranged couple to improperly lock in low interest rates,” and “records also revealed that the Paxtons collected an improper homestead tax break on two of

⁸ Transcript of *Erin Burnett Outfront*, CNN (Sept. 18, 2025), <https://transcripts.cnn.com/show/ebo/date/2025-09-18/segment/01>.

⁹ @pulte (Aug. 20, 2025), <https://x.com/pulte/status/1958158594374873358>.

¹⁰ *Watch CNBC’s full interview with FHFA Director Bill Pulte*, CNBC (Sept. 4, 2025), <https://www.cnbc.com/video/2025/09/04/watch-cnbc-full-interview-with-fhfa-director-bill-pulte.html>.

¹¹ Anthony Cormier et al., *Bessent, Like Fed Governor, Made Contradictory Mortgage Pledges*, Bloomberg (Sept. 17, 2025), <https://www.bloomberg.com/news/articles/2025-09-17/bessent-like-fed-governor-made-contradictory-mortgage-pledges>.

¹² Robert Faturechi et al., *Trump Is Accusing Foes With Multiple Mortgages of Fraud. Records Show 3 of His Cabinet Members Have Them*, ProPublica (Sept. 4, 2025), <https://www.propublica.org/article/trump-cabinet-mortgage-fraud>.

those homes at the same time.”¹³ Yet, Attorney General Paxton has not received an iota of scrutiny from the FHFA Director or the Justice Department.

A recent news article also reported that Deputy Attorney General Todd Blanche made mortgage applications for two homes in 2020, and “[b]ased on available documents, neither of the homes were specified as second homes or other kinds of properties.”¹⁴ We have seen no reporting that Director Pulte or you is looking into that, and certainly not doing so publicly.

And even Director Pulte’s immediate relatives are alleged to have done the same—declaring the same mortgage status on two homes in two different states at the same time.¹⁵ Yet again, there has been no allegation from Director Pulte about a criminal referral of his own family.

Director Pulte’s partisan use of the criminal referral process also undercuts the basis for the referrals he made concerning Governor Cook.¹⁶

Director Pulte’s Other Improper Conduct Demonstrating Bias and Prejudice

Further evidence of the referral’s lack of a real basis is the length to which—and again the haste with which—Director Pulte has pursued Governor Cook (and those Democratic office holders he has targeted). In doing so, Director Pulte has removed anyone within the Agency whom he perceives as an obstacle or opponent to his misusing the FHFA for political reasons. Earlier this month, he fired FHFA’s acting Inspector General, Joe Allen, whom Pulte had bypassed altogether in pursuing the criminal referrals against Governor Cook (and others).¹⁷ Pulte removed the acting IG after he made efforts to provide key discovery to federal prosecutors in the Eastern District of Virginia in the case brought against New York Attorney General Letitia James following

¹³ *Report: Texas AG Ken Paxton Claimed Three Homes As Primary Residence*, CBS News (July 24, 2025), <https://www.cbsnews.com/texas/news/ken-angela-paxton-mortgage-primary-residence-homestead-exemption/>; Pooja Salhotra, *Ken Paxton Claimed Three Houses as His Primary Residence, Records Show*, N.Y. Times (July 24, 2025), <https://www.nytimes.com/2025/07/24/us/politics/ken-paxton-mortgage.html>.

¹⁴ Rachel Siegel et al., *Trump Targets Enemies Using Mortgage Records, A Threat To D.C. Elite*, Wash. Post (Oct. 24, 2025), <https://www.washingtonpost.com/business/2025/10/24/washington-politicians-mortgage-scrutiny-trump/>.

¹⁵ Marisa Taylor, Chris Prentice & Mike Colias, *Exclusive: Bill Pulte accused Fed Governor Lisa Cook of fraud. His relatives filed housing claims similar to hers*, Reuters (Sept. 5, 2025), <https://www.reuters.com/world/us/bill-pulte-accused-fed-governor-lisa-cook-fraud-his-relatives-filed-housing-2025-09-05/>.

¹⁶ And just last week, Director Pulte did it again. Based on nothing more than the listing of two properties, he made a criminal referral against another adversary of President Trump – Democratic Congressman Eric Swalwell. See Katherine Doyle, *Trump Official Refers Rep. Eric Swalwell For A Federal Criminal Probe Over Alleged Mortgage Fraud*, NBC News (Nov. 13, 2025), <https://www.nbcnews.com/politics/trump-administration/trump-administration-eric-swallow-federal-criminal-probe-mortgage-rcna243518>. He did this despite all the reporting that has pointed out anomalies among Republican mortgage applicants.

¹⁷ Sarah N. Lynch et al., *Exclusive: Trump ousts watchdog of US housing regulator involved in mortgage probes of his foes, sources say*, Reuters (Nov. 3, 2025), <https://www.reuters.com/world/us/watchdog-being-ousted-us-housing-regulator-involved-trump-crackdown-sources-say-2025-11-03/> (“Pulte bypassed Inspector General in pursuing cases against Trump foes”).

Pulte's referral.¹⁸ Allen's ouster also came as he was preparing to send a letter to Congress notifying lawmakers that the FHFA was not cooperating with the inspector general's office, according to sources.¹⁹

Recent reporting also indicates Director Pulte fired internal watchdogs at the Federal National Mortgage Association (Fannie Mae) who were looking into multiple complaints against a high-ranking company officer who reportedly was a close personal ally of Director Pulte.²⁰ Sources familiar with the terminations said those firings effectively cleared out the internal watchdogs, charged with ensuring Fannie Mae and its officials follow the law, including a directive to cease looking into the Director's ally. Other top Fannie Mae officials have also been terminated amid broader disputes with Director Pulte, such as Fannie's general counsel and its head of single-family business.²¹

The *Wall Street Journal's* latest reporting even reveals that "Fannie Mae watchdogs who were removed from their jobs had been probing if [Director] Pulte had improperly obtained mortgage records of key Democratic officials," according to sources familiar.²² If the reporting is accurate, senior FHFA officials had improperly directed staff "to access the mortgage documents" of Director Pulte's partisan targets. Before being fired, Fannie Mae ethics investigators had been probing to determine exactly *who* had made the orders and whether Director Pulte had the authority to seek the documents.²³ The answers would stand as a stunning deviation from his claim that these allegations were first received via an independent "tip" to FHFA.

