

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

LAWRENCE E. JAFFE PENSION PLAN, ON
BEHALF OF ITSELF AND ALL OTHERS SIMILARLY
SITUATED,

Plaintiff,

- against -

HOUSEHOLD INTERNATIONAL, INC., ET. AL.,

Defendants.

Lead Case No. 02-C-5893
(Consolidated)

CLASS ACTION

Judge Ronald A. Guzman
Magistrate Judge Nan R. Nolan

**DECLARATION OF LANDIS C. BEST IN SUPPORT
OF THE HOUSEHOLD DEFENDANTS' MEMORANDUM
IN OPPOSITION TO PLAINTIFFS' MOTION TO COMPEL
PRODUCTION OF ERNST & YOUNG LLP DOCUMENTS
AND FOR SANCTIONS**

I, LANDIS C. BEST, declare as follows:

1. I am a member of the bar of the State of New York, admitted to this Court *pro hac vice* in connection with the above captioned matter, and a member of the firm Cahill Gordon & Reindel LLP, co-counsel for defendants Household International, Inc., Household Finance Corporation, William F. Aldinger, David A. Schoenholz, Gary Gilmer, and J.A. Vozar in this action. I submit this declaration to place before the Court certain documents and information in support of the Household Defendants' Memorandum in Opposition to Plaintiffs' Motion to Compel Production of Ernst & Young LLP Documents and for Sanctions.

2. Upon information and belief, after Judge Guzman's affirmance of this Court's December 6, 2006 decision, counsel for Household was advised by Ernst & Young ("E&Y") counsel that E&Y's search for documents regarding the July 1, 2002 Compliance Engagement revealed that when E&Y concluded its work on the engagement in late 2004, E&Y boxed their materials and

sent them to storage at Household's warehouse storage facility at Iron Mountain. Counsel for E&Y asked counsel for Household to confirm that information. On making inquiries, counsel for Household confirmed to counsel for E&Y that the E&Y boxes had been sent to Iron Mountain when E&Y completed its work at Household. Preliminary inquiries reveal that there are more than 400 boxes of materials at Iron Mountain related to the July 1, 2002 Compliance Engagement.

3. Attached hereto as Exhibit 1 is a true and correct copy of the February 12, 2007 letter from Elizabeth Tuculescu, Esq., to Jason C. Davis, Esq. without attachments.

4. Attached hereto as Exhibit 2 is a true and correct copy of the February 14, 2007 email from Elizabeth Tuculescu, Esq., to Jason C. Davis, Esq. without attachments.

5. Attached hereto as Exhibit 3 is a true and correct copy of the February 20, 2007 letter from Amy Barabas, Esq., to Jason C. Davis, Esq.

6. Attached hereto as Exhibit 4 is a true and correct copy of the February 21, 2007 email from Amy Barabas, Esq. to Cameron D. Baker, Esq. and Jason C. Davis, Esq., with copies to me, Susan Buckley, Esq., and Patricia Farren, Esq., with the privilege log attachments only.

7. Attached hereto as Exhibit 5 is a true and correct copy of the February 22, 2007 letter from Elizabeth Tuculescu, Esq. to Cameron D. Baker, Esq. and Jason C. Davis, Esq. without attachments.

8. Attached hereto as Exhibit 6 is a true and correct copy of the February 23, 2007 email from Jason C. Davis to me, with copies to Susan Buckley, Esq., Azra Mehdi, Esq., Cameron D. Baker, Esq., Luke Brooks, Esq., Lucia Nale, Esq. and Mark D. Brookstein, Esq.

9. Attached hereto as Exhibit 7 is a true and correct copy of the February 26, 2007 email from me to Jason C. Davis, with copies to Susan Buckley, Esq., Azra Mehdi, Esq., Cameron D. Baker, Esq., Luke Brooks, Esq., Lucia Nale, Esq. and Mark D. Brookstein, Esq.



Landis C. Best

I declare under penalty of perjury under the laws of the State of New York that the foregoing is true and correct. Executed this 26th day of February 2007, in New York, New York.

EXHIBIT ONE

CAHILL GORDON & REINDEL LLP
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HELENE R. BANKS
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SUSAN BUCKLEY
KEVIN J. BURKE
JAMES J. CLARK
BENJAMIN J. COHEN
CHRISTOPHER T. COX
W. LESLIE DUFFY
ADAM M. DWORKIN
RICHARD E. FARLEY
PATRICIA FARREN
JOAN MURTAGH FRANKEL
BART FRIEDMAN
CIRO A. GAMBONI
WILLIAM B. GANNETT
CHARLES A. GILMAN
STEPHEN A. GREENE

ROBERT M. HALLMAN
WILLIAM M. HARTNETT
CRAIG M. HOROWITZ
DAVID G. JANUSZEWSKI
ELAI KATZ
THOMAS J. KAVALER
DAVID N. KELLEY
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JOEL KURTZBERG
GEOFFREY E. LIEBMANN
MICHAEL MACRIS
ANN S. MAKICH
JONATHAN I. MARK
GERARD M. MEISTRELL
ROGER MELTZER
MICHAEL E. MICHETTI
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RAND McQUINN*

*ADMITTED IN
DC, TX, VA ONLY

February 12, 2007

Re: *Lawrence E. Jaffe Pension Plan v.
Household International, Inc., et al.*
Case No. 02-CV-5893 (N.D. Ill.)

Dear Mr. Davis:

In accord with Magistrate Judge Nolan's December 6, 2006 ruling, as affirmed by Judge Guzman on February 1, 2007, enclosed are copies of previously withheld privileged documents. Per your request, these documents have also been sent to you electronically.

Despite the fact that you are permitted access to these documents under the *Garner* exception, please note that these documents contain information protected under the attorney client privilege, and should be treated accordingly.

Sincerely,

Elizabeth Tuculescu
Elizabeth Tuculescu

Jason C. Davis, Esq.
Lerach Coughlin Stoia Geller
Rudman & Robbins LLP
100 Pine Street
San Francisco CA 94111

CAHILL GORDON & REINDEL LLP

-2-

VIA FEDERAL EXPRESS (with enclosures)

cc: Landis Best, Esq. (w/o enclosures)
Patricia Farren, Esq. (w/o enclosures)
Adam Deutsch, Esq. (w/o enclosures)
Azra Mehdi, Esq. (w/o enclosures)

EXHIBIT TWO

Tuculescu, Elizabeth

From: Tuculescu, Elizabeth
Sent: Wednesday, February 14, 2007 11:07 AM
To: 'jdavis@lerachlaw.com'
Cc: Barabas, Amy
Subject: Household-Jaffe

Attachments: HHS 03437887A-HHS 03437909A.PDF

Jason,

Further to Magistrate Judge Nolan's December 6, 2006 ruling, enclosed is a PDF of one more previously withheld privileged document. We regret that we were unable to provide this in the prior shipment of documents.

-Liz



HHS
87A-HHS 03437909

Elizabeth Tuculescu
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212-701-3184 (phone) | 212-378-2594 (fax) | etuculescu@cahill.com

EXHIBIT THREE

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CORYDON B. DUNHAM
RAND McQUINN*

*ADMITTED IN
DC, TX, VA ONLY

February 20, 2007

Re: Lawrence E. Jaffe Pension Plan v.
Household International, Inc., et al.
Case No. 02-CV-5893 (N.D. Ill.)

Dear Mr. Davis:

I write in response to your February 16, 2007 letter to Susan Buckley. The Ernst & Young documents produced by the Household Defendants on February 12 and 14, 2007 contain all of the documents previously withheld as privileged that (i) relate to the privileged July 1, 2002 state regulatory compliance engagement, and (ii) fall within the class period. As Plaintiffs are aware, Ernst & Young performed other privileged engagements for Household that were not the subject of Plaintiffs' motion to compel nor addressed by the Court's December 6, 2006 ruling. However, we will review the list of documents attached as Exhibit A to your letter to ensure that no privileged, responsive documents concerning the July 1, 2002 state regulatory compliance engagement were inadvertently not produced pursuant to the December 6 ruling. In addition, revised privilege log entries reflecting last week's production will be forthcoming under separate cover.

Sincerely,



Amy Barabas

Jason C. Davis, Esq.
Lerach Coughlin Stoia Geller
Rudman & Robbins LLP
100 Pine Street

CAHILL GORDON & REINDEL LLP

-2-

San Francisco, CA 94111

VIA FACSIMILE

cc: Landis C. Best, Esq.
Susan Buckley, Esq.
Patricia Farren, Esq.
Adam Deutsch, Esq.
Marvin A. Miller, Esq.

EXHIBIT FOUR

Barabas, Amy

From: Barabas, Amy
Sent: Wednesday, February 21, 2007 9:29 PM
To: 'cbaker@lerachlaw.com'; 'jdavis@lerachlaw.com'
Cc: Best, Landis C.; Buckley, Susan; Farren, Patricia
Subject: Jaffe v. Household

Attachments: HHS 02868345- HHS 02868349.pdf; HHS 02868352-HHS 02868355.pdf; HHS-E 0011335.pdf; HHS-E 0011336.pdf; HHS-ED 490483.pdf; HHS 02982065-HHS 02982069.PDF; HHS 03447936-HHS 03447936.PDF; Revised Twelfth Privilege Log.pdf; Revised Eighth Privilege Log.pdf; Revised Fifteenth Privilege Log.pdf; Revised Fourteenth Privilege Log.pdf; Revised Sixteenth Privilege Log.pdf; Revised Sixth Privilege Log.pdf; Revised Third Privilege Log.pdf; Revised Thirteenth Privilege Log.pdf

Cam and Jason,

Further to my letter of yesterday, we have reviewed the list of documents attached as Exhibit A to your February 16, 2007 letter, and found that seven documents concerning the July 1, 2002 state regulatory compliance engagement were inadvertently not produced. Attached please find PDFs of those documents.



HHS 02868345- HHS 02868352-HHS-HHS-E 0011335.pdf-HHS-E 0011336.pdf-HHS-ED 490483.pdf-HHS 02982065-HHS-HHS 03447936-HHS 02868349.pdf.. 02868355.pdf ... (21 KB) (101 KB) (26 KB) 02982069.PDF ... 03447936.PDF ...

In addition, below please find revised privilege log entries reflecting last week's production. For your reference, we have also included the cover page of each privilege log.



Revised Twelfth Privilege Log....

Revised Eighth Privilege Log.p...

Revised Fifteenth Privilege Lo...

Revised Fourteenth Privilege L...

Revised Sixteenth Privilege Lo...

Revised Sixth Privilege Log.pd...



Revised Third Privilege Log.pd...

Revised Thirteenth Privilege L...

We will be producing full copies of the revised logs shortly.

Amy Barabas
Cahill Gordon & Reindel LLP
80 Pine Street
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Tel: (212) 701-3374
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Email: abarabas@cahill.com

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C-5893 (Consolidated)
 Third Privilege Log of the Household Defendants
 Dated December 20, 2005
 Revised August 17, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
1687	HHS 02855662- HHS 02855665	10/23/2000	Martha A. Pampel, Esq. (Associate General Counsel)	Peter Sesterhenn (Consumer Lending) Rod Miller (Household Bank-Controller)	Paul Creaura (Marketing Department Manager)	Yellow Rose Questions	Memo from Martha A. Pampel, Esq. with handwritten comments regarding follow-up questions from OTS re: Yellow Rose Investigation	Attorney-Client Privilege and Work Product; Redacted material contains memo from attorney and handwritten comments regarding follow-up questions from OTS re: Yellow Rose Investigation.
1688	HHS 02855673- HHS 02855675	10/23/2000	Martha A. Pampel, Esq. (Associate General Counsel)	Scott M. Polakof (FDIC Regional Director) David J. Kalina (FDIC Assistant Director)	N/A	Notice of Establishment of Operating Subsidiary	Draft letter from Martha A. Pampel, Esq. to FDIC re: establishment of an operating subsidiary.	Attorney-Client Privilege and Work Product; Draft letter from counsel supplies information to FDIC re: establishment of an operating subsidiary.
1689	HHS 02855731- HHS 02855732	02/04/2000	Martha A. Pampel, Esq. (Associate General Counsel)	Susan B. Jewell, Esq. (Household Counsel) Allison K. Shank (Household Employee) Janet L. Burak, Esq. (Household Counsel) Rod J. Miller (Household Employee) Lisa L. Adams (Household Employee) Rod J. Miller (Household Bank-Controller)	N/A	Insurance Premiums	Emails reflecting questions and legal advice of Martha A. Pampel, Esq. (Associate General Counsel) regarding insurance premiums, and containing confidential client information re: Household Bank procedures.	Attorney-Client Privilege; Redacted material contains emails reflecting questions and legal advice of attorney regarding insurance premiums, and contains confidential client information re: Household Bank procedures.
1690	HHS 02855835	08/10/2000	Steven H. Smith (Household Employee)	Janet Burak, Esq. (General Counsel) Kay A. Nelson (Assistant Controller) Craig A. Stream (VP—Corporate Relations and Communications) Margaret Sprude (Credit	John W. Blenke, Esq. (V.P. Corporate Law and Assistant Secretary) Joan S. Vander Linde, Esq. (Associate General Counsel) Barney B. Moss (Household Bank-Treasurer) Phil L. Krupowicz (Director-	Letter to Agencies	Email attaches draft letter to agencies re: moving credit card receivables, and requests legal advice of Janet Burak, Esq. and John W. Blenke, Esq. regarding content of letter to regulatory agencies.	Attorney-Client Privilege; Redacted material contains email in which client requests legal advice of attorneys regarding content of attached letter to regulatory agencies re: moving credit card receivables.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
	HHS 02945097		tin, Esq. (General Counsel)	Consumer Affairs		Asst. AG—WA	Asst. AG for Washington re. coordinating activities with multistate working group.	counsel in connection with Attorney's General litigation.
2167	HHS 02945161- HHS 02945164	09/06/2002	Donna Radzik, Esq. (Household Counsel)	Nancy Bromley, Esq. (Senior Counsel)	N/A	Comparison of FTC Complaint to N/AAG Issues	Memorandum from one attorney to another discussing comparison between legal issues raised in FTC complaint against Cit Financial Credit Company and issues involved in Attorney General's investigation of Household.	Attorney-Client Privilege and Work Product; Memo from one attorney to another discusses comparison between legal issues raised in FTC complaint against another company and issues involved in Attorney General's investigation of Household.
2168	HHS 02945165	08/29/2002	Kathleen K. Curtin, Esq. (General Counsel)	Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)	Robin L. Allenck (Policy and Compliance Support) James B. Kaufman (VP, Director - Compliance) John Blenke, Esq. W. (Household Counsel) Nancy Bromley, Esq. (Senior Counsel)	California Lawsuit and Ernst & Young Compliance Engagement	Redacted email providing legal advice of Kathleen K. Curtin, Esq. regarding California lawsuit	Work Product and Attorney-Client Privilege; Redacted email provides legal advice of attorney regarding California lawsuit.
2169	HHS 02945166- HHS 02945167	08/28/2002	Glenn Boudreaux, Esq. (Boudreaux, Leonard & Hammond PC)	Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)	Tim S. Leonard, Esq. (Boudreaux, Leonard & Hammond PC)	Attorney General Settlement Discussions	Email from outside counsel to Household attorney containing legal advice regarding Household's conditions for cooperation in settlement with state Attorneys General.	Attorney-Client Privilege and Work Product; Email from outside counsel to Household attorney containing legal advice regarding Household's conditions for cooperation in settlement with state Attorneys General.
2170	HHS 02945351- HHS 02945352	N/A	Lisa M. Sodeika (VP-Consumer Affairs) Kathleen K. Curtin, Esq. (General Counsel)	N/A	N/A	Product, Pricing & Disclosure Commitments	Confidential draft document prepared jointly by attorney and client explaining Household's commitments as part of settlement with state Attorneys General.	Attorney-Client Privilege and Work Product; Confidential draft was prepared jointly by attorney and client to explain Household's commitments as part of settlement with state Attorneys General.
2171	HHS 02945421- HHS 02945423	N/A	Christopher Murphy, Esq. (McDermott, Will & Emery) Bob Abrams, Esq. (McDermott, Will & Emery)	Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)	N/A	Terms of Consent Decree	Confidential draft document regarding terms of consent decree, prepared by outside counsel for purposes of settlement with state Attorneys General.	Work Product; Confidential draft document listing terms of consent decree was prepared by outside counsel for purposes of settlement with state Attorneys General.
2172	HHS 02945424- HHS 02945428	N/A	Lisa M. Sodeika (VP-Consumer Affairs) Kathleen K. Curtin	N/A	N/A	Draft Restitution for AG Settlement	Draft of restitution to be used in negotiations with Multistate team re: settlement, prepared jointly by Lisa Sodeika (VP—Consumer Affairs) and	Attorney-Client Privilege and Work Product; Draft of restitution to be used in negotiations with Multistate team re: settlement, prepared in conjunction with Household General Coun-