All of this comes as Director Pulte's power over the mortgage lending industry has grown dramatically, but in an unusual way. Not long after his Senate confirmation as head of the FHFA, Pulte removed 14 members of the board of directors of both Fannie Mae and Freddie Mac and installed himself as chairman of the two entities (Fannie Mae and Freddie Mac).²⁴ No reason was given for the firings or why he chose to appoint himself to those roles.

Reporting indicates that, at Director Pulte's direction, a top Fannie Mae executive provided confidential mortgage pricing data from Fannie Mae to a principal competitor, which alarmed

¹⁸ *Id.*

¹⁹ *Id.*

²⁰ Rachel Siegel, *Housing official Bill Pulte fired ethics workers who were looking into his ally*, Wash. Post (Nov. 10, 2025), <https://www.washingtonpost.com/business/2025/11/10/bill-pulte-fannie-mae-firing-ethics/>.

²¹ Brian Schwartz et al., *Trump Administration Fires Fannie Mae Ethics Officials*, Wall St. J. (Oct. 30, 2025), <https://www.wsj.com/politics/policy/trump-administration-fires-fannie-mae-ethics-officials-88a0684a>.

²² Gina Heeb, *Fannie Mae Watchdogs Probed How Pulte Obtained Mortgage Records of Key Democrats*, Wall St. J. (Nov. 11, 2025), <https://www.wsj.com/finance/regulation/fannie-mae-watchdogs-probed-how-pulte-obtained-mortgage-records-of-key-democrats-07c5cc39>.

²³ *Id.*

²⁴ Brian Slodysko, *Top Fannie Mae Officials Ousted After Sounding Alarm On Sharing Confidential Housing Data*, Assoc. Press (Nov. 13, 2025), <https://apnews.com/article/fannie-mae-freddie-mac-firing-pulte-data-a4f8c53df74fef83ec7fd07e3d524746>.

senior Fannie Mae officials “who warned it could expose the company to claims that it was colluding with a rival to fix mortgage rates.”²⁵ According to emails reviewed by the AP, Fannie Mae executives allegedly were shocked about what one called a “very problematic” disclosure of data by its head of marketing, who was supposedly acting at Director Pulte’s direction.²⁶ This is just the latest instance in Director Pulte’s troubling and improper use of Fannie Mae data to achieve his political and personal ambitions.

These improprieties by Director Pulte may be grounds for your agency or others in the government to review his conduct, but, in the context of this letter, I am pointing them out because they undercut his criminal referrals concerning Governor Cook which became the President’s reason for trying to remove her from the Board of Governors.

* * *

In sum, Director Pulte’s referrals clearly omit numerous key records (which we have included as exhibits to this letter) that refute the allegations of impropriety. The full record makes clear that what he claims to be contradictions in loan applications were not contradictions at all but were cherry-picked, incomplete snippets of the full documents submitted at the time and in subsequent filings by Governor Cook consistent with her applications. The referrals are baseless and should not have been made in the first place; they should not have been the basis for President Trump to seek Governor Cook’s removal from the Board; and they should not warrant any further investigation.

We would be glad to go over the full record of Governor Cook’s proper conduct if DOJ is interested.

Sincerely,



Abbe David Lowell
Counsel for Governor Lisa D. Cook

²⁵ *Id.*

²⁶ *Id.*

Exhibits

November 17, 2025

Exhibit A

Biden-Harris Administration SF-86 Supplemental Questions

1. Please list names of all (a) corporations, firms, partnerships, or other business enterprises, (b) nonprofit organizations, (c) other institutions with which you are now, or during the past 10 years, have been affiliated as an officer, owner, director, trustee, or partner.

[REDACTED]

2. Have you or your spouse ever registered as an agent for, performed work for, received any payments from and/or made any payments to, any foreign government, foreign-headquartered business, or nonprofit organization with any foreign government ownership? If so, please detail.

[REDACTED]

3. List any professional licenses/memberships you currently hold or previously held, such as bar associations, medical license, real estate license, etc.

[REDACTED]

4. List any instances in which you have ever been disciplined or cited for a breach of ethics or unprofessional conduct by, or been the subject of a complaint to, any court, administrative agency, professional association, disciplinary committee, or other professional group,

[REDACTED]

5. Please list all of your interests in real property, including additional homes, vacation homes, rental properties, and interests in trusts that may hold property.

Primary residence: [REDACTED], Ann Arbor, MI 48103

2nd home: [REDACTED], Atlanta, GA 30309

Investment property and summer home: [REDACTED], Cambridge, MA 02140

Investment property sold in 2021 [REDACTED]: [REDACTED],
Milledgeville, GA 31061

6. Has a tax lien or other collection procedure ever been instituted against you or your spouse by federal, state, or local authorities? If so, please detail.

[REDACTED]

7. Have you ever been convicted of a criminal violation of any Federal, state, county, or municipal law, regulation or ordinance (excluding traffic, parking, and speeding offenses if the fine for an individual offense was less than \$300 and the offense did not involve alcohol or drugs)? If so, please detail.

[REDACTED]

8. Has any firm, company, or other entity in which you served as an officer, director, or executive ever been convicted of a violation of any Federal, state, county, or municipal law, regulation, or ordinance while you were employed there, or subsequently convicted based on conduct that occurred while you were employed there? If so, please detail.

[REDACTED]

9. To your knowledge, have any formal complaints or claims of harassment, discrimination, or retaliation ever been made against you to an employer or any other entity with which you may have been affiliated (*e.g.*, as a contractor, consultant, or volunteer)? If so, please detail.

[REDACTED]

10. To your knowledge, has any employee directly supervised by you been reprimanded, sanctioned, or otherwise disciplined for any claim of workplace misconduct that you (a) were in a position to prevent and did not (through action or inaction), or (b) failed to respond to with remedial action? If so, please detail.

[REDACTED]

Lisa D. Cook

Exhibit B

Electronic Questionnaires for Investigations Processing (e-QIP) Investigation Request #33981880

ARCHIVAL COPY - RETAIN FOR YOUR RECORDS

The information contained in this document represents data submitted by **Lisa DeNell Cook** (Applicant) for the **e-QIP Investigation Request #33981880**. Applicant certified the accuracy of this information at **2021-12-04 01:44:53**.

This Investigation Request contains the following documents:

Page 1: Investigation Request Cover Sheet

Page 2-47: Questionnaire For National Security Positions

Note: To conserve paper only the first entry in multiple-entry lists displays completion instructions. The completion instructions for the first entry also applies to each additional entry unless otherwise noted.

Section 8 - U.S. Passport Information

[REDACTED]

[REDACTED]

Section 9 - Citizenship

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Section 10 - Dual/Multiple Citizenship Information

1. **Identify the main components of the system.**

Section 11 - Where You Have Lived

List the places where you have lived beginning with your present residence and working back **10 years**. Residences for the entire period must be accounted for without breaks. Indicate the actual physical location of your residence, not a Post Office box or a permanent residence when you were not physically located there. If you split your time between one or more residences during a time period, you must list all residences. Do not list residence before your 18th birthday unless to provide a minimum of 2 years residence history. You are not required to list temporary locations of less than 90 days that did not serve as your permanent or mailing address. For any address in the last 3 years, provide a person who knew you at that address, and who preferably still lives in that area. Do not list people who knew you for residences completely outside this 3-year period, and do not list your spouse, cohabitant or other relatives as the verifier for periods of residence.

1. Enter residence information.

Provide dates of residence

From (Month/Year): 07/2021 To (Month/Year): Present

Is/was this residence

Owned by you: ☒ { x }

Rented or leased by you: ☐ { }

Military housing: ☐ { }

Other (Provide explanation): ☐ { }

Explanation

Provide the street address

Street: [REDACTED]

City: Atlanta State: GA Country: Zip Code: 30309

Person Who Knew You

Provide the name of a neighbor, landlord (if rental) or other person who knows you at this address.

Provide the full name

Last: [REDACTED] First: [REDACTED] Middle: (NMN) Suffix:

Provide date of last contact

Month/Year: 11/2021

Provide your relationship to this person (check all that apply)

Neighbor: ☐ { }

Friend: ☐ { }

Landlord: ☐ { }

Business associate: ☐ { }

Other (Provide explanation): ☒ { x }

Explanation

Condo building manager

Provide the following contact information for this person

Provide evening telephone number for this person (I don't know: ☐ { })

International or DSN: ☐ { } Number: [REDACTED] Extension:

Provide daytime telephone number for this person (I don't know: ☐ { })

International or DSN: ☐ { } Number: [REDACTED] Extension:

Provide cell/mobile telephone number for this person (I don't know: ☒ { x })

International or DSN: ☐ { } Number: Extension:

Provide e-mail address for this person (I don't know: ☐ { }) : [REDACTED]

Provide street address for this person (including apartment number)

Street: [REDACTED]

City: Atlanta State: GA Country: Zip Code: 30309

2. Provide dates of residence

From (Month/Year): 09/2005 To (Month/Year): Present

Is/was this residence

Owned by you: ☒ { x }

Rented or leased by you: ☐ { }

Military housing: ☐ { }

Other (Provide explanation): ☐ { }

Explanation

This is my current permanent residence.

Provide the street address

Street: [REDACTED]
City: Ann Arbor State: MI Country: Zip Code: 48103

Person Who Knew You

Provide the full name

Last: [REDACTED] First: [REDACTED] Middle: (NMN) Suffix:

Provide date of last contact

Month/Year: 11/2021

Provide your relationship to this person (check all that apply)

Neighbor: { ☒ }

Friend: { ☒ }

Landlord: { }

Business associate: { }

Other (Provide explanation): { }

Explanation

Friend and colleague

Provide evening telephone number for this person (I don't know: { })

International or DSN: { } Number: [REDACTED] Extension: 832

Provide daytime telephone number for this person (I don't know: { ☒ })

International or DSN: { } Number: Extension:

Provide cell/mobile telephone number for this person (I don't know: { })

International or DSN: { } Number: [REDACTED] Extension:

Provide e-mail address for this person (I don't know: { }) : [REDACTED]

Provide street address for this person (including apartment number)

Street: [REDACTED]

City: Ann Arbor State: MI Country: Zip Code: 48108

3. Provide dates of residence
From (Month/Year): 08/2002 To (Month/Year): Present

Is/was this residence

Owned by you: { ☒ }

Rented or leased by you: { }

Military housing: { }

Other (Provide explanation): { }

Explanation

This was the first home I purchased, which is now a second home and rental property.

Provide the street address

Street: [REDACTED]

City: Cambridge State: MA Country: Zip Code: 02140

Person Who Knew You

Provide the full name

Last: [REDACTED] First: [REDACTED] Middle: (NMN) Suffix:

Provide date of last contact

Month/Year: 11/2021

Provide your relationship to this person (check all that apply)

Neighbor: { }

Friend: { ☒ }

Landlord: { }

Business associate: { ☒ }

Other (Provide explanation): { }

Explanation

This is a friend and professional acquaintance in the Boston area.

Provide evening telephone number for this person (I don't know: { })

International or DSN: { } Number: [REDACTED] Extension:

Provide daytime telephone number for this person (I don't know: { })

International or DSN: { } Number: [REDACTED] Extension:

Provide cell/mobile telephone number for this person (I don't know: { })

International or DSN: { } Number: [REDACTED] Extension:

Provide e-mail address for this person (I don't know: { }) : [REDACTED]

Provide street address for this person (including apartment number)

Street: [REDACTED]

City: Cambridge State: MA Country: Zip Code: 02138

4. Provide dates of residence

From (Month/Year): 08/2011 To (Month/Year): 08/2012

Is/was this residence

Owned by you: { }

Rented or leased by you: { x }

Military housing: { }

Other (Provide explanation): { }

Explanation

Provide the street address

Street: [REDACTED]

City: WASHINGTON State: DC Country: Zip Code: 20009

(End of List)

Summary

List the places where you have lived beginning with your present residence and working back **10 years** .