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
2681	HHS 03238033- HHS 03238034	09/06/2002	Kevin H. Robin, Esq. (Senior Vice President, General Counsel, and Corporate Secretary)	Members of the Board of Directors	N/A	Status summary of Multi-State Settlement Discussions	Communicate to Board of Directors legal advice of attorney regarding strategy and analysis in connection with status summary of Multi-State Settlement Discussions.	Work Product and Attorney-Client Privilege; Memo contains legal advice of attorney communicated to recipients regarding strategy and analysis in connection with status summary of Multi-State Settlement Discussions.
2682	HHS 03238268- HHS 03238270	09/17/2002	Jan L. McGowan (Executive Legal Secretary)	Jean M. Tierney (Sr. Executive Assistant to Kenneth Robin, Esq.)	N/A	Document Retention Policy	This document has been produced.	This document has been produced.
2683	HHS 03238271	09/20/2002	Kenneth H. Robin, Esq. (Exec. V.P., General Counsel and Corporate Secretary)	All Band D & S employees	N/A	Document Retention Policy	This document has been produced.	This document has been produced.
2684	HHS 03238278- HHS 03238279	11/18/2002	Kenneth H. Robin, Esq. (Exec. V.P., General Counsel and Corporate Secretary)	David J. Butler (KPMG LLP)	S. L. McDonald (CAO) M. F. Leopold, Esq. (Assistant General Counsel)	Status of Illinois RAL litigation, H&R Block litigation, discussions with ACORN and state AGs and regulators, and investigation of Elaine Markell's complaint	Letter provides legal thoughts and impressions of Kenneth Robin, Esq. regarding status of Illinois RAL litigation, H&R Block litigation, discussions with ACORN and state AGs and regulators, and investigation of Elaine Markell's complaint, per request from auditor.	Work Product; Letter provides legal thoughts and impressions of attorney regarding status of Illinois RAL litigation, H&R Block litigation, discussions with ACORN and state AGs and regulators, and investigation of Elaine Markell's complaint, per request from auditor.
2685	HHS 03238281- HHS 03238298	07/01/2002	John M. Keller (Ernst & Young LLP)	Kenneth H. Robin, Esq. (Sr. V.P. and General Counsel) Kathleen K. Curtin, Esq. (Household Counsel)	N/A	E&Y Pricing Practices/HMDA Engagement	Auditor's letter to Kenneth Robin, Esq. and Kathleen Curtin, Esq., along with attached appendices, reflects auditor's understanding of the scope, approach and fees involved in undertaking a review of pricing practices/HMDA, in anticipation of potential litigation.	Work Product and Attorney-Client Privilege; Auditor's letter to attorneys, along with attached appendices, reflects auditor's understanding of the scope, approach and fees involved in undertaking a review of pricing practices/HMDA, in anticipation of potential litigation.
2686	HHS 03238299- HHS 03238316	07/01/2002	John M. Keller (Ernst & Young LLP)	Kenneth H. Robin, Esq. (Sr. V.P. and General Counsel) Kathleen K. Curtin, Esq. (Household Counsel)	N/A	Ernst & Young LLP Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
2687	HHS 03238323- HHS 03238325	03/19/2003	Russell J. Bruemmer, Esq. (Wilmer, Cutler & Pickering)	Kenneth Robin, Esq. (Exec. V.P., General Counsel & Corporate Secretary) John Blenke, Esq. (VP Corporate)	N/A	Audit Committee Letter of Assurance	Email from Russell Bruemmer, Esq. provides legal advice concerning the forwarded and attached Letter of Assurance from Russell Bruemmer, Esq. to the Audit Committee of the Board of	Work Product and Attorney-Client Privilege; Email from Russell Bruemmer, Esq. provides legal advice concerning the forwarded and attached Letter of Assurance from Russell Bruemmer, Esq. to the Audit Committee of

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C-5893 (Consolidated)
 Sixth Privilege Log of the Household Defendants
 Dated March 21, 2006
 Revised August 17, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
3715	HHS 02428752	07/23/2001	Legal Department	Hristo Malchev (Corporate Credit Management)	N/A	Delinquent Accounts	Summary of conference call containing advice received by Hristo Malchev from Legal Department regarding collection efforts on accounts less than 60 days overdue.	Attorney-Client Privilege; Summary of conference call contains legal advice received by client from attorney in conference call re: collection effort on certain delinquent accounts.
3716	HHS 02610660	10/13/1997	William Connolly (Policy and Compliance Support)	Bob Starke (HMS Customer Service)	Jim D. Fommier (Policy and Compliance Support) Ron J. Stanko (Consumer Lending, Policy and Compliance)	New York Prepayment Penalty	Email chain between client staff relays and discusses legal advice of Lee Leggette, Esq. (Household Counsel) regarding the New York Prepayment Penalty.	Attorney-Client Privilege; Email correspondence among client staff relays and discusses legal advice of attorney regarding the New York Prepayment Penalty.
3717	HHS 02610669 - HHS 02610670	09/25/1997	Patrick A. Zlogar (State Governmental Relations - New York)	Jim D. Pommier (Policy and Compliance Support)	John F. Potts (Household Employee) Peter J. Jannette (Regional VP - Northeastern Sales) Lee Leggette, Esq. (Household Counsel) Ronald J. Pugliese (Household Employee)	Prepayment Penalty	Email among client personnel and in-house counsel regarding whether prepayment penalties can be assessed on certain types of loans under New York law.	Attorney-Client Privilege; Redacted material reflects client request for legal advice of in-house counsel re: legality of prepayment penalties under New York law and handwritten note reflecting advice received in response.
3718	HHS 02639630 - HHS 02639636	06/05/2002	Nancy Bromley, Esq. (Senior Counsel) Ken Walker (National Quality Assurance Manager) Mary Johnston (Director, Operations Support)	N/A	N/A	Sales Contract Refinancing Restrictions	Summarize conference call with Nancy Bromley, Esq. (Senior Counsel), Ken Walker (National Quality Assurance Manager) and Mary Johnston (Director, Operations Support) regarding law pertaining to sales contract refinancing, including questions posed to Legal Department and answers obtained from Legal Department on this subject.	Attorney-Client Privilege; Summary of conference call between attorney and client regarding law pertaining to sales contract refinancing, including questions posed to legal department on this subject and answers obtained from legal department on this subject.
3719	HHS 02645512	05/16/2001	Linda Shinen (Director, Project)	N/A	N/A	Liberty Bell Minutes	Meeting minutes summarize legal issues discussed and advice obtained by client from attorneys, including	Attorney-Client Privilege; Redacted material summarizes legal issues discussed and advice obtained by client from attorneys about these

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
3853	HHS 03280791	11/25/1997	Andrew M. Budish, Esq. (HFC Legal Department)	Eric M. Meyer (Policy and Compliance Support)	N/A	Illinois Law Change	Email chain in which client requests and attorney provides legal advice regarding implications of Illinois law change for non-real estate loans and late charges.	Attorney-Client Privilege. Document is a series of confidential communications between client and attorney regarding implications of Illinois law change for non-real estate loans and late charges.
3854	HHS 03280799	04/01/1998	Jo Davis, Esq. (Household Counsel)	Robin Allcock (Policy and Compliance Support) Ron J. Slanko (Consumer Lending, Policy and Compliance)	N/A	Overlimit Fees	Memorandum from attorney to client provides legal advice regarding HFC's ability to charge overlimit fees on revolving loans.	Attorney-Client Privilege. Document is a confidential communication from attorney to client regarding HFC's ability to charge overlimit fees on revolving loans.
3855	HHS 03280801	08/28/2002	Kathleen K. Curtin, Esq. (General Counsel)	Kenneth H. Robin, Esq. (Sr. VP, General Counsel and Corporate Secretary) James B. Kauffman (Sr. VP, Policy & Compliance) John W. Blenke, Esq. (V.P. Corporate Law and Assistant Secretary) Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allcock (Policy and Compliance Report) James B. Kauffman (Sr. VP, Policy & Compliance) John W. Blenke, Esq. (V.P. Corporate Law and Assistant Secretary) Nancy J. Bromley, Esq. (Senior Counsel)	California Lawsuit and E&Y Compliance Engagement	Redacted email among attorneys communicates legal advice regarding issues underlying California lawsuit.	Work Product and Attorney-Client Privilege. Document is a confidential communication among attorneys regarding issues underlying California lawsuit.
3856	HHS 03281119	09/19/2002	Mark F. Leopold, Esq. (Assistant General Counsel)	Kenneth H. Robin, Esq. (Sr. VP, General Counsel and Corporate Secretary) Thomas M. Detelich (MD - Consumer Lending) Lisa M. Sodeika (VP Consumer Affairs) Margo J. Hickman (Corporate Risk Management) Craig A. Stream (V.P. - Corporate Relations and Communications) Megan E. Hayden (Media Relations Manager)	John W. Blenke, Esq. (V.P. Corporate Law and Assistant Secretary) Nancy J. Bromley, Esq. (Senior Counsel)	Vega Case	Email from attorney to other in-house counsel and client communicates legal advice regarding jurisdictional issues in Vega case in California state court.	Partially unredacted and produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
3857	HHS 03281126- HHS 03281128	01/20/2003	Lisa M. Sodeika (VP Consumer Affairs)	Kenneth H. Robin, Esq. (Sr. VP, General Counsel and Corporate Secretary)	Jean Tierney (Sr. Executive Assistant to Ken Robin)	Revised Fair Lending Document	Draft of fair lending document created by client regarding actions leading up to NAAG settlement and sent to Kenneth H. Robin, Esq. for comment.	Work Product and Attorney-Client Privilege. Redacted material is a fair lending document created by client regarding actions leading up to NAAG settlement and sent to Kenneth H.

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C-5893 (Consolidated)
 Eighth Privilege Log of the Household Defendants
 Dated May 25, 2006
 Revised August 17, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
4234	HHS-E 0011129	06/18/2001	John W. Blenke, Esq. (V.P. Corporate Law & Assistant Secretary)	Aaron D. Le Cornu (UK)	Loren C. Klug, (VP, Strategy and Development - Household Commercial Financial Services) Patrick J. Burke (UK) Piers Williamson (UK)	Draft Project CHIPS Engagement Letter	Email chain in which client seeks and in-house counsel provides legal advice regarding wording of attached draft engagement letter for Project CHIPS.	Attorney-Client Privilege; Email chain in which client seeks and in-house counsel provides legal advice regarding wording of attached draft engagement letter for Project CHIPS.
4235	HHS-E 0011131	02/13/2002	John W. Blenke, Esq. (V.P. Corporate Law & Assistant Secretary)	Douglas A. Friedrich (Managing Director-Specialty Finance) James C. Faulkner (Decision One Mortgage Company LLC)	David A. Schoenholz (CFO)	Mortgage Services Decision One Audit	Email from attorney to client provides legal advice regarding follow-up to attached Mortgage Services Decision One Audit.	Attorney-Client Privilege; Email from attorney to client provides legal advice regarding follow-up to attached Mortgage Services Decision One Audit.
4236	HHS-E 0011133	07/30/2002	John W. Blenke, Esq. (V.P. Corporate Law & Assistant Secretary)	Cliff S. Mizialko (Assistant Controller) Steve L. McDonald (CAO) Martha A. Pampel, Esq. (Associate General Counsel) Kenneth H. Robin, Esq. (HI Exec. V.P. and General Counsel)	N/A	OCC Call Report	Email from attorney to client and other attorneys provides legal advice regarding OCC Call Report and attaches proposed footnote and disclosure.	Attorney-Client Privilege; Email from attorney to client and other attorneys provides legal advice regarding OCC Call Report and attaches proposed footnote and disclosure.
4237	HHS-E 0011134	07/30/2002	John W. Blenke, Esq. (V.P. Corporate Law & Assistant Secretary)	Cliff S. Mizialko (Assistant Controller) Steve L. McDonald (CAO) Martha A. Pampel, Esq. (Associate General Counsel) Kenneth H. Robin, Esq. (HI Exec. V.P. and General Counsel)	N/A	OCC Call Report	Proposed disclosure drafted by attorney embodies attorney's legal advice regarding OCC Call Report.	Attorney-Client Privilege; Proposed disclosure drafted by attorney embodies attorney's legal advice regarding OCC Call Report.
4238	HHS-E 0011135	07/30/2002	John W. Blenke,	Cliff S. Mizialko (Assistant	N/A	OCC Call Report	Proposed footnote drafted by attorney	Attorney-Client Privilege; Proposed footnote

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
4371	HHS-E 0011329	02/23/2002	Kathleen M. Roberts (Sr Legal Secretary)	Jim D. Pommier (Policy and Compliance)	Nancy J. Bromley, Esq. (Senior Counsel)	Document Certification	counsel can develop legal advice in connection with litigation matter. Document created by client for Law Department in connection with litigation matter memorializes discussion of options regarding document certification questions.	counsel can develop legal advice in connection with litigation matter. Work Product and Attorney-Client Privilege. Document created by client for Law Department in connection with litigation matter memorializes discussion of options regarding document certification questions.
4372	HHS-E 0011331- HHS-E 0011332	06/08/2002	Glenn Mau, Esq. (Archer Norris)	Nancy J. Bromley, Esq. (Senior Counsel)	Douglas Straus, Esq. (Archer Norris)	<i>Hammons v. Beneficial</i>	Email from outside counsel to attorney provides legal advice regarding litigation strategy for <i>Hammons v. Beneficial</i> .	Work Product and Attorney-Client Privilege. Redacted material provides legal advice regarding litigation strategy for <i>Hammons v. Beneficial</i> .
4373	HHS-E 0011333	05/30/2001	Nancy J. Bromley, Esq. (Senior Counsel)	Andrew W. Moritz, Esq. (Stroock & Stroock & Lavan LLP)	N/A	California Revolving Loans	Email chain in which attorney provides legal advice to outside counsel in response to question regarding research concerning prepayment income from California revolving loans.	Work Product and Attorney-Client Privilege. Redacted material provides legal advice in response to question regarding research concerning prepayment income from California revolving loans.
4374	HHS-E 0011334	06/01/2002	Nancy J. Bromley, Esq. (Senior Counsel)	J. Christopher Clark, Esq. (Nelson Mullins Riley & Scarborough)	Rebecca D. Verba (Paralegal, Household)	Zerigian	Email from attorney to outside counsel provides legal advice regarding outside counsel's letter and attachments addressing litigation.	Work Product and Attorney-Client Privilege. Email from attorney to outside counsel provides legal advice regarding outside counsel's letter and attachments addressing litigation.
4375	HHS-E 0011335	09/05/2002	Jaime T. Kahan (Ernst & Young)	Nancy J. Bromley, Esq. (Senior Counsel)	Ann M. Madaea (HTS Consumer Lending) Leanne McRill (Ernst & Young)	Sample Account Testing Assistance	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
4376	HHS-E 0011336	09/05/2002	Jaime T. Kahan (Ernst & Young)	Nancy J. Bromley, Esq. (Senior Counsel)	Ann M. Madaea (HTS Consumer Lending) Leanne McRill (Ernst & Young)	Sample of Accounts	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
4377	HHS-E 0011337	09/13/2002	Donna L. Radzik, Esq. (Associate General Counsel)	Jonathan Levin, Esq. (Reed Smith Shaw & McClay LLC) Peter F. Giamporcaro, Esq. (Reed Smith Shaw & McClay LLC)	Nancy J. Bromley, Esq. (Senior Counsel) Andrew M. Budish, Esq. (HFC Law Department) Lee Leggett, Esq. (Senior Counsel) Victor H. Miller, Esq. (Law Department) Katie D. Moorhead, Esq. (HFC Law Department) Elizabeth A. De Paula Arias, Esq.	State Loan Survey	Email from attorney to outside counsel requests legal advice regarding the history and recent amendments of loan laws by state.	Attorney-Client Privilege. Email from attorney to outside counsel requests legal advice regarding the history and recent amendments of loan laws by state.