Residences for the entire period must be accounted for without breaks. Indicate the actual physical location of your residence, not a Post Office box or a permanent residence when you were not physically located there. If you split your time between one or more residences during a time period, you must list all residences. Do not list residence before your 18th birthday unless to provide a minimum of 2 years residence history.

You are not required to list temporary locations of less than 90 days that did not serve as your permanent or mailing address.

For any address in the last 3 years, provide a person who knew you at that address, and who preferably still lives in that area. Do not list people who knew you for residences completely outside this 3-year period, and do not list your spouse, cohabitant or other relatives as the verifier for periods of residence.

Do you have an additional residence to report?

Yes: { } No: { x }

Section 12 - Where You Went To School

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Exhibit C

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS UNITED STATES SENATE

**Room SD-534 Dirksen Senate Office Building
Washington, D.C. 20510
(202) 224-7391**

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Procedures formally adopted by the Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on February 11, 2021, establish a uniform questionnaire for all Presidential nominees whose confirmation hearings come before this Committee.

This questionnaire shall be made part of the public record except for financial and certain other personal information, which shall be kept confidential. A version will be published on the Committee's website in advance of any hearing on the nomination.

Nominees are requested to answer all questions, and to add additional pages where necessary. All nominees routinely shall testify under oath at their confirmation hearings. Should nominees have any questions about the questionnaire or its contents, please contact the Banking, Housing and Urban Affairs Committee at (202) 224-7391 and ask to speak with the lead nominations staffer for either the Majority or Minority.



STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES
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Name:	Cook (Last)	Lisa (First)	DeNell (Other)
--------------	-----------------------	------------------------	--------------------------

Position to which nominated: Federal Reserve Board of Governors

Date of nomination: January 13, 2022

City of Residence: Ann Arbor, Michigan

Education*:	Institution	Dates Attended	Degrees Received	Dates of Degree
--------------------	-------------	----------------	------------------	-----------------

Education	Dates Attended	Degrees Received	Dates of Degree
Spelman College	8/82-5/86	BA	5/86
University of Oxford	10/86-6/88	BA	7/88
Université Cheikh Anta Diop de Dakar	10/88-5/89	N/A	N/A
Georgia College and State University	9/89-12/89	N/A	N/A
Georgia Institute of Technology	1/90-5/90	N/A	N/A
University of Maryland, College Park	1/91-5/91	N/A	N/A
University of California, Berkeley	8/91-7/97	PhD	12/97

*Nominees should provide information for all institutions attended, whether or not the nominee was granted a degree by the institution

Honors and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

IP Champion Award, Intellectual Property Owners Education Foundation, December 2021

Edison Scholar, United States Patent and Trademark Office, 2020-

Federal Reserve Bank of Chicago Board of Directors, Elected 2021

Federal Reserve Bank of Chicago Academic Advisory Board, 2021-

[REDACTED]

[REDACTED]

The undersigned certifies that the information contained in the confidential portion of this statement to the Committee is true and correct

Signed: Lisa D. Cook Date: January 18, 2022

Exhibit D



My Work

MY INVOICES

MY PERMITS

MY EXISTING INSPECTIONS

MY LICENSES

Search...



Export to Excel

License Number	Renew	Name ▾	DBA ▾	Address ▾	Status ▾	Type
CR25 1947		Lisa D. Cook, Ph.D.		██████████ Ann Arbo...	Issued	Certified Rental Sin
STR24-1922		Lisa D. Cook, Ph.D.		██████████ Ann Arbo...	Inactive	Short Term Rentals
STR22-4089		Lisa D. Cook, Ph.D.		██████████ Ann Arbo...	Inactive	Short Term Rentals

Showing 3 records.

Exhibit E

Report Type: Annual Report

Year (Annual Report only): 2025

Date of Appointment: 02/2024

Date of Termination:

Appointment Type: PAS

Executive Branch Personnel Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Cook, Lisa D

Governor, Board of Governors of the Federal Reserve System

Report Year: 2025

Other Federal Government Positions Held During the Preceding 12 Months:

Governor, Board of Governors of the Federal Reserve System (5/2022 - Present)

Electronic Signature - I certify that the statements I have made in this form are true, complete and correct to the best of my knowledge.

/s/ Cook, Lisa D [electronically signed on 06/15/2025 by Cook, Lisa D in Integrity.gov] - Filer received a 31 day filing extension.

Agency Ethics Official's Opinion - On the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (subject to any comments below).

/s/ Croston, Sean, Certifying Official [electronically signed on 07/11/2025 by Croston, Sean in Integrity.gov]

Other review conducted by

/s/ Syme, Lorna, Ethics Official [electronically signed on 07/11/2025 by Syme, Lorna in Integrity.gov]

U.S. Office of Government Ethics Certification

/s/ Granahan, Megan, Certifying Official [electronically signed on 07/30/2025 by Granahan, Megan in Integrity.gov]

Data Revised 07/08/2025

1. Filer's Positions Held Outside United States Government

#	ORGANIZATION NAME		CITY, STATE	ORGANIZATION TYPE	POSITION HELD	FROM	TO
1	Michigan State University	See Endnote	East Lansing, Michigan	University/College	Professor	8/2005	Present

2. Filer's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION		EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Teachers Retirement System of GA, defined benefit plan (beneficiary)	See Endnote	N/A		Retirement Payments (monthly)	\$279
2	Employees Retirement System of GA, defined benefit plan (beneficiary)	See Endnote	N/A		Retirement Payments (monthly)	\$555
3	Michigan State University		No			
3.1	Fidelity 403b		No			
3.1.1	VANG INST TR 2030		Yes	\$500,001 - \$1,000,000		None (or less than \$201)
3.2	TIAA 403b		No			
3.2.1	Vanguard Institutional Target Retirement 2030 Fund Institutional Class Shares (VTTWX)		Yes	\$1,001 - \$15,000		None (or less than \$201)
3.3	TIAA 457b		No			
3.3.1	Vanguard Institutional Target Retirement 2030 Fund Institutional Class Shares (VTTWX)		Yes	\$15,001 - \$50,000		None (or less than \$201)
3.4	Fidelity 457b		No			