Lawrence E. Joffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-CS893 (Consolidated)
 Twelfth Privilege Log of the Household Defendants
 September 5, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
5661	HHS-E 0011729- HHS-E 0011730	05/30/2002	James G. Strathern (Household employee)	Nancy J. Bromley, Esq. (Senior Counsel)	Mark G. Kasak (Household Claims and Investigations) Gary M. Halvorsen (Director, Investigation & Claims) Ken A. Walker (National Quality Assurance Manager)	Customer Account	Email chain in which client requests and attorney provides legal advice regarding options for halting potential abuse of account by customer.	Attorney-Client Privilege. Redacted material is a series of confidential communications in which client requests and attorney provides legal advice regarding options for halting potential abuse of account by customer.
5662	HHS-E 0011732- HHS-E 0011733	05/30/2002	Mark G. Kasak (Household Claims and Investigations)	Nancy J. Bromley, Esq. (Senior Counsel)	James G. Strathern (Household employee)	Customer Account	Email chain in which client requests and attorney provides legal advice regarding options for halting potential abuse of account by customer.	Attorney-Client Privilege. Redacted material is a series of confidential communications in which client requests and attorney provides legal advice regarding options for halting potential abuse of account by customer.
5663	HHS-E 0011736	05/31/2002	Michael A. Dougherty (Director - CL)	Nancy J. Bromley, Esq. (Senior Counsel)	Lorraine J. Biebrer (Regional Dir. of Household Underwriting)	Customer Complaint	Email chain in which client requests legal advice of attorneys Kathleen K. Curtin, Esq. (General Counsel) and Nancy J. Bromley, Esq. (Senior Counsel) regarding customer complaint.	Attorney-Client Privilege. Document is a series of confidential communications in which client requests legal advice of attorneys Kathleen K. Curtin, Esq. (General Counsel) and Nancy J. Bromley, Esq. (Senior Counsel) regarding customer complaint.
5664	HHS-E 0011739	06/11/2002	Ron J. Stanko (CL Policy and Compliance Support)	Donna L. Radzik, Esq. (Associate General Counsel) Nancy J. Bromley, Esq. (Senior Counsel)	N/A	Automated Valuation Model Use	Email in which client requests legal advice of attorneys regarding impact of using C&S Marketing for future valuations.	Attorney-Client Privilege. Redacted material is a confidential communication in which client requests legal advice of attorneys regarding impact of using C&S Marketing for future valuations.
5665	HHS-E 0011742	06/25/2002	Terri O. Johnson (Policy and Compliance)	Elizabeth A. De Paula Arias, Esq. (Law Department) Stephen L. Hicks (Director of Compliance Risk Management) Nancy J. Bromley, Esq. (Senior Counsel) Robin L. Allcock (Policy and Compliance Support)	John P. McCormick (Household Employee)	Administrative Fee - Pennsylvania	Email chain in which attorney provides legal advice regarding charging of administrative fee in Pennsylvania, per client request, and client requests additional advice regarding other states.	Attorney-Client Privilege. Document is a series of confidential communications in which attorney provides legal advice regarding charging of administrative fee in Pennsylvania, per client request, and client requests additional advice regarding other states.
5666	HHS-E 0011743- HHS-E 0011744	06/26/2002	Terri O. Johnson (Policy and Compliance)	Donna L. Radzik, Esq. (Associate General Counsel) Nancy J. Bromley, Esq. (Senior Counsel)	N/A	All State Insurance	Email chain in which client requests and attorneys provide legal advice regarding new policy for bad debt refunds.	Attorney-Client Privilege. Redacted material is a series of confidential communications in which client requests and attorneys provide

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6008	HHS-E 0012522	08/01/2002	Mark F. Leopold, Esq. (Assistant General Counsel)	<p>Consumer Lending)</p> <p>James B. Kauffman (V.P., Director - Compliance)</p> <p>Steve Nesbitt (V.P. - Human Resources)</p> <p>Walk Rybak (VP-Credit Risk)</p> <p>Robin A. Allcock (Policy and Compliance Support)</p> <p>Kathy A. Mikos (VP, Core Systems - HTS)</p> <p>C. Murphy (MWE)</p> <p>H. Boerner (Rowan & Blewitt)</p> <p>Rich Blewitt (Rowan & Blewitt)</p>	<p>H. Boerner (Rowan & Blewitt)</p> <p>Kathleen Curtin, Esq. (General Counsel)</p> <p>Thomas Detelich (MD - Consumer Lending)</p> <p>Lisa M. Sodeika (VP - Consumer Affairs)</p> <p>C.A. Sreem (VP—Corporate Relations and Communications)</p> <p>J. Denis O'Toole (V.P. - Government Relations)</p> <p>Larry Bangs (Vice Chairman Household International)</p> <p>Thomas P. Echols (Government Relations)</p>	Attorneys General Settlement	Email chain contains confidential communication and request for legal advice re: WA lawsuit, and contains legal advice re: sending emails containing reports on discussions with counsel.	Work Product and Attorney-Client Privilege: Email chain contains confidential communication and request for legal advice re: WA lawsuit, and contains legal advice re: sending emails containing reports on discussions with counsel.
6009	HHS-E 0012523	08/29/2002	Kathleen Curtin, Esq. (General Counsel)	Kenneth H. Robin, Esq. (Senior VP, General Counsel and Corporate Secretary)	<p>Robin A. Allcock (Policy and Compliance Support)</p> <p>James B. Kauffman (V.P.,</p>	California Issues and E&Y Compliance Engagement	Redacted email contains discussion between Household attorneys and client re: list of issues in CA lawsuit.	Work Product and Attorney-Client Privilege: Redacted email contains discussion between Household attorneys and client re: list of issues in CA lawsuit.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6010	HHS-E 0012524	08/29/2002	Lisa M. Sodeika (VP - Consumer Affairs)	Kenneth H. Robin, Esq. (Senior VP, General Counsel and Corporate Secretary) John Blenke, Esq. (Household Counsel) Mark F. Leopold, Esq. (Assistant General Counsel) Jonathan Hayden, Esq. (Heller, Ehrman, White & McCauliffe) James B. Kauffman (V.P., Director - Compliance)	N/A Director - Compliance John Blenke, Esq. (Household Counsel) Nancy Bromley, Esq. (Associate General Counsel)	Washington Litigation	Redacted email contains confidential communication from client to attorneys re: legal strategy for dealing with Washington Attorney General in Washington litigation.	Partially unredacted and produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Work Product and Attorney-Client Privilege; Redacted email contains confidential communication from client to attorneys re: legal strategy for dealing with Washington Attorney General in Washington litigation.
6011	HHS-E 0012525	09/01/2002	Mark F. Leopold, Esq. (Assistant General Counsel)	William F. Aldinger (CEO/Chairman) David A. Schoenholz (CFO) Kenneth H. Robin, Esq. (Senior VP, General Counsel and Corporate Secretary)	Donna L. Marks, Esq. (Associate General Counsel) John Blenke, Esq. (Household Counsel) P.D. Schwartz, Esq. (Household Counsel) P. Vizcarondo, Esq. (Wachtell, Lipton, Rosen & Katz) N. Eimer, Esq. (Eimer Stahl)	Securities Litigation	Email contains legal advice and update re: securities litigation.	Work Product and Attorney-Client Privilege; Email contains legal advice and update re: securities litigation.
6012	HHS-E 0012529	09/09/2002	Nancy Bromley, Esq. (Associate General Counsel)	Thomas Detelich (MD - Consumer Lending) Lisa M. Sodeika (VP - Consumer Affairs)	John Blenke, Esq. (Household Counsel) Kenneth H. Robin, Esq. (Senior VP, General Counsel and Corporate Secretary)	Attorney General Data	Redacted email contains legal advice re: RE loans and Attorney General data for Attorney General request.	Work Product and Attorney-Client Privilege; Redacted email contains legal advice re: RE loans and Attorney General data for Attorney General request.
6013	HHS-E 0012533	10/07/2002	Jonathan Hayden, Esq. (Heller, Ehrman, White & McCauliffe)	Mark F. Leopold, Esq. (Assistant General Counsel)	Kenneth H. Robin, Esq. (Senior VP, General Counsel and Corporate Secretary) J. Strickland, Esq. (Strook, Strook & Lavan LLP)	Attorneys General Settlement & Private Class Claim	Email contains legal advice per request of in-house counsel re: Attorneys General Settlement and private class claims.	Work Product and Attorney-Client Privilege; Email contains legal advice per request of in-house counsel re: Attorneys General Settlement and private class claims.

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C5893 (Consolidated)
 Thirteenth Privilege Log of the Household Defendants
 October 25, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6139	HHS-E-0000841-A- HHS-E-0000851-A	01/12/2003	Terry N. Price (Compliance Manager)	Lorene J. Stewart (Household Employee) Steven W. Trubich (Manager, Business Performance Group) Joseph F. Rae (Senior Credit Risk Analyst) Larry H. Zell (Director - Policy & Compliance) Joseph Rechen (Compliance) Jim D Pommier (Policy and Compliance Support) John P. Molnar (Household Employee) Robert B. Rache (REO) Sandra A. Gafur (Collections Manager) Kenneth A. Kirkman (HFC-Unit Manager - Record Processing) Liz De Paula Arias, Esq. (Household Counsel) Scott R. Allen (Household employee) Michael D. Rauld (Policy and Compliance) Carolyn G. Lihit (Unit Manager, Strategy & Clerical)	Ann-Marie E. Hall-Sparks (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management) Lori A. Venske (Policy and Compliance) Mike C. Eden (Eastern Region General Manager) Paul D. Ellnor (Division General Manager - Eastern Division) Paul E. Pichoske (HFC Sales) Ken A. Walker (National Quality Assurance Manager) Terri Johnson (Policy and Compliance) Tim J. Tinius (CFO/Director - Financial Control) Joseph D. Datu (Customer Service Support) Ron Charney (V.P., Data Center - HTS) James P. McDermott (HFC Secured Foreclosure) Dave Little (MD-Consumer Lending Operations) Martin W. Millella (Consumer	Ernst & Young Engagement	Redacted email exchange between Household employees and counsel contains confidential information regarding work performed by Ernst & Young LLP ("E&Y") at the request of Household counsel in order to assist Household counsel in providing legal advice regarding NJ exam issues and in connection with potential litigation arising therefrom.	Work Product and Attorney-Client Privilege; Redacted material is an email exchange between Household employees and counsel and contains confidential information regarding work performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding NJ exam issues and in connection with potential litigation arising therefrom.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6159	HHS-E 0002764	10/03/2002	Joseph D. Dau (Customer Service Support)	Nancy Bromley, Esq. (Senior Counsel)	Compliance, Risk Management Stephen L. Hicks (Director of Compliance, Risk Management) Robin A. Allcock (Policy and Compliance Support) Amy Brachio (Ernst & Young) Cathryn Marsh (Ernst & Young)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6160	HHS-E 0002770A- HHS-E 0002780A	01/12/2003	Terry N. Price (Compliance Manager)	Lorene J. Sewart (Household Employee) Steven W. Trubich (Manager, Business Performance Group) Joseph E. Rae (Senior Credit Risk Analyst) Larry H. Zell (Director - Policy & Compliance) Joseph Rechen (Compliance) Jim D Pommiter (Policy and Compliance Support) John P. Molnar (Household Employee) Robert B. Roche (RFO) Sandra A. Gafur (Collections Manager) Kenneth A. Kirkman (HFC - Unit Manager - Record Processing) Liz De Paula Arias, Esq. (Household Counsel) Scott R. Allen (Household employee)	Ann-Marie E. Hall-Sparks (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management) Lori A. Venaske (Policy and Compliance) Mike C. Fiden (Eastern Region General Manager) Paul D. Ellner (Division General Manager - Eastern Division) Paul E. Pichoske (HFC Sales) Ken A. Walker (National Quality Assurance Manager) Terri Johnson (Policy and Compliance) Tim J. Titus (CFD/Director - Financial Control) Joseph D. Dau (Customer Service Support) Ron Charnoy (V.P., Data Center - HTS) James P. McDermott (HFC)	Ernst & Young Engagement	Redacted email exchange between Household employees and counsel in connection with potential litigation arising therefrom.	Work Product and Attorney-Client Privilege; redacted email exchange between Household employees and counsel contains confidential information regarding work performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding NJ exam issues and in connection with potential litigation arising therefrom.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6161	HHS-F:0010111A- HHS-F:0010111C	08/20/2002	Joseph D. Datu (Customer Service Support)	Michael D. Rudd (Policy and Compliance) Carolyn G. Libit (Unit Manager, Strategy & Clerical Support, RE Collections) Grace B. Baumkirehner (Performance Engineering)	Secured Foreclosure Dave Little (MD-Consumer Lending Operations) Martin W. Milella (Consumer Lending) Frances A. Bedekovic (V.P., Policy and Compliance - CT) Patrick A. Zhagar (State Governmental Relations - New York) James J. O'Brien (Director - Credit Policy/Risk) Stephen L. Hicks (Director of Compliance, Risk Management) Calo Bucaro (Regulatory Compliance Risk Management) Robin A. Alcock (Policy and Compliance Support)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6162	HHS-F:0010123A- HHS-F:0010123C	09/04/2002	Joseph D. Datu (Customer Service Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6163	HHS-F:0010127A- HHS-F:0010127C	09/06/2002	Joseph D. Datu (Customer Service Support)	Nancy Bromley, Esq. (Senior Counsel)	Amy Brachio (Ernst & Young) Cathryn Marsh (Ernst & Young LLP) Stephen L. Hicks (Director of Compliance, Risk Management) Calo Bucaro (Regulatory Compliance Risk Management) Robin A. Alcock (Policy and Compliance Support)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6164	HHS-E:0010148A- HHS-F:0010148D	09/17/2002	Joseph D. Datu (Customer Service Support)	Nancy Bromley, Esq. (Senior Counsel)	Amy Brachio (Ernst & Young) Cathryn Marsh (Ernst & Young)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
				LLP) Stephen L. Hicks (Director of Compliance, Risk Management) Calo Bucaro (Regulatory Compliance Risk Management) Robin A. Allcock (Policy and Compliance Support)		engagement	December 6, 2006.	
6165	HHS-E-001162A	10/22/2002	Mary B. Johnston (Director, Operations Support)	Frances A. Bedekovic (VP—Policy and Compliance) Terri Johnson (Policy and Compliance)	Robin A. Allcock (Policy and Compliance Support)	Ernst & Young Engagement	Redacted email exchange between Household employees contains confidential information regarding work performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding the AG settlement.	Work Product and Attorney-Client Privilege; Redacted email exchange between Household employees contains confidential information regarding work performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding the AG settlement.
6166	HHS-E-0011618	10/04/2002	Christopher Bianucci (Ernst & Young)	Frances A. Bedekovic (VP—Policy and Compliance) Nancy Bromley, Esq. (Senior Counsel)	John Keller (Ernst & Young, LLP)	Ernst & Young Compliance Review	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6167	HHS-E-0011620	10/05/2002	John Keller (Ernst & Young, LLP)	Christopher Bianucci (Ernst & Young)	Frances A. Bedekovic (VP—Policy and Compliance) Nancy Bromley, Esq. (Senior Counsel)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6168	HHS-E-0011623	10/05/2002	Christopher Bianucci (Ernst & Young)	John Keller (Ernst & Young, LLP)	Frances A. Bedekovic (VP—Policy and Compliance) Nancy Bromley, Esq. (Senior Counsel)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6169	HHS-E-0022072E-1 HHS-E-0022072V	03/10/2003	Terry N. Price (Compliance Manager)	Ann-Marie F. Hall Sparks (Policy and Compliance Support) Liz De Paula Arias, Esq. (Household Counsel) Ken A. Walker (National Quality Assurance Manager)	Terry N. Price (Compliance Manager) Frances A. Bedekovic (V.P., Policy and Compliance - CL)	New Jersey State Exam Summary	Redacted attachment to email sent among Household personnel contains description of work being done by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding the New Jersey Exam.	Work Product and Attorney-Client Privilege; Redacted attachment to email sent among Household personnel contains description of work being done by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding the New Jersey Exam.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6170	HHS-F-0033329A	07/31/2002	Robin A. Alcock (Policy and Compliance Support)	<p>Ron Charnoy (V.P., Data Center - HTS)</p> <p>Lori A. Vonske (Policy and Compliance)</p> <p>Mike C. Eden (Eastern Region General Manager)</p> <p>Paul D. Ellner (Division General Manager - Eastern Division)</p> <p>Paul E. Pichoske (HFC Sales)</p> <p>Vianney F. D'Silva (Household Employee)</p> <p>Gary Esposito (HFCP Beneficial Sales)</p> <p>Joseph Richard (Household employee)</p> <p>Heather Scheilberg (Branch Sales Mgr.)</p>	James B. Kauffman (St. VP, Policy & Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6171	HHS-ED 001060	08/15/2002	Joseph D. Datu (Customer Service Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6172	HHS-ED 001109	07/23/2002	Joseph D. Datu (Customer Service Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst & Young Engagement Related to Pricing Practices/HMDA	Redacted document summarizing E&Y interviews with Household employees contains confidential information regarding work performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.	
6173	HHS-ED 486301A	08/02/2002	Ken Harvey (Exec. VP,	Dave Schoenholz (Vice	N/A	Ernst & Young	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6174	HHS-ED 486303A	08/02/2002	Ken Harvey (Exec. VP, Chief Information Officer)	<p>Chairman-CFO)</p> <p>Paul A. Makowski (Senior Vice President, Credit Policy)</p> <p>Corbin C. Liriot (Household employee)</p> <p>James B. Kaufman (Sr. VP, Policy & Compliance)</p> <p>Kathy A. Mikus (VP, Core Systems - HTS)</p> <p>Gerald L. Vaughan (HCS VP, Applications Systems)</p> <p>Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)</p>	N/A	Compliance Engagement	To Magistrate Judge Nolan's Order of December 6, 2006.	istrate Judge Nolan's Order of December 6, 2006.
6175	HHS-ED 486304A	08/02/2002	Ken Harvey (Exec. VP, Chief Information Officer)	<p>Dave Schoenholz (Vice Chairman-CFO)</p> <p>Paul A. Makowski (Senior Vice President, Credit Policy)</p> <p>Corbin C. Liriot (Household employee)</p> <p>James B. Kaufman (Sr. VP, Policy & Compliance)</p> <p>Kathy A. Mikus (VP, Core Systems - HTS)</p> <p>Gerald L. Vaughan (HCS VP, Applications Systems)</p> <p>Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)</p>	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6176	HHS-ED 486328A	08/02/2002	Ken Harvey (Exec. VP, Chief Information Officer)	Vice President, Credit Policy) Corbin C. Lirot (Household employee) James B. Kaufman (Sr. VP, Policy & Compliance) Kathy A. Mikos (VP, Core Systems - HTS) Gerald L. Vaughan (HCS VP, Applications Systems) Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6177	HHS-ED 486499	07/09/2002	Dave Little (MD-Consumer Lending Operations)	Dave Schoenholz (Vice Chairman-CFO) Paul A. Makowski (Senior Vice President, Credit Policy) Corbin C. Lirot (Household employee) James B. Kaufman (Sr. VP, Policy & Compliance) Kathy A. Mikos (VP, Core Systems - HTS) Gerald L. Vaughan (HCS VP, Applications Systems) Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary)	M.A. Dougherty (Approving Executive Sponsor)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6178	HHS-ED 488379	07/08/2002	Dave Schoenholz (Vice Chairman-CFO)	Bernie D. Wilson (HFC Real Estate Collections) Robin A. Alleeck (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for its Production	Explanation of Privilege
				To	CCR/BCC			
6179	HHS-ED 490355A	07/09/2002	Robin A. Allcock (Policy and Compliance Support)	Ron J. Stanko (Consumer Lending - Policy and Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6180	HHS-ED 490356A	07/09/2002	Robin A. Allcock (Policy and Compliance Support)	Ron J. Stanko (Consumer Lending - Policy and Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6181	HHS-ED 490358A	07/09/2002	Robin A. Allcock (Policy and Compliance Support)	Ron J. Stanko (Consumer Lending - Policy and Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6182	HHS-ED 490483	07/29/2002	Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending)	Pete E. Sesterhenn (Consumer Lending)	Robin A. Allcock (Policy and Compliance Support)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6183	HHS-ED 490512A	07/31/2002	Robin A. Allcock (Policy and Compliance Support)	James B. Kaufman (Sr. VP, Policy & Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6184	HHS 02003796A	11/11/2002	Jorge E. Cordon (Consumer Lending)	Thomas Detelich (MD - Consumer Lending)	N/A	Ernst & Young Compliance Engagement	Redacted operations summary contains confidential information regarding work performed by E&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding the AG settlement.	Work Product and Attorney-Client Privilege; Redacted operations summary contains confidential information regarding work performed by E&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding the AG settlement.
6185	HHS 02868346A	6/19/2002	Donna Taillon (Secretary to Gary Gilmer and Lisa Sodicka)	Patricia A. Carlson (Joe Vozar's secretary) Teresa M. Molloy (Secretary to Lisa M. Sodicka) Kathleen M. Roberts (Sr. Legal Secretary)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6186	HHS 02868353A	6/19/2002	Donna Taillon (Secretary to Gary Gilmer and Lisa Sodicka)	Patricia A. Carlson (Joe Vozar's secretary) Teresa M. Molloy (Secretary to Lisa M. Sodicka) Kathleen M. Roberts (Sr. Legal Secretary)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6187	HHS 02885121A	07/09/2002	Robin A. Allcock (Policy and Compliance Support)	Ron J. Stanko (Consumer Lending - Policy and Compliance) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6188	HHS 02980001A	6/17/2002	Lisa Sodicka (VP - Consumer Affairs) Donna Taillon (Secretary to Gary Gilmer and Lisa Sodicka)	Donna Taillon (Secretary to Gary Gilmer and Lisa Sodicka) Susan R. Moccino (Executive Secretary to Robin Allcock) Laura Williams (Asst. to Paul Creatura)	Tami Leithliter (Exec. Asst. to David Little)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
				Mary D. Brown (Senior Executive Assistant to James Kaufman)				
				Teresa M. Molloy (Secretary to Lisa M. Sodeika)				
				Tami J. Leihiler (Exec. Asst. to David Little)				
				Mary T. Barry (Orchard Bank - RE Contracts Purchased)				
				Carol L. Brown (Cl. Operations Support)				
				Connie Howard (Exec. Secretary to Wall Rybak)				
				Patricia A. Carlson (Joe Vozar's secretary)				
				Bettie J. Moore (Exec. Secretary to George Wilson)				
				Barbara J. Warren (Exec. Sec. to Chris Snyder)				
				Joe A. Vozar (Managing Director and Chief Financial Officer - Consumer Lending Finance Group)				
				Thomas M. Deleitch (MD-Consumer Lending)				
				Paul J. Creatura (Marketing Department Manager)				
				Kathy Mikos (V.P., Core Systems - HTS)				
				Steve Nesbitt (V.P. - Human Resources)				
				Kathleen K. Curtin, Esq. (General Counsel)				
				Wall Rybak (V.P. - Credit)				