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.4.1	Vanguard Institutional Target Retirement 2030 Fund Institutional Class Shares (VTTWX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
4	Harvard University	No			
4.1	TIAA 403b	No			
4.1.1	CREF Global Equities	Yes	\$1,001 - \$15,000		None (or less than \$201)
4.1.2	Vanguard Institutional Target Retirement 2030 Fund Institutional Class Shares (VTTWX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
4.2	TIAA 457b	No			
4.2.1	Vanguard Institutional Target Retirement 2030 Fund Institutional Class Shares (VTTWX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
5	National Bureau of Economic Research	No			
5.1	401a	No			
5.1.1	Vanguard LifeStrategy Moderate Growth Fund Investor Shares (VSMGX)	Yes	\$1,001 - \$15,000		None (or less than \$201)

3. Filer's Employment Agreements and Arrangements

#	EMPLOYER OR PARTY	CITY, STATE	STATUS AND TERMS	DATE
1	Michigan State University	East Lansing, Michigan	Currently taking three year unpaid leave of absence from the University, which has been extended by an additional year.	5/2022
2	Teachers Retirement System of GA	Atlanta, Georgia	I will continue to participate in this defined benefit plan.	9/1986
3	Employees Retirement System of GA	Atlanta, Georgia	I will continue to participate in this defined benefit plan.	12/1998
4	Michigan State University	East Lansing, Michigan	I will continue to participate in these defined contribution plans. The plans' sponsor ceased making contributions upon my leave of absence.	8/2006

#	EMPLOYER OR PARTY	CITY, STATE	STATUS AND TERMS	DATE
5	Harvard University	CAMBRIDGE, Massachusetts	I will continue to participate in this 457b plan, but the employer ceased making contributions upon my separation.	8/1997
6	National Bureau of Economic Research	CAMBRIDGE, Massachusetts	I will continue to participate in this defined contribution plan. The plan sponsor ceased making contributions after my separation.	3/2020
7	Harvard University	Cambridge, Massachusetts	I will continue to participate in the 403b plan, but the employer ceased making contributions upon my separation.	8/1997

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

(N/A) - Not required for this type of report

5. Spouse's Employment Assets & Income and Retirement Accounts

None

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	U.S. Brokerage account	No			
1.1	ISHARES S&P MIDCAP 400 INDEX FUND	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.2	LORD ABBETT INTERMED TAX FREE CLASS I	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.3	LORD ABBETT SHORT DURATION INCOME CL I	Yes	\$1,001 - \$15,000		\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.4	PGIM ETF TR ULTRA SHORT	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.5	First Trust Rising Dividend Achievers ETF (RDVY)	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
1.6	SCHWAB US BROAD MARKET ETF	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
1.7	SCHWAB US LARGE-CAP GROWTH ETF	Yes	\$1,001 - \$15,000		\$2,501 - \$5,000
1.8	VANGUARD SPECIALIZED FUNDS DIV APP ETF	Yes	\$1,001 - \$15,000		\$2,501 - \$5,000
1.9	VANGUARD MID-CAP VALUE INDEX FUND	Yes	\$1,001 - \$15,000		\$201 - \$1,000
1.10	VANGUARD INDEX FDS VANGUARD VALUE ETF	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
1.11	iShares Core MSCI Emerging Markets ETF (IEMG)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.12	iShares Core S&P Mid-Cap ETF (IJH)	See Endnote	\$1,001 - \$15,000		\$2,501 - \$5,000
2	US bank #1 (cash)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3	Estate of a family member (value not readily ascertainable)	N/A			None (or less than \$201)
4	Residential rental investment property, Cambridge, MA	N/A	\$500,001 - \$1,000,000	Rent or Royalties	\$50,001 - \$100,000
5	Residential rental property, Ann Arbor, MI	N/A	\$500,001 - \$1,000,000	Rent or Royalties	\$2,501 - \$5,000

7. Transactions

#	DESCRIPTION	TYPE	DATE	AMOUNT
1	First Trust VI Rising Dividend (RDVY) (multiple)	Sale		\$1,001 - \$15,000
2	iShares Core S&P Mid-Cap (IJH) (multiple)	Sale		\$1,001 - \$15,000
3	Schwab US Broad Market (SCHB) (multiple)	Sale		\$1,001 - \$15,000
4	Schwab US Large-Cap Growth (SCHG) (multiple)	Sale		\$1,001 - \$15,000
5	Vanguard Value (VTV) (multiple)	Sale		\$1,001 - \$15,000
6	Vanguard Mid-Cap Value Index (VOE) (multiple)	Sale		\$1,001 - \$15,000
7	Vanguard Dividend Appreciation Index (VIG) (multiple)	Sale		\$1,001 - \$15,000

8. Liabilities

#	CREDITOR NAME	TYPE	AMOUNT	YEAR INCURRED	RATE	TERM
1	Bank-Fund Staff Federal Credit Union	Mortgage (investment/rental property)	\$250,001 - \$500,000	2021	2.5	15 years
2	Bank-Fund Staff Federal Credit Union	Mortgage on Personal Residence	\$500,001 - \$1,000,000	2021	3.25	30 years
3	Members First Mortgage	Mortgage on Personal Residence	\$100,001 - \$250,000	2021	2.875	15 years
4	Bank-Fund Staff Federal Credit Union	Credit Card	\$15,001 - \$50,000	2024	12.49	Revolving
5	American Express	Credit Card	\$15,001 - \$50,000	2024	26.99	Revolving

9. Gifts and Travel Reimbursements

None

Endnotes

PART	#	ENDNOTE
1.	1	My initial three-year leave of absence from MSU has been extended by an additional year.
2.	1	The amount stated is the correct amount for the reporting period. The actual amount of the monthly payment is adjusted on an annual and ad hoc basis.
2.	2	The amount stated is the correct amount for the reporting period. The actual amount of the monthly payment is adjusted on an annual and ad hoc basis.
6.	1.12	Inadvertently omitted from the prior report.

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses positions that the filer held at any time during the reporting period (excluding positions with the United States Government). Positions are reportable even if the filer did not receive compensation.

This section does not include the following: (1) positions with religious, social, fraternal, or political organizations; (2) positions solely of an honorary nature; (3) positions held as part of the filer's official duties with the United States Government; (4) mere membership in an organization; and (5) passive investment interests as a limited partner or non-managing member of a limited liability company.

2. Filer's Employment Assets & Income and Retirement Accounts

Part 2 discloses the following:

- Sources of earned and other non-investment income of the filer totaling more than \$200 during the reporting period (e.g., salary, fees, partnership share, honoraria, scholarships, and prizes)
- Assets related to the filer's business, employment, or other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

3. Filer's Employment Agreements and Arrangements

Part 3 discloses agreements or arrangements that the filer had during the reporting period with an employer or former employer (except the United States Government), such as the following:

- Future employment
- Leave of absence
- Continuing payments from an employer, including severance and payments not yet received for previous work (excluding ordinary salary from a current employer)
- Continuing participation in an employee welfare, retirement, or other benefit plan, such as pensions or a deferred compensation plan
- Retention or disposition of employer-awarded equity, sharing in profits or carried interests (e.g., vested and unvested stock options, restricted stock, future share of a company's profits, etc.)

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

Part 4 discloses sources (except the United States Government) that paid more than \$5,000 in a calendar year for the filer's services during any year of the reporting period.

The filer discloses payments both from employers and from any clients to whom the filer personally provided services. The filer discloses a source even if the source made its payment to the filer's employer and not to the filer. The filer does not disclose a client's payment to the filer's employer if the filer did not provide the services for which the client is paying.

5. Spouse's Employment Assets & Income and Retirement Accounts

Part 5 discloses the following:

- Sources of earned income (excluding honoraria) for the filer's spouse totaling more than \$1,000 during the reporting period (e.g., salary, consulting fees, and partnership share)
- Sources of honoraria for the filer's spouse greater than \$200 during the reporting period
- Assets related to the filer's spouse's employment, business activities, other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's spouse's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF). Amounts of income are not required for a spouse's earned income (excluding honoraria).

6. Other Assets and Income

Part 6 discloses each asset, not already reported, (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in investment income was received during the reporting period. For purposes of the value and income thresholds, the filer aggregates the filer's interests with those of the filer's spouse and dependent children.

This section does not include the following types of assets: (1) a personal residence (unless it was rented out during the reporting period); (2) income or retirement benefits associated with United States Government employment (e.g., Thrift Savings Plan); and (3) cash accounts (e.g., checking, savings, money market accounts) at a single financial institution with a value of \$5,000 or less (unless more than \$200 in income was received). Additional exceptions apply. Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

7. Transactions

Part 7 discloses purchases, sales, or exchanges of real property or securities in excess of \$1,000 made on behalf of the filer, the filer's spouse or dependent child during the reporting period.

This section does not include transactions that concern the following: (1) a personal residence, unless rented out; (2) cash accounts (e.g., checking, savings, CDs, money market accounts) and money market mutual funds; (3) Treasury bills, bonds, and notes; and (4) holdings within a federal Thrift Savings Plan account. Additional exceptions apply.

8. Liabilities

Part 8 discloses liabilities over \$10,000 that the filer, the filer's spouse or dependent child owed at any time during the reporting period.

This section does not include the following types of liabilities: (1) mortgages on a personal residence, unless rented out (note: certain PAS nominees and appointees are required to report all mortgages); (2) loans secured by a personal motor vehicle, household furniture, or appliances, unless the loan exceeds the item's purchase price; and (3) revolving charge accounts, such as credit card balances, if the outstanding liability did not exceed \$10,000 at the end of the reporting period. Additional exceptions apply.

9. Gifts and Travel Reimbursements

This section discloses:

- Gifts totaling more than \$480 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than \$480 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.

For purposes of this section, the filer need not aggregate any gift or travel reimbursement with a value of \$192 or less. Regardless of the value, this section does not include the following items: (1) anything received from relatives; (2) anything received from the United States Government or from the District of Columbia, state, or local governments; (3) bequests and other forms of inheritance; (4) gifts and travel reimbursements given to the filer's agency in connection with the filer's official travel; (5) gifts of hospitality (food, lodging, entertainment) at the donor's residence or personal premises; and (6) anything received by the filer's spouse or dependent children totally independent of their relationship to the filer. Additional exceptions apply.