#	Rates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6189	HHS 02980015A	6/10/2002	Donna Taillon (Secretary to Gary Gilmer and Lisa Sodeika)	Risk Dave Little (MD-Consumer Lending Operations) George Wilson (HFS/HFC Non-Branch) Robin Allcock (Policy and Compliance Support) Jim Kauffman (VP, Director - Compliance)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6190	HHS 02980020A	6/17/2002	Lisa Sodeika (VP - Consumer Affairs) Donna Taillon (Secretary to Gary Gilmer and Lisa Sodeika)	Donna Taillon (Secretary to Gary Gilmer and Lisa Sodeika) Susan R. Mocerino (Executive Secretary to Robin Allcock) Laura Williams (Asst. to Paul Creatura) Mary D. Brown (Senior Executive Assistant to James Kaufman) Teresa M. Molloy (Secretary to Lisa M. Sodeika) Tami Leihliter (Exec. Asst. to David Little) Mary T. Barry (Orchard Bank - RE Contracts Purchased) Carol L. Brown (CL Operations Support)	Tami Leihliter (Exec. Asst. to David Little)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6191	HHS 02982054A	6/17/2002	Lisa Sodeika (VP - Consumer Affairs)	<p>Connie Howard (Exec. Secretary to Walt Rybak)</p> <p>Patricia A. Carlson (Joe Vozar's secretary)</p> <p>Bettie J. Moore (Exec. Secretary to George Wilson)</p> <p>Barbara J. Warren (Exec. Sec. to Chris Snyder)</p> <p>Joe A. Vozar (Managing Director and Chief Financial Officer - Consumer Lending Finance Group)</p> <p>Thomas M. Detelich (MD-Consumer Lending)</p> <p>Paul J. Creatura (Marketing Department Manager)</p> <p>Kathy Mikos (V.P., Core Systems - HFS)</p> <p>Steve Nesbitt (V.P. - Human Resources)</p> <p>Kathleen K. Curtin, Esq. (General Counsel)</p> <p>Walt Rybak (V.P. - Credit Risk)</p> <p>Dave Little (MD-Consumer Lending Operations)</p> <p>George Wilson (HFS/HFC Non-Branch)</p> <p>Robin Alcock (Policy and Compliance Support)</p> <p>Jim Kaufman (VP, Director - Compliance)</p>	<p>Tami Leihlner (Exec. Asst. to David Little)</p>	Ernst & Young Compliance Pri-	This document has been produced pursuant to Magistrate Judge Nolan's Order of Dis-	This document has been produced pursuant to Mag-

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
			Donna Taillon (Secretary to Gary Gilmer and Lisa Sodeika)	deika)		engagement	December 6, 2006.	istrate Judge Nolan's Order of December 6, 2006.
				Susan R. Mocerino (Executive Secretary to Robin Allcock)				
				Laura Williams (Asst. to Paul Creatura)				
				Mary D. Brown (Senior Executive Assistant to James Kauffman)				
				Teresa M. Molloy (Secretary to Lisa M. Sodeika)				
				Tami Leithliter (Exec. Asst. to David Little)				
				Mary T. Barry (Onchard Bank - RE Contracts Purchased)				
				Carol L. Brown (CL Operations Support)				
				Connie Howard (Exec. Secretary to Wall Rybak)				
				Patricia A. Carlson (Joe Vozzar's secretary)				
				Bettie J. Moore (Exec. Secretary to George Wilson)				
				Barbara J. Warren (Exec. Sec. to Chris Snyder)				
				Joe A. Vozzar (Managing Director and Chief Financial Officer - Consumer Lending Finance Group)				
				Thomas M. Detelich (MID-Consumer Lending)				
				Paul J. Creatura (Marketing Department Manager)				
				Kathy Mikos (V.P., Core				

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6192	HHS 03096674	07/29/2002	Lila J. Singleton (HFC Policy and Compliance Support)	Systems - HTS) Steve Nesbitt (V.P. - Human Resources) Kathleen K. Curtin, Esq. (General Counsel) Walt Rybak (V.P. - Credit Risk) Dave Little (MD-Consumer Lending Operations) George Wilson (HFS/HFC Non-Branch) Robin Alcock (Policy and Compliance Support) Jim Kaufman (VP, Director - Compliance)		Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6193	HHS 03280981A	6/10/2002	Donna Tailon (Secretary to Gary Gilmer and Lisa Sodeika)	Patricia A. Carlson (Joe Vozar's secretary) Teresa M. Molloy (Secretary to Lisa M. Sodeika) Kathleen M. Roberts (Sr. Legal Secretary)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
6194	HHS 02982066A	6/10/2002	Donna Tailon (Secretary to Gary Gilmer and Lisa Sodeika)	Patricia A. Carlson (Joe Vozar's secretary) Teresa M. Molloy (Secretary to Lisa M. Sodeika) Kathleen M. Roberts (Sr. Legal Secretary)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C-5893 (Consolidated)
 Fourteenth Privilege Log of the Household Defendants
 December 1, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6195	HHS 02882869A	10/11/2002	Dan Anderson (Treasury - Consumer Finance Support)	Joe Vozar (Managing Director and Chief Financial Officer - Consumer Lending Finance Group)	N/A	Loan Securitization	Memorandum providing update on securitization issues; redacted material reflects legal advice of Andrew Budzik, Esq. (Senior Counsel), Donna Radzik, Esq. (Associate General Counsel), and Nancy Bromley, Esq. (Senior Counsel) regarding securitization of loans in IL and TX.	Attorney-Client Privilege; Memorandum relays legal advice of in-house counsel regarding securitization of loans in IL and TX.
6196	HHS 03438485 - HHS 03438486	09/11/2002	Robin L. Allcock (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel)	N/A	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6197	HHS 03438499	09/10/2002	Jim D Pommiter (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Eden (Eastern Region General Manager) Carm M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6198	HHS 03438506 - HHS 03438507	09/11/2002	Robin L. Allcock (Policy and Compliance Support)	James B. Kaufman (V.P., Director - Compliance)	Ned Hennigan (RGM - Western Region)	Arizona Exam	Redacted email contains discussion about client's request for legal advice from Nancy Bromley, Esq. (Associate General Counsel) and Kathryn D. Moorshead, Esq. (HFC Law Department) regarding upcoming Arizona exam.	Attorney-Client Privilege; Redacted email contains discussion about client's request for legal advice from in-house counsel regarding upcoming Arizona exam.
6199	HHS 03438508A	09/11/2002	Robin L. Allcock (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel)	N/A	Refinancings	Redacted email contains client's request for legal advice regarding refinancings.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding refinancings.
6200	HHS 03438512	09/10/2002	Jim D Pommiter (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Eden (Eastern Region General Manager) Carm M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.

6201	HHS 03438521C	09/11/2002	Robin L. Allcock (Policy and Compliance Support)	Joyce Gordon (Consumer Lending) David B. Little (Elmhurst - Credit Administration)	James Kaufman (V.P., Director - Compliance) Tom Detelich (M.D. - Consumer Lending)	Points on Points E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6202	HHS 03438524	09/10/2002	Jim D Pommer (Policy and Compliance Support)	Robin L. Allcock (Policy and Compliance Support) Donna L. Radzik, Esq. (Associate General Counsel) Lisa M. Sobelka (VP - Consumer Affairs)	Mike C. Eden (Eastern Region General Manager) Carin M. Rodemeyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6203	HHS 03438537	09/11/2002	Robin L. Allcock (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel)	Donna L. Radzik, Esq. (Associate General Counsel)	HOEPA Refinancing Restrictions	Redacted emails contain client's request for legal advice regarding HOEPA refinancing restrictions and bad debt, and attorney's response.	Attorney-Client Privilege; redacted emails contain client's request for legal advice regarding HOEPA refinancing restrictions and bad debt, and attorney's response.
6204	HHS 03438538C - HHS 03438539C	08/27/2002	Robin L. Allcock (Policy and Compliance Support)	Dave J. Phillips (HFC Policy and Compliance Support)	Sieve H. Matasek (Director, HTS Applications) Terri Johnson (Policy and Compliance) Mary B. Johnston (Director, Operations Support)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6205	HHS 03438542	08/27/2002	Larry H. Zell (Director - Policy & Compliance)	Robin L. Allcock (Policy and Compliance Support) Jo Ann B. Davis, Esq. (Household Counsel) Kathleen Curtin, Esq. (General Counsel) Ron Stanko (Consumer Lending, Policy and Compliance)	Tim J. Titus (CFO/Director - Financial Control)	New York Audit	Redacted email contains client's request for legal advice regarding audit of insurance policies in New York.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding audit of insurance policies in New York.
6206	HHS 03438563 - HHS 03438564	08/28/2002	Dave Little (MD-Consumer Lending Operations)	Robin L. Allcock (Policy and Compliance Support)	N/A	Attorney General Letters	Redacted email contains discussion about client's request for legal advice from the legal department and Kathleen Curtin, Esq. (General Counsel) regarding letters to state Attorneys General.	Work Product & Attorney-Client Privilege; redacted email contains discussion about client's request for legal advice from the legal department and Kathleen Curtin, Esq. (General Counsel) regarding letters to state Attorneys General.
6207	HHS 03438570C	08/27/2002	Robin L. Allcock (Policy and Compliance Support)	Dave J. Phillips (HFC Policy and Compliance Support)	Sieve H. Matasek (Director, HTS Applications) Terri Johnson (Policy and Compliance) Mary B. Johnston (Director, Operations Support)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6213	HHS 03438650	08/30/2002	Lisa M. Sodeika (VP - Consumer Affairs)	Operations Support David A. Grimm (Consumer Lending Collections) Robin L. Allcock (Policy and Compliance Support) James B. Kaufman (V.P., Director - Compliance) Nancy Bromley, Esq. (Associate General Counsel) Thomas Deitch (MD - Consumer Lending)	N/A	Balloon Loans	Redacted email contains client's request for legal advice of in-house counsel regarding balloon loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice of in-house counsel regarding balloon loans.
6214	HHS 03438654	08/30/2002	Jada M. Howard (Rapid Response)	Robin L. Allcock (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management) Elizabeth A. De Paula Arias, Esq. (Household Counsel)	N/A	Massachusetts Document Requests	Redacted email contains confidential communication between client and attorney for the purposes of obtaining legal advice regarding Massachusetts document requests.	Work Product & Attorney-Client Privilege; redacted email contains confidential communication between client and attorney for the purposes of obtaining legal advice regarding Massachusetts document requests.
6215	HHS 03438665 - HHS 03438667	08/03/2002	Lisa M. Sodeika (VP - Consumer Affairs)	Robin L. Allcock (Policy and Compliance Support) James B. Kaufman (V.P., Director - Compliance) Nancy Bromley, Esq. (Associate General Counsel) Thomas Deitch (MD - Consumer Lending)	N/A	Balloon Loans	Redacted emails contain client's request for legal advice of in-house counsel regarding balloon loans.	Attorney-Client Privilege; Redacted emails contain client's request for legal advice of in-house counsel regarding balloon loans.
6216	HHS 03438676	08/30/2002	Lisa M. Sodeika (VP - Consumer Affairs)	Robin L. Allcock (Policy and Compliance Support) James B. Kaufman (V.P., Director - Compliance) Nancy Bromley, Esq. (Associate General Counsel) Thomas Deitch (MD - Consumer Lending)	N/A	Balloon Loans	Redacted emails contain client's request for legal advice of in-house counsel regarding balloon loans.	Attorney-Client Privilege; Redacted emails contain client's request for legal advice of in-house counsel regarding balloon loans.
6217	HHS 03438679C	09/03/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allcock (Policy and Compliance Support)	Susan R. Mocerino (Executive Secretary to Robin Allcock)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6218	HHS 03438707C	09/04/2002	Terri Johnson (Policy and Operations Support)	Stephen L. Hicks (Director of Compliance Support)	N/A	Ernst & Young	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6219	HHS 03438715 - HHS 03438717	09/04/2002	Compliance) Terry Johnson (Policy and Compliance)	Compliance, Risk Management) Mary B. Johnston (Director, Operations Support) Robin L. Alcock (Policy and Compliance Support)	Robin L. Alcock (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management) Mary B. Johnston (Director, Operations Support)	Refunds for Bad Debt	Redacted email exchange between in-house counsel and client contains request for legal advice and legal advice provided in response regarding refunds for bad debt.	Attorney-Client Privilege; Redacted email exchange between in-house counsel and client; contains client requests for legal advice and legal advice provided in response regarding refunds for bad debt.	Magistrate Judge Nolan's Order of December 6, 2006.
6220	HHS 0343871C	09/04/2002	Gary F. Podner (HTS Applications)	Dave Little (MD-Consumer Lending Operations)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6221	HHS 03438769C	09/06/2002	Ron Skanko (Consumer Lending, Policy and Compliance)	Ann M. Maulea (HTS Consumer Lending)	Mary B. Johnston (Director, Operations Support) Dave MacKenzie (Director - HTS) Kathy A. Mikos (VP, Core Systems - HTS) Robin L. Alcock (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support) A.J. Pearson (Director - TRACKER/Batch Jobs, HTS)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6222	HHS 03438774	09/07/2002	Thomas Detelich (MD - Consumer Lending)	Nancy Bromley, Esq. (Associate General Counsel)	Robin L. Alcock (Policy and Compliance Support) James B. Kauffman (V.P., Director - Compliance) Rob O'Han (HFC Sales)	Georgia Fair Lending Act	Redacted email contains client's request for legal advice regarding the Georgia Fair Lending Act.	Attorney-Client Privilege; redacted email contains client's request for legal advice regarding the Georgia Fair Lending Act.	Magistrate Judge Nolan's Order of December 6, 2006.
6223	HHS 03438783C	09/03/2002	Carla J. Madura (AVP - Policy and Compliance Support)	Tom G. Schneider (Director - Policy and Compliance Support)	Ken A. Walker (National Quality Assurance Manager)	Kentucky Examination	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.