Privacy Act Statement

5 U.S.C. § 13101 et seq., and 5 C.F.R. Part 2634 of the U. S. Office of Government Ethics regulations require the reporting of this information. Failure to provide the requested information may result in separation, disciplinary action, or civil action. The primary use of the information on this report is for review by Government officials to determine compliance with applicable Federal laws and regulations. This report may also be disclosed upon request to any requesting person in accordance with 5 U.S.C. §§ 13107 and § 13122(b)(1) or as otherwise authorized by law. You may inspect applications for public access of your own form upon request. Additional disclosures of the information on this report may be made: (1) to any requesting person, subject to the limitation contained in section 208(d)(1) of title 18, any determination granting an exemption pursuant to sections 208(b)(1) and 208(b)(3) of title 18; (2) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of violations or potential violations of law or regulation; (3) to a source when necessary to obtain information relevant to a conflict of interest investigation or determination; (4) to the National Archives and Records Administration or the General Services Administration in records management inspections; (5) to the Office of Management and Budget during legislative coordination on private relief legislation; (6) when the disclosing agency determines that the records are arguably relevant to a proceeding before a court, grand jury, or administrative or adjudicative body, or in a proceeding before an administrative or adjudicative body when the adjudicator determines the records to be relevant to the proceeding; (7) to reviewing officials in a new office, department or agency when an employee transfers or is detailed from one covered position to another, a public financial disclosure report and any accompanying documents, including statements notifying an employee's supervising ethics office of the commencement of negotiations for future employment or compensation or of an agreement for future employment or compensation; (8) to a Member of Congress or a congressional office in response to an inquiry made on behalf of and at the request of an individual who is the subject of the record; (9) to contractors and other non-Government employees working on a contract, service or assignment for the Federal Government when necessary to accomplish a function related to this system of records; (10) on the OGE Website and to any person, department or agency, any written ethics agreement, including certifications of ethics agreement compliance, filed with OGE by an individual nominated by the President to a position requiring Senate confirmation; (11) on the OGE Website and to any person, department or agency, any certificate of divestiture issued by OGE; (12) on the OGE Website and to any person, department or agency, any waiver of the restrictions contained in Executive Order 13989 or any superseding executive order; (13) to appropriate agencies, entities and persons when there has been a suspected or confirmed breach of the system of records, the agency maintaining the records has determined that there is a risk of harm to individuals, the agency, the Federal Government, or national security, and the disclosure is reasonably necessary to assist in connection with the agency's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm; and (14) to another Federal agency or Federal entity, when the agency maintaining the record determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in responding to a suspected or confirmed breach or in preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity, the Federal Government, or national security. See also the OGE/GOVT-1 executive branch-wide Privacy Act system of records.

Public Burden Information

This collection of information is estimated to take an average of ten hours per response, including time for reviewing the instructions, gathering the data needed, and completing the form. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Program Counsel, U.S. Office of Government Ethics (OGE) 250 E Street, S.W., Suite 750, Washington, DC 20024-3249.

Pursuant to the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and no person is required to respond to, a collection of information unless it displays a currently valid OMB (that control number 3209-0001, is displayed here and at the top of the first page of this OGE Form 278e).

Exhibit F

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Loan Information May 28, 2021 11:35 AM CT

- Loan Purpose: [REDACTED]
- Amount: [REDACTED]
- Purchase Price: [REDACTED]
- Property Type: [REDACTED]
- Est. Credit Score: [REDACTED]
- Property Use: Vacation Home
- City: ATLANTA
- County: Fulton
- State: Georgia
- Lock Period: [REDACTED]
- Escrow: [REDACTED]

[illegible]

- [REDACTED]
- [REDACTED] d.

Exhibit G

Middlesex South Registry of Deeds

Electronically Recorded Document

This is the first page of the document - Do not remove

Recording Information

Document Number	: 78365
Document Type	: MTG
Recorded Date	: April 08, 2021
Recorded Time	: 08:13:35 AM
Recorded Book and Page	: 77453 / 409
Number of Pages(including cover sheet)	: 22
Receipt Number	: 2638475
Recording Fee	: \$205.00

Middlesex South Registry of Deeds
Maria C. Curtatone, Register
208 Cambridge Street
Cambridge, MA 02141
617-679-6300
www.middlesexsouthregistry.com

After Recording Return To:
Nationwide Title Clearing Attn: New Orders
2100 ALT 19 North
Palm Harbor, Florida 34683

Property Address:
[REDACTED]
Cambridge, Massachusetts 02140-1816

_____[Space Above This Line For Recording Data]_____

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated APRIL 7, 2021, together with all Riders to this document.
- (B) "Borrower" is Lisa DeNell Cook aka Lisa D. Cook, a sole owner

Borrower is the mortgagor under this Security Instrument.

- (C) "Lender" is Bank-Fund Staff Federal Credit Union

Lender is a FEDERAL CREDIT UNION organized
and existing under the laws of UNITED STATES
Lender's address is 1725 I Street NW Suite 400, Washington, District Of Columbia
20006-2406

Lender is the mortgagee under this Security Instrument.

- (C-1) "Mortgage Broker" is No mortgage broker
Mortgage Broker's post office address is No mortgage broker

and Mortgage Broker's license number is No mortgage broker



(C-2) "Mortgage Loan Originator" is [REDACTED]

Mortgage Loan Originator's post office address is 1725 I Street NW Ste. 400
Washington, District Of Columbia 20006

and Mortgage Loan Originator's license number is [REDACTED]

(D) "Note" means the promissory note signed by Borrower and dated APRIL 7, 2021
The Note states that Borrower owes Lender THREE HUNDRED SIXTY-ONE THOUSAND AND 00/100
Dollars (U.S. \$ 361,000.00)

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MAY 1, 2036

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | |
|---|---|
| ☐ Adjustable Rate Rider | ☐ Planned Unit Development Rider |
| ☐ Balloon Rider | ☐ Biweekly Payment Rider |
| ☐ 1-4 Family Rider | ☒ Second Home Rider |
| ☒ Condominium Rider | ☐ Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

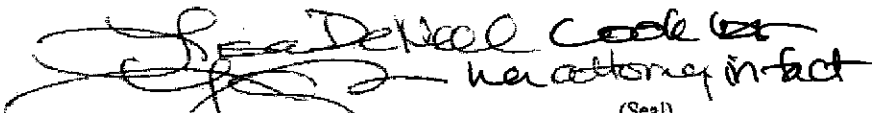
(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

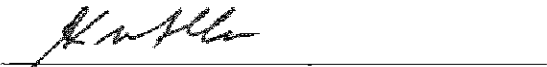
(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument,

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.



(Seal)
Lisa DeNell Cook BY -Borrower
Linda G Champion,
~~ATTORNEY-IN-FACT~~



Witness Kathleen M. Allen

Witness

SECOND HOME RIDER

THIS SECOND HOME RIDER is made this 7th day of APRIL 2021, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to Bank-Fund Staff Federal Credit Union, A Federal Credit Union (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:



Cambridge, Massachusetts 02140-1816
[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

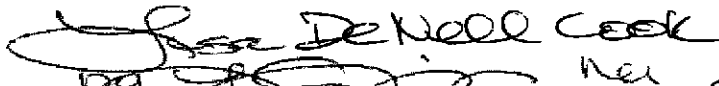
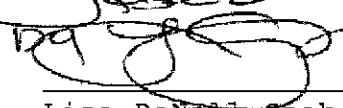

 her
attorney-in-fact
(Seal)
Lisa DeNeill Cook BY -Borrower
Linda G Champion,
ATTORNEY-IN-FACT

Exhibit H



BANK-FUND STAFF FEDERAL
CREDIT UNION

Condominium Questionnaire:

Name of Applicant: LISA D. COOK

Pursuant to D. C. Code Section 45-1871 (1981 ed.), the following information is requested on this
23 day of JANUARY 2021 from Bank-Fund Staff Federal Credit Union for the purpose of their
financing of Unit [REDACTED] in [REDACTED] CONDO by the present owner LISA D. COOK.
ASSOCIATION

1. (a)

(b)

(c)

2. (a)

(b)

(c)

(d)

(e)

3. Is the project a condominium hotel? Yes/No
4. Is the project a timeshare or a segmented ownership project? Yes/No
5. Is the project a houseboat project? Yes/No
6. Is the project a multi-dwelling unit condominium (in which ownership of multiple units is evidenced by a single deed and mortgage)? Yes/No
7. Does the condominium represent a legal, but nonconforming use of the land (if zoning regulations prohibit rebuilding to current density in the event of destruction)? Yes/No
8. Is the project an Investment Security? Yes/No
9. Is the project a common interest apartment or community apartment project? Yes/No
10. Does the project have any non-incidental business operation owned or operated by the Homeowners' Association? Yes/No
11. Is the project, in whole or in part, operated or owned as a continuing care facility which provides medical and/or supportive services to unit owners? Yes/No



12. Are residential unit owners required to pay mandatory upfront and/or periodic membership fees for the use of recreational amenities (such as country club facilities, golf courses, etc.), that are NOT owned by the HOA or master association and instead are owned by an outside party (including the developer or builder)? Yes/No
13. Is the project a cooperative? Yes/No
14. Is the project a planned unit development (PUD)? Yes/No
15. Is the project a manufactured housing project? Yes/No
16. Is the homeowners' association or sponsor/developer (if control of the HOA has not been turned over to unit owners) named as a party to any litigation? Yes/No
17. Is the project currently in litigation related to the safety, structural soundness, habitability or functional use of the project? Yes/No
18. Does the project contain any commercial space? You may answer NO if:
a) the commercial space comprises no more than 25% of the total space, AND
b) the commercial use is compatible with the residential nature of the property. Yes/No

Investor Concentration

Entire Project

of Units 4
of Units for Sale 0
of Units Sold 4
of Units Rented (Investor) 0 (CURRENTLY)
of Owner-Occupied Units (Principal Residences and Second Homes) 1 (SECOND HOME)

Single Entity Ownership

Does any single entity own more than 10% of the total units in the entire project or if the project has fewer than 10 units, does any single entity own more than 1 unit? Yes/No

If this is a 2-4 unit project does any single entity own more than 1 unit in the entire project? Yes/No

Completion

Are all units and common areas complete and not subject to additional phasing, and at least 90% of the total units are conveyed? *Note: The unit owners must have the sole ownership interest in, and rights to the use of, the project's facilities, common elements, and limited common elements once control is turned over to the unit owners.* Yes/No

Control of HOA

Has control of the HOA been turned over to the unit purchasers? Yes/No

Common Charge Delinquency

Are more than 15% of the total units in a project 60 days or more past due on their condominium/association fee payments? Yes/No

Budget

Does the project's projected budget appear to be adequate (i.e., includes allocations for line items pertinent to the type of condominium), including providing for the funding of replacement reserves for capital expenditures and deferred maintenance (at least 10% of the budget) and adequate funding for insurance deductible amounts? Yes/No

NOTE: MY UNIT IS A SINGLE-FAMILY HOME AND IS RESPONSIBLE FOR ITS OWN CAPITAL EXPENDITURES.



Insurance

Is hazard insurance in place to cover 100% of the insurable replacement cost of the project improvements, including the individual units? (The deductible amount must not exceed 5% of the policy's face amount.) Also answer yes if the individual units are not fully covered by the master policy but are supplemented by a "walls-in" or HO6 policy sufficient to repair the condominium prior to its loss claim event?

☒ Yes/☐ No

Is liability insurance in place providing at least \$1 million of coverage for bodily injury and property damage per occurrence?

☒ Yes/☐ No

Is the insurance policy a "single entity" policy which must cover all of the general and limited common elements that are included in coverage? Does this also include unit interior improvements sufficient to repair the condominium prior to its loss claim event?

☒ Yes/☐ No

Is the insurance policy an "all-in" policy sometimes known as all-inclusive which must cover all of the general and limited common elements that are included in coverage? Does this policy provide coverage for improvements and betterments that have been made to the unit?

Yes/☒ No

Is the insurance policy a "bare-walls" policy?

Yes/☒ No

Is flood insurance (if required) in place providing coverage at least equal to the lesser of 100% of the insurable value of each building, including all common elements and property or the maximum coverage available under the National Flood Insurance Program? (Answer YES if the project is **not** in a flood zone. Answer NO if the maximum deductible is more than the maximum deductible available under the National Flood Insurance Program- currently \$25,000 for a project and \$5,000 for one-to-four family units.)

☒ Yes/☐ No

If the project has 21 or more units, is fidelity insurance in place covering the maximum amount of funds that will be in the custody of the owners' association or management company at any time? If the project has 20 or fewer units, fidelity insurance is not required and you may answer yes to this question.

Yes/☐ No

Is the project ☒ self- or professionally managed?

☒ Yes/☐ No

Please provide the address and contact person for the managing agent:

N/A

Signed: Lisa D. Cook

Dated: 1/23/21

Name: LISA D. COOK

Phone: [REDACTED] Email: [REDACTED]

Title: [REDACTED]

Company: _____