6224	HHH 03438783 - HHH 03438784	09/09/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Engagement	Redacted email exchange between Household employees contains confidential information regarding F&Y at the request of counsel. In order to assist Household counsel in providing legal advice regarding compliance issues in connection with anticipated litigation.	Work Product & Attorney-Client Privilege: Redacted email exchange between Household employees contains confidential information regarding work being performed by F&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with anticipated litigation.
6225	HHH 03438784C	09/09/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6226	HHH 03438804C	09/06/2002	Ron Stanko (Consumer Lending, Policy and Compliance)	Ann M. Madala (HTS Consumer Lending)	Mary B. Johnston (Director, Operations Support) Dave MacKenzie (Director - HTS) Kathy A. Mikos (VP, Core Systems - HTS) Robin L. Allcock (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support) A.J. Pearson (Director-TRACKER/Balch Jobs, HTS)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6227	HHH 03438812	09/10/2002	Jim D Pomnier (Policy and Compliance Support)	Lisa M. Sodeika (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Elen (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6228	HHH 03438842	09/10/2002	Jim D Pomnier (Policy and Compliance Support)	Lisa M. Sodeika (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Elen (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6229	HHH 03438849	09/10/2002	Jim D Pomnier (Policy and Compliance Support)	Lisa M. Sodeika (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Elen (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.

6230	HHS 03438860	09/10/2002	Jim D Pommier (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Executive Sponsor Mike C. Eden (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6231	HHS 03438870	09/10/2002	Jim D Pommier (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Eden (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6232	HHS 03438879C	09/11/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6233	HHS 03438881 - HHS 03438882	09/10/2002	Jim D Pommier (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Eden (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6234	HHS 03438890	09/11/2002	Nancy Bromley, Esq. (Associate General Counsel)	Robin L. Allcock (Policy and Compliance Support)	N/A	Refinancing	Redacted email contains discussion between client and attorney regarding client's request for legal advice from Donna L. Radzik, Esq. (Associate General Counsel) regarding refinancing.	Attorney-Client Privilege; redacted email contains discussion between client and attorney regarding client's request for legal advice from Donna L. Radzik, Esq. (Associate General Counsel) regarding refinancing.
6235	HHS 03438893	09/10/2002	Jim D Pommier (Policy and Compliance Support)	Lisa M. Sodejka (VP - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel) Robin L. Allcock (Policy and Compliance Support)	Mike C. Eden (Eastern Region General Manager) Carin M. Rodemoyer (Consumer Lending) M.A. Dougherty (Approving Executive Sponsor)	Maryland High Cost Home Loans	Redacted email contains client's request for legal advice regarding Maryland high cost home loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding Maryland high cost home loans.
6236	HHS 03438946	11/15/2001	Household Investor Relations Dept.	Robin L. Allcock (Policy and Compliance Support)	N/A	California Department of Corporations Lawsuit	Draft media response to California Department of Corporations lawsuit drafted at the request of and with the assistance of FH Law Dept., sent to client for comment.	Work Product & Attorney-Client Privilege; Draft media response to California Department of Corporations lawsuit drafted at the request of and with the assistance of in-house counsel, sent to client for comment.

6362	HHS 03447740	01/08/2002	Dan Doyle (Policy and Compliance)	Robin L. Allicock (Policy and Compliance Support)	Tom G. Schneider (Director - Policy and Compliance Support) Dave Egan (CI. - Assistant Manager - Policy and Compliance) Marlina Vargas (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support)	Sales Finance Issues	Redacted email relays legal advice of Victor H. Miller, Esq. (Senior Counsel) provided per request of the client regarding sales finance issues.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client regarding sales finance issues.
6363	HHS 03447843 - HHS 03447862	09/18/2002	Rhea Dignam (Ernst & Young)	Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary) Nancy Bromley, Esq. (Associate General Counsel)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6364	HHS 03447863 - HHS 03447866	09/17/2002	Ernst & Young LLP	Robin L. Allicock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6365	HHS 03447867 - HHS 03447871	09/23/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allicock (Policy and Compliance Support)	N/A	Prepayment Penalties	Redacted emails summarize Legal Department action and request legal advice of Kenneth H. Robin, Esq. (Exec. VP, General Counsel & Corporate Secretary) regarding prepayment penalties.	Attorney-Client Privilege; Redacted emails contain summarizes Legal Department action and request legal advice of in-house counsel regarding prepayment penalties.
6366	HHS 03447872 - HHS 03447874	09/26/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allicock (Policy and Compliance Support) Frances A. Bedekovic (V.P., Policy and Compliance - CL)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6367	HHS 03447875	9/19/2002	Ernst & Young LLP	Robin L. Allicock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6368	HHS 03447876 - HHS 03447877	09/20/2002	Ernst & Young LLP	Robin L. Allicock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6369	HHS 03447878 - HHS 03447881	09/20/2002	Ernst & Young LLP	Robin L. Allicock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6370	HHS 03447882	09/19/2002	Ernst & Young LLP	Robin L. Allicock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6385	HHS 03447937	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6386	HHS 03447938 - HHS 03447941	09/05/2002	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6387	HHS 03447942 - HHS 03447943	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6388	HHS 03447944	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6389	HHS 03447945	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6390	HHS 03447946	08/29/2002	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6391	HHS 03447947 - HHS 03447961	08/29/2002	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6392	HHS 03447962 - HHS 03447963	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6393	HHS 03447964 - HHS 03447965	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6394	HHS 03447966 - HHS 03447967	N/A	Ernst & Young LLP	Compliance Support)	N/A	Ernst & Young Compliance Engagement	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6395	HHS 03447975	05/08/2002	Mary B. Johnston (Director, Operations Support)	Pete E. Sevierbeam (Consumer Lending)	N/A	Insurance Refunds	Redacted email relays legal advice from Legal Department provided per request of the client regarding insurance refunds.	Attorney-Client Privilege; Redacted email relays legal advice from Legal Department per request of the client regarding insurance refunds.
6396	HHS 03448029	06/21/2002	Nancy Bromley, Esq. (Associate (General Counsel)	Robin L. Allcock (Policy and Compliance Support)	Susan R. Mocerino (Executive Secretary to Robin Allcock)	EZ Pay	Email chain contains legal advice of Nancy Bromley, Esq. and Andrew Budish, Esq. (Senior Counsel) provided per request of the client regarding EZ Pay.	Attorney-Client Privilege; Email chain contains legal advice of in-house counsel provided per request of the client regarding EZ Pay.
6397	HHS 03448046 -	06/21/2002	Nancy Bromley, Esq. (As-	Robin L. Allcock (Policy and Compliance Support)	Susan R. Mocerino (Executive Secretary to Robin Allcock)	EZ Pay	Email chain contains legal advice of Nancy Bromley, Esq. and Andrew Budish, Esq. (Senior Counsel) provided per request of the client regarding EZ Pay.	Attorney-Client Privilege; Email chain contains legal advice of in-house counsel provided per request of the client regarding EZ Pay.

6416	HHS 03448964	07/09/2002	Robin L. Allicock (Policy and Compliance Support)	Pete E. Sesterheim (Consumer Lending)	<p>QAC Manager)</p> <p>Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending)</p> <p>Thomas Deulich (MD - Consumer Lending)</p> <p>Ron Slanko (Consumer Lending, Policy and Compliance)</p> <p>Ron J. Stanko (Consumer Lending - Policy and Compliance)</p> <p>Tom G. Schneider (Director - Policy and Compliance Support)</p> <p>Kathleen Curtin, Esq. (General Counsel)</p> <p>Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending)</p>	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6417	HHS 03448978 - HHS 03448979	06/27/2002	Dave Little (MD-Consumer Lending Operations)	Robin L. Allicock (Policy and Compliance Support)	<p>Ellen E. Kirkham (Assistant Vice President - Financial Analysis)</p> <p>Mike Marks (VP - Collections)</p>	Washington Attorney General Request	Redacted email contains internal communications regarding compliance with a request from the Washington AG.	Work Product; Redacted email contains internal communications regarding compliance with a request from the Washington AG.
6418	HHS 03448979	06/28/2002	Kathy A. Mikos (VP, Core Systems - HTS)	Kathleen Curtin, Esq. (General Counsel)	Robin L. Allicock (Policy and Compliance Support)	Washington Attorney General Request	Redacted email contains client request for legal advice regarding Attorney General letter requesting information, in connection with threatened litigation.	Work Product & Attorney-Client Privilege; Redacted email contains client request for legal advice regarding Attorney General letter requesting information, in connection with threatened litigation.
6419	HHS 03448983	06/28/2002	April S. Thorne (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel)	Robin L. Allicock (Policy and Compliance Support)	Electronic Offices	Redacted emails relay legal advice of Lee Leggett, Esq. (Household Counsel) provided per request of the client regarding Mississippi rewrites, and contain client request for further legal advice.	Attorney-Client Privilege; Redacted emails relay legal advice of in-house counsel provided per request of the client regarding Mississippi rewrites, and contain client request for further legal advice.
6420	HHS 03448985	06/24/2002	April S. Thorne (Policy and Compliance Support)	Robin L. Allicock (Policy and Compliance Support)	N/A	Mississippi Rewrites	Redacted email relays legal advice of Andrew Budish, Esq. (Senior Counsel) provided per request of the client regarding Mississippi rewrites.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client regarding Mississippi rewrites.
6421	HHS 03448987 - HHS 03448988	06/28/2002	Mary B. Johnston (Director, Operations Support)	Robin L. Allicock (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel)	Rewrites	Redacted email relays legal advice of Nancy Bromley, Esq., provided per request of the client, regarding loan rewrites.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client, regarding loan rewrites.

6454	HHS 03449154 - HHS 03449155	07/02/2002	Robin L. Allcock (Policy and Compliance Support)	Kathleen Curtin, Esq. (General Counsel) Walk Rybak (VP-Credit Risk) Kathy A. Mikos (VP, Core Systems - HTS)	Tom G. Schneider (Director - Policy and Compliance Support) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support) Dawn Little (MD-Consumer Lending Operations) Ellen F. Kirkham (Assistant Vice President - Financial Analysis)	Washington, Attorney General Request Letter	Redacted email contains confidential discussion among Household employees and counsel regarding Attorney General letter requesting information.	Work Product & Attorney-Client Privilege; Redacted email contains confidential discussion among Household employees and counsel regarding Attorney General letter requesting information.
6455	HHS 03449159	07/06/2002	Kathleen Curtin, Esq. (General Counsel)	Robin L. Allcock (Policy and Compliance Support) Donna L. Radzik, Esq. (Associate General Counsel)	N/A	Texas Loans	Redacted email contains confidential discussion regarding legal advice on behalf of the client regarding Texas loans.	Attorney-Client Privilege; redacted email contains request for legal advice on behalf of the client regarding Texas loans.
6456	HHS 03449184	07/03/2002	Linda Bernacchi (HFC Policy and Compliance Manager)	Robin L. Allcock (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management)	N/A	Response to Nebraska	Redacted email relays legal advice of Nancy Bromley, Esq. (Associate General Counsel) provided per request of the client regarding response to Nebraska.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client regarding response to Nebraska.
6457	HHS 03449189	09/26/2002	Robin L. Allcock (Policy and Compliance Support)	Gary D. Gähler (Group Executive - Consumer Lending) James B. Kaufman (V.P., Director - Compliance) Thomas Derelich (MD - Consumer Lending)	N/A	First & Young Pricing Practices/HMDA Engagement	Redacted email contains confidential information regarding work being performed by E&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.	Work Product & Attorney-Client Privilege; Redacted email contains confidential information regarding work being performed by E&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.
6458	HHS 03449198 - HHS 03449199	07/09/2002	Donna L. Radzik, Esq. (Associate General Counsel)	Robin L. Allcock (Policy and Compliance Support)	Kathleen Curtin, Esq. (General Counsel)	Texas Loans	Redacted email chain contains request for legal advice on behalf of the client regarding Texas loans, and legal advice provided in response.	Attorney-Client Privilege; Redacted email chain contains request for legal advice on behalf of the client regarding Texas loans, and legal advice provided in response.
6459	HHS 03449200	07/09/2002	Robin L. Allcock (Policy and Compliance Support)	Donna L. Radzik, Esq. (Associate General Counsel)	Kathleen Curtin, Esq. (General Counsel) James B. Kaufman (V.P., Director - Compliance) Carla J. Madura (AVP - Policy and Compliance Support) Ken A. Walker (National Qual-	Tennessee Exam	Redacted email chain in which client requests legal advice of Donna Radzik, Esq., and Radzik and Allcock discuss legal advice regarding Tennessee exam.	Attorney-Client Privilege; Redacted email chain in which client requests legal advice of in-house counsel, and attorney and client discuss legal advice regarding Tennessee exam.

6497	HHS 03449404	07/03/2002	Linda Bernacchi (HFC Policy and Compliance Manager)	Robin L. Alcock (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management)	N/A	Lending Operations Ellen E. Kirkham (Assistant Vice President - Financial Analysis)	Response to Nebraska	Redacted email relays legal advice of Nancy Bromley, Esq. (Associate General Counsel) provided per request of the client regarding response to Nebraska.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client regarding response to Nebraska.
6498	HHS 03449418	07/03/2002	Robin L. Alcock (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel)	N/A		California Document Retention	Redacted email contains client's request for legal advice regarding California document retention.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding California document retention.
6499	HHS 03449418	07/03/2002	John E. Van Doorn (Government Relations)	Robin L. Alcock (Policy and Compliance Support)	N/A		Kentucky	Redacted email discusses client's request for legal advice of Nancy Bromley, Esq. (Senior Counsel) regarding response to Kentucky regulator.	Attorney-Client Privilege; Redacted email discusses client's request for legal advice of in-house counsel regarding response to Kentucky regulator.
6500	HHS 03449420 - HHS 03449421	07/02/2002	Robin L. Alcock (Policy and Compliance Support)	Kathleen Curtin, Esq. (General Counsel) Walk Rybak (VP-Credit Risk) Kathy A. Mikos (VP, Core Systems - HTS)	Tom G. Schneider (Director - Policy and Compliance Support) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Tom G. Schneider (Director - Policy and Compliance Support) Dave Little (MD-Consumer Lending Operations) Ellen E. Kirkham (Assistant Vice President - Financial Analysis)		Washington Attorney General Request Letter	Redacted email contains confidential discussion among Household employees and counsel regarding Attorney General letter requesting information.	Work Product & Attorney-Client Privilege; Redacted email contains confidential discussion among Household employees and counsel regarding Attorney General letter requesting information.
6501	HHS 03449422 - HHS 03449423	06/26/2002	Robin L. Alcock (Policy and Compliance Support)	Gary D. Gilmer (Group Exec. - Consumer Lending) James B. Kaufman (V.P., Director - Compliance) Thomas Detelich (MD - Consumer Lending)	Kathleen Curtin, Esq. (General Counsel)		Ernst & Young Pricing Practices/HMDA Engagement	Redacted email exchange between Household employees contains confidential information regarding work being performed by F&Y at the request of counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.	Work Product & Attorney-Client Privilege; Redacted email exchange between Household employees contains confidential information regarding work being performed by F&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.
6502	HHS 03449425	07/03/2002	Linda Bernacchi (HFC Policy and Compliance Manager)	Robin L. Alcock (Policy and Compliance Support) Stephen L. Hicks (Director of Compliance, Risk Management)	N/A		Response to Nebraska	Redacted email relays legal advice of Nancy Bromley, Esq. (Associate General Counsel) provided per request of the client regarding response to Nebraska.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel provided per request of the client regarding response to Nebraska.

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C5893 (Consolidated)
 Fifteenth Privilege Log of the Household Defendants
 December 19, 2006
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/RCC			
6547	HHS 02462685A- HHS 02462686A	09/28/2001	Katie Moorshead, Esq. (Household Counsel)	Tom Sokan (Policy and Compliance Support)	N/A	IRFP Sales Exceptions	Redacted email chain in which client requests, and attorney provides, legal advice regarding IRFP sales exceptions.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding IRFP sales exceptions.
6548	HHS 03441006A	03/18/2002	Sherry Woodson (HFC Policy and Compliance; State Manager)	Robin L. Allcock (Policy and Compliance Support)	Cindy Weaver (Policy and Compliance) April S. Thome (Policy and Compliance Support) Roger Stanko (Consumer Lending, Policy and Compliance) Connie M. Scott (Policy and Compliance) Tom G. Schneider (Director - Policy and Compliance Support)	Document Prep Fee	Redacted email contains legal advice per request of the client regarding document preparation fees.	Attorney-Client Privilege; Redacted email contains legal advice per request of the client regarding document preparation fees.
6549	HHS 03443604- HHS 03443605	09/17/2001	Linda A. Simmen (Director, Project Consulting, Virginia Beach, VA)	Robin Allcock (Policy and Compliance Support) Martha A. Pampel, Esq. (Household Counsel) Lisa Adams (Director, General Compliance)	N/A	Lending restrictions in IL and NV	Email discussing legal advice of Martha Pampel, Esq. regarding lending restrictions in IL and NV and attaching meeting minutes reflecting legal advice of Martha Pampel, Esq. regarding lending restrictions in IL and NV and client request for legal advice of Legal Department regarding lending restrictions in TX.	Attorney-Client Privilege; Redacted material conveys legal advice of in-house counsel regarding lending restrictions in IL and NV, provided in meeting with client, and client request for legal advice regarding lending restrictions in TX at that meeting.
6550	HHS 03444649	08/09/2001	Martha A. Pampel, Esq. (Household Counsel)	Ned M. Hennigan (RGM - Western Region)	Allison Shank (Household employee) Dan Doyle (Policy and Compliance) Jill Hampton (AYP Household Bank Compliance) Kathy Quiriconi (Retail Services) Lisa Adams (Director, General Compliance)	TX Esb Refund Letters	Email from in-house counsel to client providing legal advice, per client request, regarding language for TX refund letter.	Attorney-Client Privilege; Redacted email from in-house counsel to client provides legal advice, per client request, regarding language for TX refund letter.

6563	HHS 03449621G - HHS 03449622G	07/10/2002	Robin L. Allicock (Policy and Compliance Support)	Ann M. Madea (Manager - HTS)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	N/A	First & Young Compliance Engagement Washington AG	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Email discussing meeting regarding issues with Washington AG.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Work Product; Redacted email from discusses response to issues raised by Washington AG and potential litigation resulting therefrom.
6564	HHS 03449628A - HHS 03449629A	07/11/2002	Robin L. Allicock (Policy and Compliance Support)	Ann M. Madea (Manager - HTS)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	N/A	First & Young Compliance Engagement Washington AG	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Email discussing meeting regarding issues with Washington AG.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Work Product; Redacted email from discusses response to issues raised by Washington AG and potential litigation resulting therefrom.
6565	HHS 03449630G- HHS 03449631G	07/11/2002	Terri O. Johnson (Policy and Compliance)	Terri O. Johnson (Policy and Compliance)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	N/A	E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6566	HHS 03449640A	07/11/2002	Lisa M. Sodeika, Esq. (Household Counsel)	Lisa M. Sodeika, Esq. (Household Counsel)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	Kathleen K. Curtin, Esq. (Household Counsel) Donna Tailion (Secretary to Gilmer and Sodeika) James B. Kauffman (VP/Director - Policy and Compliance)	Maryland Compliance	Email discussing compliance issues in Maryland.	Attorney-Client Privilege; Redacted email requests legal advice of Kathleen Curtin, Esq. regarding compliance issues in Maryland.
6567	HHS 03449652A- HHS 03449653A	07/11/2002	Lisa M. Sodeika, Esq. (Household Counsel)	Lisa M. Sodeika, Esq. (Household Counsel)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	Kathleen K. Curtin, Esq. (Household Counsel) Donna Tailion (Secretary to Gilmer and Sodeika) James B. Kauffman (VP/Director - Policy and Compliance)	Maryland Compliance	Email discussing compliance issues in Maryland.	Attorney-Client Privilege; Redacted email requests legal advice of Kathleen Curtin, Esq. regarding compliance issues in Maryland.
6568	HHS 03449661A	07/11/2002	Lisa M. Sodeika, Esq. (Household Counsel)	Lisa M. Sodeika, Esq. (Household Counsel)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	Kathleen K. Curtin, Esq. (Household Counsel) Donna Tailion (Secretary to Gilmer and Sodeika) James B. Kauffman (VP/Director - Policy and Compliance)	Maryland Compliance	Email discussing compliance issues in Maryland.	Attorney-Client Privilege; Redacted email requests legal advice of Kathleen Curtin, Esq. regarding compliance issues in Maryland.
6569	HHS 03449664A	07/10/2002	Elizabeth De Paula Arias, Esq. (Household Counsel)	Elizabeth De Paula Arias, Esq. (Household Counsel)	Systems - HTS) Dave I. Yedlin (HTS) Dave Scheinholz (CFO)	Nancy J. Branley, Esq. (Senior Counsel) Tom G. Schneider (Policy and Compliance Support)	Pennsylvania Administrative Fees	Email memorializing conference call conveying legal advice regarding PA administrative fees.	Attorney-Client Privilege; Redacted email from in-house counsel to client repeating requested legal advice on PA administrative fees.

6589	HHS 03449771A	07/15/2002	Stephen L. Hicks (Director of Compliance, Risk Mgmt)	Robin L. Allicock (Policy and Compliance Support)	Compliance Support Edward. F. Seidel (Household Employee)	Open New York Exams and Letters	Email discussing pending responses to State Bank Regulator.	Attorney-Client Privilege; Redacted email discusses requests for legal advice of in-house counsel, Victor Miller, Esq. regarding responses to New York bank regulator.
6590	HHS 03449774A- HHS 03449776A	07/12/2002	Mary B. Johnston (Operations Support)	Victor Johnson (AVP - Business Unit Accounting)	Judy J. Panico (Director - Accounting Business Unit) Robin L. Allicock (Policy and Compliance Support) Edward. F. Seidel (Household Employee)	NY File of Accounts	Email chain discussing NY File of Accounts.	Attorney-Client Privilege; Redacted email chain discusses request for legal advice of Kathleen Curtin, Esq. (HFC General Counsel) regarding regulatory issue.
6591	HHS 03449776A	07/15/2002	Terri O. Johnson (Policy and Compliance)	Robin L. Allicock (Policy and Compliance Support)	N/A	Refunds	Email discussing steps in processing loan refunds in various states.	Attorney-Client Privilege; Redacted material conveys legal advice provided per client's request by Legal Department regarding refund issues.
6592	HHS 03449784A	07/15/2002	Terri O. Johnson (Policy and Compliance)	Robin L. Allicock (Policy and Compliance Support)	N/A	Refunds	Email discussing steps in processing loan refunds in various states.	Attorney-Client Privilege; Redacted material conveys legal advice provided per client's request by Legal Department regarding refund issues.
6593	HHS 03449791A- HHS 03449793A	07/15/2002	Shehad Muhammed (Policy and Compliance)	Robin L. Allicock (Policy and Compliance Support)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) Jada M. Howard (Rapid Response)	Maryland Compliance	Email chain discussing compliance issues in Maryland.	Attorney-Client Privilege; Redacted email chain contains request for legal advice of Kathleen Curtin, Esq. regarding compliance issues in Maryland, and reflect request for legal advice of Donna Radzik, Esq. re: same.
6594	HHS 03449806A	07/08/2002	Debra Lipman (Campaign Management - Marketing and Credit Risks)	Gary Whitehman (Manager - E-Z Pay Plus)	N/A	NSF Letter	Email discussing request for legal advice of Legal Department regarding NSF letter.	Attorney-Client Privilege; Redacted email discusses request for legal advice of Legal Department regarding NSF letter.
6595	HHS 03449810A	07/12/2002	Mary B. Johnston (Operations Support)	Victor Johnson (AVP - Business Unit Accounting)	Judy J. Panico (Director - Accounting Business Unit) Robin L. Allicock (Policy and Compliance Support) Edward. F. Seidel (Household Employee)	NY File of Accounts	Email chain discussing regulatory issue.	Attorney-Client Privilege; Redacted email chain discusses request for legal advice of Kathleen Curtin, Esq. (HFC General Counsel) regarding regulatory issue.
6596	HHS 03449828G- HHS 03449829G	07/16/2002	Robin L. Allicock (Policy and Compliance Support)	Stephen L. Hicks (Director of Compliance, Risk Mgmt)	N/A	New Jersey Exam Data	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6597	HHS 03449839A	07/16/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Donna L. Radzik, Esq. (Senior Household Counsel)	Robin L. Allicock (Policy and Compliance Support)	Best Practices Pricing	Email chain discussing pricing of Pre-Payment Penalty options.	Attorney-Client Privilege; Redacted email from in-house counsel to client provides legal advice regarding Prepayment Penalties in response to request from client.
6598	HHS 03449851A- HHS 03449852A	07/16/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allicock (Policy and Compliance Support)	Mark F. Leopold, Esq. (Assistant General Counsel)	California Document Retention	Email discussing directive to retain documents relating to certain topics in relation to CA litigation and settlement.	Attorney-Client Privilege and Work Product; Redacted email from attorney to client provides legal advice regarding document retention policy in relation to CA litigation and settlement.

6599	HHS 03449855A- HHS 03449856A	07/17/2002	Tom O. Schneider (Policy and Compliance Support)	Robin L. Allicock (Policy and Compliance Support)	Terrt O. Johnson (Policy and Compliance)	South Dakota Closed Fund Loan Summary	Email chain discussing issue with Real Estate loan summary document.	Attorney-Client Privilege; Redacted email chain between compliance officers and in-house counsel seeks legal advice of Nancy Bromley, Esq. and relays legal advice provided by in-house counsel, Kathryn D. Mohrshead, Esq., and outside counsel on the topic of South Dakota state law.
6600	HHS 03449863A	07/12/2002	Mary B. Johnston (Operations Support)	Victor Johnson (AVP - Business Unit Accounting)	Judy J. Panico (Director - Accounting Business Unit) Robin L. Allicock (Policy and Compliance Support) Edward F. Seidel (Household Employee)	NY File of Accounts	Email chain discussing regulatory issue.	Attorney-Client Privilege; Redacted email chain discusses request for legal advice of Kathleen Curtin, Esq. (HFC General Counsel) regarding regulatory issue.
6601	HHS 03449865A	07/17/2002	John L. Morrison (Policy and Compliance Support)	Robin L. Allicock (Policy and Compliance Support)	N/A	First & Young Pricing Practices/ HMDA Engagement	Redacted email exchange between Household employees containing confidential information regarding work being performed by P&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices and HMDA.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by P&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices and HMDA.
6602	HHS 03449876A	07/18/2002	Robin L. Allicock (Policy and Compliance Support)	Andrew M. Budish, Esq. (Senior Counsel)	N/A	Illinois	Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.	Attorney-Client Privilege; Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.
6603	HHS 03449876A- HHS 03449877A	07/18/2002	Kathleen K. Curtin, Esq. (Household Counsel)	Robin L. Allicock (Policy and Compliance Support) James B. Kaufman (VP/Director - Policy and Compliance) Thomas M. Detelich (MD - Consumer Lending) Gary Gilmer (Group Executive - Consumer Lending) Elizabeth De Paula Arias, Esq. (Household Counsel)	N/A	Cleveland Municipal Ordinance	Email discussing response to pending city ordinance.	Attorney-Client Privilege; Redacted email from in-house counsel to client provides legal advice regarding Cleveland municipal ordinance.
6604	HHS 03449880A	07/18/2002	Carla J. Madura (AVP - Policy and Compliance)	Victor H. Miller, Esq. (Household Counsel)	Robin L. Allicock (Policy and Compliance Support) James B. Kaufman (VP/Director - Policy and Compliance) Stephen L. Hicks (Director of Compliance, Risk Mgmt)	New York Fair Lending Response	Email discussion coordinating company response to supervisory letter from state regulator.	Attorney-Client Privilege; Redacted email from client to in-house counsel requests legal advice on response to NY regulator and relays legal advice of Donna Radzick, Esq. (Asst. General Counsel) and Rose Mancini, Esq. (Asst. General Counsel) re: same.
6605	HHS 03449882A	07/18/2002	Robin L. Allicock (Policy and Compliance Support)	Kathleen K. Curtin, Esq.	N/A	Illinois Customer	Email seeking legal advice regarding treatment of Illinois Customer	Attorney-Client Privilege; Redacted email from

6611	HHS 03449915A	07/18/2002	Robin L. Allcock (Policy and Compliance Support)	Walt Ryback (VP - Credit Risk)	Denis J. O'Toole, Esq. (VP - Government Relations) Lisa M. Sodeika, Esq. (Household Counsel) Nancy J. Bromley, Esq. (Senior Counsel)	California Regulation	Email discussing a state regulatory requirements for loans over a certain amount in connection with CA litigation and settlement.	Attorney-Client Privilege and Work Product; Redacted email from client to in-house counsel seeks legal advice regarding state regulatory requirements for loans over a certain amount in connection with CA litigation and settlement.
6612	HHS 03449920A- HHS 03449921A	07/18/2002	Elizabeth De Paula Arias, Esq. (Household Counsel)	Kathleen K. Curtin, Esq. (Household Counsel)	Robin L. Allcock (Policy and Compliance Support) James B. Kauffman (VP/Director - Policy and Compliance) Thomas M. Detelich (MD - Consumer Lending) Denis J. O'Toole, Esq. (VP - Government Relations) Lisa M. Sodeika, Esq. (Household Counsel)	Cleveland Municipal Ordinance	Email chain discussing response to pending city ordinance.	Attorney-Client Privilege; Redacted emails from in-house counsel to client provide legal advice regarding Cleveland municipal ordinance.
6613	HHS 03449925A	07/17/2002	Terr O. Johnson (Policy and Compliance)	Carin M. Rodemeyer (AVP - Policy and Compliance Support)	Ron J. Slanko (Policy and Compliance Support)	Grace Period	Email chain discussing state law requirements for grace periods and late fees.	Attorney-Client Privilege; Redacted material relays legal advice of Legal Department regarding state law requirements for grace periods and late fees.
6614	HHS 03449951- HHS 03449952	07/22/2002	Terr O. Johnson (Policy and Compliance)	Robin L. Allcock (Policy and Compliance Support) Carin M. Rodemeyer (AVP - Policy and Compliance Support) Thomas M. Detelich (MD - Consumer Lending) Joe A. Vozar (MD - Consumer Lending) Lisa M. Sodeika, Esq. (Household Counsel)		Grace Period	Email chain discussing state law requirements for grace periods and late fees.	Attorney-Client Privilege; Redacted material relays legal advice of Legal Department regarding state law requirements for grace periods and late fees.
6615	HHS 03449964	07/22/2002	Robin L. Allcock (Policy and Compliance Support)	Dave J. Philipps (HFC Policy and Compliance Support)	Kathleen K. Curtin, Esq. (Household Counsel)	New York Form	Email discussing state law requirements for loan forms.	Attorney-Client Privilege; Redacted email from client seeks legal advice from in-house counsel on NY state regulation issue.
6616	HHS 03449972- HHS 03449973- [HHS 03449972A-	07/22/2002	Robin L. Allcock (Policy and Compliance Support)	Kenneth H. Robin, Esq. (General Counsel)	N/A	Firm & Young Compliance En-	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6617	HHS 03449973A] HHS 03449973 [check doc]	07/22/2002	Robin L. Allcock (Policy and Compliance Support)	Kathleen K. Curtin, Esq. (Household Counsel)	N/A	Ernst & Young	Redacted email exchange between Household employee and in-house counsel containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and related potential litigation.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employee and in-house counsel containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and related potential litigation.
6618	HHS 03449974	07/23/2002	Robin L. Allcock (Policy and Compliance Support)	Nancy J. Bromley, Esq. (Senior Counsel)	Kathleen K. Curtin, Esq. (Household Counsel)	California Regulation	Email chain discussing state regulatory requirements for loans over a certain amount in connection with CA litigation and settlement.	Attorney-Client Privilege and Work Product; Redacted emails in chain reflect client requests to in-house counsel seeking legal advice regarding state regulatory requirements for loans over a certain amount in connection with CA litigation and settlement.
6619	HHS 03449979- HHS 03449980	07/22/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Terri O. Johnson (Policy and Compliance)	Robin L. Allcock (Policy and Compliance Support) Cairn M. Rodemoyer (AVP - Policy and Compliance Support) Thomas M. Detleich (MD - Consumer Lending) Joe A. Vozar (MD - Consumer Lending) Lisa M. Sodejka, Esq. (Household Counsel)	Grace Period	Email chain discussing state law requirements for grace periods and late fees.	Attorney-Client Privilege; Redacted material relays legal advice of Legal Department regarding state law requirements for grace periods and late fees and discusses additional requests for advice.
6620	HHS 03449981- HHS 03449982	07/23/2002	Stephen I. Hicks (Director of Compliance, Risk Mgmt)	Terri O. Johnson (Policy and Compliance)	Robin L. Allcock (Policy and Compliance Support) Mary M. Johnston (Operations Support) Carla J. Madura (AVP - Policy and Compliance)	State law requirements	Email chain discussing state law requirements and internal policy guidelines for refunds.	Attorney-Client Privilege; Redacted emails reflect client requests for legal advice of in-house counsel, Donna L. Radzik, Esq., pertaining to state law requirements and company policy for refunds, and legal advice provided in response.
6621	HHS 03450003	07/23/2002	Lisa Youngberg (AVP, Financial Analysis - Consumer Lending)	Robin L. Allcock (Policy and Compliance Support)	Joe A. Vozar (MD - Consumer Lending)	Ernst & Young Pricing Practices/HMDA Engagement	Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices and HMDA.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices and HMDA.
6622	HHS 03450017- HHS 03450018	07/24/2002	Robin L. Allcock (Policy and Compliance Support)	Kathleen K. Curtin, Esq. (Household Counsel)	James B. Kauffman (VP/Director - Policy and Compliance)	Illinois Customer Accounts	Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.	Attorney-Client Privilege; Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.

6644	HHS 03450136	07/23/2002	Robin L. Alcock (Policy and Compliance Support)	Mary B. Johnston (Operations Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	amount in connection with CA litigation and settlement, and legal advice provided in response. This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6645	HHS 03450151- HHS 03450152	07/23/2002	Lisa Youngberg (AVP, Financial Analysis - Consumer Lending)	Robin L. Alcock (Policy and Compliance Support)	Joe A. Vozar (MD - Consumer Lending)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6646	HHS 03450162- HHS 03450163	07/23/2002	Elizabeth A. De Paula Arias, Esq. (Household Counsel)	Gary Rauchmehler (Policy and Compliance Support)	Nathan P. Darst (Beneficial Sales) Mike C. Pinn (Household Employee) Ken A. Walker (National Quality Assurance Manager) Ron J. Slanko (Policy and Compliance Support) Mike C. Eden (GM - Eastern Region) John E. VanDoorn (Government Relations) Robin L. Alcock (Policy and Compliance Support)	Cleveland High Cost Loans	Email from in-house counsel providing legal advice regarding draft bulletin board re: Cleveland ordinance.	Attorney-Client Privilege; Redacted email from in-house counsel provides legal advice regarding draft bulletin board re: Cleveland ordinance.
6647	HHS 03450166- HHS 03450167	07/24/2002	Joseph Datu (Customer Service Support)	Robin L. Alcock (Policy and Compliance Support)	Kathleen K. Curtin, Esq. (Household Counsel) Joseph Datu (Customer Service Support)	F & Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6648	HHS 03450175- HHS 03450176	07/24/2002	Lisa M. Sodeika (VP - Consumer Affairs)	Robin L. Alcock (Policy and Compliance Support) David B. Little (MD - Consumer Lending Operations) Kathleen K. Curtin, Esq. (Household Counsel) Joe A. Vozar (MD - Consumer Lending) Thomas M. Detelich (MD - Consumer Lending)	N/A	New PHL Loan Policy	Email chain discussing new PHL loan policy.	Attorney-Client Privilege; Redacted e-mail relays legal advice of in-house counsel Kay Curtin, Esq. regarding regulations governing PHL loans.

6649	HHS 03450181	07/24/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Raymond Bukowski (Policy and Compliance Support) Walt Rybaek (VP - Credit Risk) James B. Kaufman (VP/Director - Policy and Compliance)	N/A	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6650	HHS 03450182	06/13/2002	Dave Stockdale (VP - Corporate Credit Management)	Peter Seesterheim (Controller - Consumer Lending) Joe A. Vozar (MD - Consumer Lending)	J. A. Strybel (Corporate Credit Management)	Late Fees - Bankrupt Accounts	Email chain discussing collection of late fees for bankrupt accounts.	Attorney-Client Privilege; Redacted material discusses request for legal advice of Legal Department regarding collection of late fees for bankrupt accounts.
6651	HHS 03450183- HHS 03450184	07/24/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allicock (Policy and Compliance Support)	N/A	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6652	HHS 03450190	07/24/2002	Kathleen K. Curtin, Esq. (Household Counsel)	Robin L. Allicock (Policy and Compliance Support)	James B. Kaufman (VP/Director - Policy and Compliance)	Illinois Customer Accounts	Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.	Attorney-Client Privilege; Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.
6653	HHS 03450191- HHS 03450192	06/13/2002	Dave Stockdale (VP - Corporate Credit Management)	Peter Seesterheim (Controller - Consumer Lending) Joe A. Vozar (MD - Consumer Lending)	J. A. Strybel (Corporate Credit Management)	Late Fees - Bankrupt Accounts	Email chain discussing collection of late fees for bankrupt accounts.	Attorney-Client Privilege; Redacted material discusses request for legal advice of Legal Department regarding collection of late fees for bankrupt accounts.
6654	HHS 03450193	07/24/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allicock (Policy and Compliance Support)	N/A	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6655	HHS 03450194- HHS 03450195	07/25/2002	Stephen L. Hicks (Director of Compliance, Risk Mgmt)	Calo M. Bucaro (Regulatory Compliance and Risk Mgmt) Joseph D. Datu (Customer Service Support) Kathleen J. Wilson (HFC Real Estate Collections) Steven Stachowicz (Compliance, Risk Management)	Robin L. Allicock (Policy and Compliance Support) James B. Kaufman (VP/Director - Policy and Compliance)	Meeting with Kay Curtin	Email describing legal advice provided in a meeting with in-house counsel regarding the documentation of audit findings.	Attorney-Client Privilege; Email describes legal advice provided in a meeting with in-house counsel Kathleen Curtin, Esq. (HFC General Counsel) regarding the documentation of audit findings.
6656	HHS 03450196	07/24/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allicock (Policy and Compliance Support)	N/A	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6657	HHS 03450200	07/24/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Robin L. Allicock (Policy and Compliance Support)	N/A	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6658	HHS 03450201-	07/25/2002	Mary B. Johnston (Opera-	Robin L. Allicock (Policy and Compliance Support)	N/A	E. & Y Compliance	This document has been produced pursuant	This document has been produced pursuant to Mag-

6659	HHHS 03450202			Engagement	to Magistrate Judge Nolan's Order of December 6, 2006.	Attorney-Client Privilege; Redacted material discusses request for legal advice of Legal Department regarding collection of late fees for bankrupt accounts.
6660	HHHS 03450203	06/13/2002	Compliance Support	Engagement	to Magistrate Judge Nolan's Order of December 6, 2006.	Attorney-Client Privilege; Redacted material discusses request for legal advice of Legal Department regarding collection of late fees for bankrupt accounts.
6661	HHHS 03450224	07/25/2002	Compliance Support	Connecticut Sales Contracts	Email chain discussing CT state law requirements for refinancing.	Attorney-Client Privilege; Redacted email conveys request from client to in-house counsel seeking legal advice regarding CT state law re: refinancing.
6662	HHHS 03450250- HHHS 03450251	07/24/2002	Compliance Support	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6663	HHHS 03450252	07/24/2002	Compliance Support	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6664	HHHS 03450254- HHHS 03450255	07/24/2002	Compliance Support	State Reporting	Email chain regarding state reporting requirements.	Attorney-Client Privilege; Redacted email chain in which client requests, and attorney provides, legal advice regarding state reporting requirements.
6665	HHHS 03450256	07/26/2002	Compliance Support	Indiana 2% Revolving NRE Administration Fee	Email chain discussing Indiana state regulatory restrictions on refinancing charges.	Attorney-Client Privilege; Redacted emails reflect client request for legal advice of in-house counsel, Victor H. Miller, Esq., on a confidential state regulatory concern, and legal advice provided in response.
6666	HHHS 03450307- HHHS 03450306	07/29/2002	Compliance Support	Tennessee Exam Data	Email discussing refund qualifications under Tennessee regulations	Attorney-Client Privilege; Redacted material in email chain conveys requests from client to in-house counsels for legal advice on state regulatory matter and relays legal advice provided in response.
6667	HHHS 03450317	07/29/2002	Compliance Support	California Pre-Payment Penalty Audit Update	Email chain discussing ongoing audit of California Pre-Payment Penalties.	Attorney-Client Privilege; Redacted email relays legal advice from in-house counsel, Kathleen K. Curtin, Esq., on matter of state regulatory requirements.
6668	HHHS 03450329	07/17/2002	Compliance Support	E & Y Pricing Practices/HMDA Engagement	Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.
6669	HHHS 03450342	07/17/2002	Compliance Support	E & Y Pricing Practices/HMDA	Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding pricing practices/HMDA.
6669	HHHS 03450350	07/17/2002	Compliance Support	E & Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6675	HHS 03450389- HHS 03450391	07/18/2002	David B. Little (MD - Consumer Lending Operations)	Robin L. Alcock (Policy and Compliance Support)	Consumer Lending) Denis J. O'Toole, Esq. (VP - Government Relations) Lisa M. Sodeika, Esq. (Household Counsel)	Arizona Republic Article	Email chain discussing media report of lawsuit filed against company and company's response to the suit.	responding to that advice.
6676	HHS 03450394	07/18/2002	Lisa Youngberg (AVP, Financial Analysis - Consumer Lending)	Robin L. Alcock (Policy and Compliance Support) Kathleen K. Curtin, Esq. (Household Counsel)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Attorney-Client Privilege and Work Product; Redacted material contains emails in which in-house counsel provides legal advice regarding lawsuit in Arizona, and clients discuss that advice and seeks additional advice relating thereto. This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6677	HHS 0350395	07/18/2002	Kathleen K. Curtin, Esq. (Household Counsel)	Robin L. Alcock (Policy and Compliance Support)	James B. Kaufman (VP/Director - Policy and Compliance) Thomas M. Detelich (MD - Consumer Lending) Kenneth H. Robin, Esq. (General Counsel) Gary D. Gilmer (Group Executive - Consumer Lending) Lisa M. Sodeika, Esq. (Household Counsel)	Illinois Customer Accounts	Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.	Attorney-Client Privilege; Email chain in which client requests, and attorney provides, legal advice regarding Illinois regulatory issues.
6678	HHS 03450398- HHS 03450399	07/18/2002	Elizabeth De Paula Arias, Esq. (Household Counsel)	Kathleen K. Curtin, Esq. (Household Counsel)	Robin L. Alcock (Policy and Compliance Support) James B. Kaufman (VP/Director - Policy and Compliance) Thomas M. Detelich (MD - Consumer Lending) Denis J. O'Toole, Esq. (VP - Government Relations) Lisa M. Sodeika, Esq. (Household Counsel)	Cleveland Municipal Ordinance	Email chain discussing response to pending city ordinance.	Attorney-Client Privilege; Redacted emails are from in-house counsel to client providing legal advice regarding Cleveland municipal ordinance, and from client to in-house counsel and other client personnel responding to that advice.
6679	HHS 03450407	07/17/2002	Terri O. Johnson (Policy and Compliance)	Carm M. Rodemeyer (AVP - Policy and Compliance Support)	Ron J. Stanko (Policy and Compliance Support)	Grace Period	Email chain discussing state law requirements for grace periods and late fees.	Attorney-Client Privilege; Redacted material relays legal advice of Legal Department regarding state law requirements for grace periods and late fees.

6680	HHS 03450412	07/17/2002	Terri O. Johnson (Policy and Compliance)	Carin M. Redemeyer (AVP - Policy and Compliance Support)	Ron J. Stanko (Policy and Compliance Support)	Grace Period	Email chain discussing state law requirements for grace periods and late fees.	Attorney-Client Privilege; Redacted material relays legal advice of Legal Department regarding state law requirements for grace periods and late fees.
6681	HHS 03450428- HHS 03450429	07/30/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Terri O. Johnson (Policy and Compliance)	N/A	Connecticut Sales Contracts	Email chain discussing CT state law requirements for refinancing.	Attorney-Client Privilege; Redacted email conveys request from client to in-house counsel seeking legal advice regarding CT state law re: refinancing, and legal advice provided in response.
6682	HHS 03450532	08/05/2002	Robin L. Alcock (Policy and Compliance Support)	Terri O. Johnson (Policy and Compliance) Mary B. Johnston (Operations Support) Carla J. Madhira (AVP - Policy and Compliance) Ron J. Stanko (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support) Marian C. Iverson (Manager - Document Design and Research) Ann M. Madala (Manager - HTS)	N/A	E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6683	HHS 03450534	08/05/2002	Mary B. Johnston (Operations Support)	Tom G. Soka (Policy and Compliance Support)	N/A	E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6684	HHS 03450545- HHS 03450546	09/28/2001	Kathryn D. Moorshead, Esq. (Household Counsel)	James B. Kaufman (VP/Director - Policy and Compliance)	N/A	IRFP Sales Exceptions	Email chain discussing title insurance on first mortgage loans in Iowa.	Attorney-Client Privilege; Redacted emails reflect client request for legal advice of in-house counsel, and legal advice provided in response, regarding Iowa law re: title insurance.
6685	HHS 03450558	09/09/2002	Robin L. Alcock (Policy and Compliance Support)	Donna L. Radzik, Esq. (Senior Household Counsel)	John L. Morrison (Policy and Compliance Support) Mary B. Johnston (Operations Support)	Texas Survey	Email chain discussing provision of requested data to Texas regulators.	Attorney-Client Privilege; Redacted emails reflect client requests for legal advice of in-house counsel regarding provision of data to Texas regulators, and legal advice provided in response.
6686	HHS 03450591- HHS 03450592	08/13/2002	Robin L. Alcock (Policy and Compliance Support)	James B. Kaufman (VP/Director - Policy and Compliance)	John L. Morrison (Policy and Compliance Support) Mary B. Johnston (Operations Support) Kathleen K. Curtin, Esq. (Household Counsel) Mary B. Johnston (Operations Support) Stephen L. Hicks (Director of Compliance, Risk Mgmt)	AG Settlement	Email contains recap of client's internal discussion, at the request of counsel, regarding plan for responding to Attorneys General.	Attorney-Client Privilege and Work Product; Email contains recap of client's internal discussion, at the request of counsel, regarding plan for responding to Attorneys General.

6687	HHS 03450594- HHS 03450595	07/23/2002	Lisa Youngberg (AVP, Financial Analysis - Consumer Lending)	Robin L. Alcock (Policy and Compliance Support)	Lisa M. Sodejka, Esq. (Household Counsel)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6688	HHS 03450605	07/29/2002	Kathleen K. Curtin, Esq. (Household Counsel)	Ann M. Maidea (Manager - HTS)	Donna L. Radzik, Esq. (Senior Household Counsel) Andrew M. Budish, Esq. (Senior Household Counsel) Robin L. Alcock (Policy and Compliance Support) Larry H. Zell (Director - Policy and Compliance)	AG Settlement	Email chain discussing responses to requests from Washington State AG.	Attorney-Client Privilege and Work Product; Redacted email from in-house counsel to other in-house counsel and clients seeks legal advice regarding responses to WA AG document requests in connection with threatened litigation.
6689	HHS 03450606- HHS 03450607	07/29/2002	Elizabeth De Paula Arias, Esq. (Household Counsel)	Kathleen K. Curtin, Esq. (Household Counsel)	Elizabeth De Paula Arias, Esq. (Household Counsel) Donna L. Radzik, Esq. (Senior Household Counsel) Andrew M. Budish, Esq. (Senior Household Counsel) Robin L. Alcock (Policy and Compliance Support) Larry H. Zell (Director - Policy and Compliance)	AG Settlement	Email chain discussing responses to requests from Washington State AG.	Attorney-Client Privilege and Work Product; Redacted emails from client and in-house counsel to other in-house counsel and clients seek legal advice regarding responses to WA AG document requests in connection with threatened litigation, and in-house counsel provides legal advice in redacted response.
6690	HHS 03450611- HHS 03450612	07/30/2002	Donna L. Radzik, Esq. (Senior Household Counsel)	Elizabeth De Paula Arias, Esq. (Household Counsel)	Ann M. Maidea (Manager - HTS) Kathleen K. Curtin, Esq. (Household Counsel) Robin L. Alcock (Policy and Compliance Support) Larry H. Zell (Director - Policy and Compliance)	AG Settlement	Email chain discussing responses to requests from Washington State AG.	Attorney-Client Privilege and Work Product; Redacted emails from client and in-house counsel to other in-house counsel and clients seek legal advice regarding responses to WA AG document requests in connection with threatened litigation, and in-house counsel provides legal advice in redacted response.
6691	HHS 03450613 - HHS 03450614	07/30/2002	Andrew M. Budish, Esq. (Senior Household Counsel)	Elizabeth De Paula Arias, Esq. (Household Counsel)	Mary B. Johnston (Operations Support) N/A	AG Settlement	Email chain discussing responses to requests from Washington State AG.	Attorney-Client Privilege and Work Product; Redacted emails from client and in-house counsel to other in-house counsel and clients seek legal advice regarding responses to WA AG document requests in connection with threatened litigation, and in-house counsel provides legal advice in redacted response.

6703	HHS 034500941A- HHS 034500942A	08/14/2002	Scott G. Griford (Household Employee)	Karen M. Aslan (Strategic Sales)	Victor Miller, Esq. (Household Counsel) Ken A. Walker (National Quality Assurance Manager) Keith L. Pladsen (Group Director - Consumer Lending) Michael D. Rudd (Policy and Compliance) Victor Miller, Esq. (Household Counsel)	Loan Payoff Regulations	Email chain discussing regulations governing SC loans paid off or rewritten in New York, West Virginia, and Massachusetts.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel, Victor Miller, Esq., to clients on question of NY, WV, and MA regulations.
6704	HHS 034500948A	08/14/2002	Scott G. Griford (Household Employee)	Karen M. Aslan (Strategic Sales)	Ken A. Walker (National Quality Assurance Manager) Keith L. Pladsen (Group Director - Consumer Lending) Michael D. Rudd (Policy and Compliance) Victor Miller, Esq. (Household Counsel)	Loan Payoff Regulations	Email chain discussing regulations governing SC loans paid off or rewritten in New York, West Virginia, and Massachusetts.	Attorney-Client Privilege; Redacted email relays legal advice of in-house counsel, Victor Miller, Esq., to clients on question of NY, WV, and MA regulations.
6705	HHS 03450094- HHS 03450095	08/21/2002	Thomas M. Detelich (MD - Consumer Lending)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6706	HHS 03451030- HHS 03451031	08/21/2002	Thomas M. Detelich (MD - Consumer Lending)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6707	HHS 03451032- HHS 03451033	08/21/2002	Thomas M. Detelich (MD - Consumer Lending)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6708	HHS 03451069- HHS 03451070	08/23/2002	Elizabeth De Paula Atlas, Esq. (Household Counsel)	Robin L. Allcock (Policy and Compliance Support)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) Carla J. Madura (AVP - Policy and Compliance) Susan R. Mocerino (Executive Secretary to Robin Allcock)	New York Exams	Email chain in which client seeks, and in-house counsel provides, legal advice regarding charging certain fees under New York law.	Attorney-Client Privilege; Redacted materials are emails in which client seeks, and in-house counsel provides, legal advice regarding charging certain fees under New York law.
6709	HHS 03451082- HHS 03451083	08/21/2002	Thomas M. Detelich (MD - Consumer Lending)	Robin L. Allcock (Policy and Compliance Support)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6710	HHS 03451289- HHS 03451290	09/12/2002	Robin L. Allcock (Policy and Compliance Support)	Jorge Gordon (MD, Operations - Consumer Lending)	N/A	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

6723	HHS 03452071- HHS 03452072	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Minnesota IUI testing	December 6, 2006. This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6724	HHS 03452073- HHS 03452084	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Missouri IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6725	HHS 03452085- HHS 03452095	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	HFC Review of IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6726	HHS 03452096- HHS 03452097	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Minnesota IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6727	HHS 03452098- HHS 03452104	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Missouri IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6728	HHS 03452105- HHS 03452106	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Tennessee IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6729	HHS 03452107- HHS 03452109	N/A	Ernst & Young LLP	Robin L. Alcock (Policy and Compliance Support)	N/A	Texas IUI testing	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Magistrate Judge Nolan's Order of December 6, 2006.
6730	HHS 03452212	02/10/2002	Robin L. Alcock (Policy and Compliance Support)	Tom G. Schneider (Policy and Compliance Support) Carla J. Madura (AVP - Policy and Compliance) Kathleen K. Curtin, Esq. (Household Counsel) Ron J. Szanko (Policy and Compliance Support) Walt Ryback (VP - Credit Risk) Loretta R. Abrams (National Director - Consumer Affairs) Thomas M. Dencich (MD - Consumer Lending) Mary B. Johnston (Operations Support)	N/A	New York Regulator Meeting	Email chain outlining issues to be discussed at upcoming meeting with State Regulatory Agency. Attorney-Client Privilege. Redacted material conveys portion of email from client seeking information from in-house counsel, Kathleen K. Curtin, Esq., on question of interpretation of state regulations.	Magistrate Judge Nolan's Order of December 6, 2006.

Lawrence E. Jaffe Pension Plan v. Household International, Inc., et al.
 Lead Case No. 02-C-5893 (Consolidated)
 Sixteenth Privilege Log of the Household Defendants
 January 12, 2007
 Revised February 21, 2007

#	Bates Number	Date	Author/From	Recipient(s)		Subject Matter	Purpose for Its Production	Explanation of Privilege
				To	CC/BCC			
6817	HHS 02412492 - HHS 02412493	09/02/2002	Nancy J. Bromley, Esq. (Senior Counsel)	Tom G. Sikan (Policy and Compliance Support)	N/A	C.A. exception loans	Email correspondence in which client re- quests and receives legal advice of Nancy J. Bromley, Esq. regarding C.A. exception loans.	Attorney-Client Privilege; Redacted material con- tains legal advice of in-house counsel regarding CA exception loans.
6818	HHS 02414475	08/19/1996	William F. Connolly (Pol- icy and Compliance Sup- port)	Norm P. Iajewski (Branch Distribution)	Lee Leggett, Esq. (Senior Counsel)	Colorado Maximum Points	Email correspondence in which client re- quests legal advice of Lee Leggett, Esq. regarding Colorado Maximum Points.	Attorney-Client Privilege; Redacted material con- tains email correspondence in which client re- quests legal advice of in-house counsel regarding Colorado Maximum Points.
6819	HHS 02419808 - HHS 02419809	12/19/2001	Daniel J. Doyle (Policy and Compliance)	Tom G. Schneider (Policy and Compliance Support) Robin Smith (Policy and Compliance Support) Victor H. Miller, Esq. (Household Counsel)	April S. Thome (Policy and Compliance) Marina Vargas (Policy and Compliance Support) David L. Egan (CI - Assistant Manager - Policy and Compli- ance)	Summary of Colo- rado HB 00-1185	Email attaching draft Bulletin Board summa- rizing recent changes to State law for con- sumer finance companies; and requesting legal advice of Victor Miller, Esq. regarding its contents.	Attorney-Client Privilege; Email in which client requests legal advice from attorney concerning high loans under Colorado Law.
6820	HHS 02421447 - HHS 02421448	11/23/1999	Karen M. Asian (AVP-HFC Sales)	Lee Leggett, Esq. (Senior Counsel) Marc W. Goldgar (Director - Consumer Affairs) Ron J. Slanko (Consumer Lending - Policy and Com- pliance) Ann Tovella (Household Employee) Loren J. Morris, Esq. (V.P. HMS)	Thomas M. DeJelich (MD - Consumer Lending) Ron Bruckert (Managing Direc- tor, Cons. Financial Sales) Kathryn Madison (VP Market- ing & Risk - Household Direct)	"On Time Reward" program	Email correspondence in which client re- quests and receives legal advice of Lee Leg- gett, Esq. concerning "On Time Reward" program.	Attorney-Client Privilege; Redacted material con- tains email correspondence in which client requests and receives legal advice of in-house counsel con- cerning "On Time Reward" program.
6821	HHS 02428572 - HHS 02428578	08/29/2002	Yvonne Chacon for Doug- las Friedrich (President, HMS)	Bill Markwat (SVP, Opera- tions-Decision One Mortgage Company, LLC) John W. Blenke, Esq. (V.P. Corporate Law and Assistant Secretary) Loren J. Morris, Esq. (V.P.)	Douglas Friedrich (President, HMS)	Colorado loan dis- closure requirements	Email chain in which client requests and attorney provides legal advice regarding loan disclosure requirements for the state of Colo- rado.	Attorney-Client Privilege; Email chain in which client requests and attorney provides legal advice regarding loan disclosure requirements for the state of Colorado; contains thoughts and impressions of counsel and confidential client information.
6822	HHS 02428579 -	08/29/2002	Yvonne Chacon for Doug-	Loren J. Morris, Esq. (V.P.)	Douglas Friedrich (President, HMS)	Colorado loan dis-	Email chain in which client requests and	Attorney-Client Privilege; Email chain in which

6845	HHHS 02459070	10/31/2000	Andrew M. Budish, Esq. (Household Counsel)	Sherry L. Woodson (Policy and Compliance State Manager)	N/A	Iowa MBNA Bank Charter Form	Email chain language contained on loan documents.	Attorney-Client Privilege; Email chain in which client requests, and attorney provides, legal advice concerning Iowa law.
6846	HHHS 02463036 - HHHS 02463043	05/05/1997	Nancy J. Bromley, Esq. (Household Counsel)	Bill Connolly (Policy & Compliance Support)	N/A	Idaho Deed of Trust Revision	Fax discussing and attaching loan documents containing edits reflecting legal advice of counsel, in response to client request.	Attorney-Client Privilege; Fax discussing and attaching loan documents containing edits reflecting legal advice of counsel, in response to client request.
6847	HHHS 02470955	12/18/1997	Pilar M. Thomas (HFC Marketing Services)	Ron J. Stanko (Consumer Lending Policy and Compliance)	Andrew M. Budish, Esq. (Household Counsel) Eric M. Meyer (HFC Policy and Compliance Support) April S. Thorne (Policy and Compliance) Rebecca M. Kennedy (Household Employee)	Illinois Law Change	Email chain discussing the assessment of late charges under the recent change to state law.	Attorney-Client Privilege; Email chain in which Household employees discuss legal advice of Andrew M. Budish, Esq. concerning changes to state law for late charges provided in earlier communication with pursuant to client inquiry.
6848	HHHS 02470993	10/25/1997	Andrew M. Budish, Esq. (Household Counsel)	Eric M. Meyer (HFC Policy and Compliance Support)	N/A	Illinois Law Change	Email chain discussing the assessment of late charges under the recent change to state law.	Attorney-Client Privilege; Email chain in which Household employee seeks, and attorney provides, legal advice concerning changes to state law for late charges.
6849	HHHS 02478587 - HHHS 02478595	08/16/2002	Andrew M. Budish, Esq. (Senior Counsel)	Sean Casey (Policy and Compliance)	N/A	Illinois Closed-End Real Estate Form Changes	Faxed correspondence in which Andrew M. Budish, Esq. provides legal advice to Sean Casey regarding changes to Illinois closed-end real estate forms.	Attorney-Client Privilege; Redacted material contains legal advice of attorney regarding changes to Illinois closed-end real estate forms.
6850	HHHS 02479754	10/18/2002	Andrew M. Budish, Esq. (Senior Counsel)	Sean Casey (Policy and Compliance)	N/A	Illinois House Bill 2207	Email correspondence in which client requests and receives legal advice of Andrew M. Budish, Esq. regarding potential changes to mortgage release processes for compliance with Illinois House Bill 2207.	Attorney-Client Privilege; Redacted material contains email correspondence in which client requests and receives legal advice of attorney regarding compliance with Illinois House Bill 2207.
6851	HHHS 02639683	10/03/2002	Isabel Pierri-Isabelle (Policy and Compliance Support)	Celia Gomez (Policy and Compliance Support) Stacey L. Jelinek (Policy and Compliance Support) Norma B. Smitendorf (Policy and Compliance Support Specialist) Michael E. Brady (Policy and Compliance) Leslie Ann Sigma (Consumer Lending Policy and Compliance)	N/A	F&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6852	HHHS 02645516 - HHHS 02645520	05/09/2001	Linda Simmen (Director, Project Consulting)	N/A	N/A	Liberty Bell Minutes	Meeting minutes summarize legal issues discussed and advice obtained by client from	Attorney-Client Privilege; Redacted material summarizes legal issues discussed and advice obtained

6983	HHHS 03349119 - HHHS 03349120	12/20/2001	Cassandra J. Damsion (USCF Marketing - NPD)	Curt A. Cunningham (Director HMS Policy and Compliance Support)	N/A	EZ Pay	Redacted material contains email correspondence in which Household employees discuss legal advice of in-house counsel re: EZ Pay, provided in earlier communications with client.	advice and analysis of various ongoing and pending litigation matters.
6984	HHHS 03354356	10/11/2001	Pamela L. Sexton (HTS)	N/A	N/A	EZ Pay	Redacted material contains handwritten note reflecting legal advice of Kathleen K. Curtin, Esq. (General Counsel) provided in earlier communication with client, re: EZ Pay.	Attorney-Client Privilege; Redacted material contains handwritten note reflecting legal advice of in-house counsel, provided in earlier communication with client, re: EZ Pay.
6985	HHHS 03357754	10/11/2001	Bruce J. McNair (Consumer Lending Marketing)	Cindy A. Ingram (Orchard Bank, division of Household Bank, f.s.b.) Mary K. Chiara (Orchard Bank) Jill A. Hampton (Household Bank Compliance) Jennifer M. Lechtenberg (Consumer Lending Marketing - New Product Development)	Flaine I., Howard (Project Mgr., Orchard Bank)	Savings Account Configuration	Redacted material contains email among staff relaying legal advice of Legal Department regarding implementing condition to join savings program, provided pursuant to client request for review.	Attorney-Client Privilege; Redacted material is a confidential communication among client staff regarding implementing condition to join savings program, provided per client request for review.
6986	HHHS 03357966	03/24/2000	Elizabeth Rejman (Director - Branch Distribution)	Kathryn Madison (VP Marketing and Risk)	N/A	EZ Pay Plus	Redacted material reflects legal advice of Lee Leggett, Esq. (Household Counsel) re: EZ Pay. Plus, provided in earlier communication with client.	Attorney-Client Privilege; Redacted material reflects legal advice of in-house counsel re: EZ Pay. Plus, provided in earlier communication with client.
6987	HHHS 03362743 - HHHS 03362744	02/08/2002	Marketing Department	N/A	N/A	EZ Pay	Redacted material reflects legal advice of Andrew M. Budish, Esq. (Senior Counsel) re: EZ Pay, provided in meeting with client.	Attorney-Client Privilege; Redacted material reflects legal advice of in-house counsel re: EZ Pay, provided in meeting with client.
6988	HHHS 03362748 - HHHS 03362749	N/A	Pamela L. Sexton (HTS)	N/A	N/A	EZ Pay	Redacted material contains handwritten note of client reflecting legal advice of Andrew M. Budish, Esq. (Senior Counsel) re: EZ Pay.	Attorney-Client Privilege; Redacted material contains handwritten note of client reflecting legal advice of in-house counsel re: EZ Pay.
6989	HHHS 03362759	09/26/2001	Andrew Kabr (Consultant)	N/A	N/A	EZ Pay	Redacted material reflects legal advice of John W. Blerke, Esq. (VP Corporate Law and Assistant Secretary) re: EZ Pay, provided per request of consultant on behalf of client.	Attorney-Client Privilege; Redacted material reflects legal advice of in-house counsel re: EZ Pay, provided per request of consultant on behalf of client.
6990	HHHS 03407702D	9/23/2002	Rubin A. Alicock (Policy and Compliance Support)	Teri Johnson (Policy and Compliance)	Mary B. Johnston (Director, Operations Support)	Ernst and Young Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
6991	HHHS 03409851 - HHHS 03409853	N/A	Andrew M. Budish, Esq. (HFC Law Department)	Celste Murphy (Director - Investor Relations)	N/A	Bellingham Statement	Draft of Bellingham statement with handwritten notes reflects legal advice of Andrew M. Budish, Esq. (HFC Law Department).	Work Product and Attorney-Client Privilege; Redacted material is a draft statement in connection with potential litigation matter with handwritten

7192	HHS 03437187	9/26/2002	Terri Johnson (Policy and Compliance)	Robin Allcock (Policy and Compliance Support) Frances Bedekovic (VP, Policy & Compliance - Consumer Lending) Donna Radzick, Esq. (Household Counsel) Mary Johnston (Director, Operations Support) Stephen Hicks (Director of Compliance, Risk Management)	Theresa Nicchia (Mgr., Rapid Response Team) N/A	Refunds	Email chain discussing refunds.	Attorney-Client Privilege; Redacted correspondence between client and in-house counsel involving legal analysis with respect to customer refunds.
7193	HHS 03437194 - HHS 03437195	9/26/2002	Terri Johnson (Policy and Compliance)	Robin Allcock (Policy and Compliance Support) Frances Bedekovic (VP, Policy & Compliance - Consumer Lending) Donna Radzick, Esq. (Household Counsel) Mary Johnston (Director, Operations Support) Stephen Hicks (Director of Compliance, Risk Management)	N/A	Refunds	Email chain discussing refunds.	Attorney-Client Privilege; Redacted correspondence between client and in-house counsel involving legal analysis with respect to customer refunds.
7194	HHS 03437202 - HHS 03437203	9/28/2002	Mary Johnston (Director, Operations Support)	Robin Allcock (Policy and Compliance Support) Kathryn Moorthead, Esq. (Household Counsel)	N/A	Bilingual certification	Email discussing bilingual certification in certain branches contains confidential client information provided to attorney in order to facilitate legal advice on compliance issue.	Attorney-Client Privilege; Email discussing bilingual certification in certain branches contains confidential client information provided to attorney in order to facilitate legal advice on compliance issue.
7195	HHS 03437209	9/28/2002	Mary Johnston (Director, Operations Support)	Robin Allcock (Policy and Compliance Support) Kathryn Moorthead, Esq. (Household Counsel)	N/A	Bilingual certification	Email discussing bilingual certification in certain branches contains confidential client information provided to attorney in order to facilitate legal advice on compliance issue.	Attorney-Client Privilege; Email discussing bilingual certification in certain branches contains confidential client information provided to attorney in order to facilitate legal advice on compliance issue.
7196	HHS 03437220	9/30/2002	Robin Allcock (Policy and Compliance Support)	James Kaufman (VP, Director - Compliance)	Stephen Hicks (Director of Compliance, Risk Management) Frances Bedekovic (VP, Policy & Compliance - Consumer Lending)	Ernst & Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

								Loren J. Morris, Esq. (Household Finance Corporation, Law Department) J.W. Blenke, Esq. (Vice President, Corporate Law and Assistant Secretary) Curt A. Cunningham (Director Household Mortgage Services Policy and Compliance Support)					
7212	HHS 03437326D - HHS 03437327D	09/22/2002	Lisa Sodeika (VP - Consumer Affairs)	Mark F. Leopold, Esq., Assistant General Counsel Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.						
7213	HHS 03437328D - HHS 03437329D	09/22/2002	Lisa Sodeika (VP - Consumer Affairs)	Mark F. Leopold, Esq., Assistant General Counsel Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.						
7214	HHS 03437331D - HHS 03437332D	09/22/2002	Lisa Sodeika (VP - Consumer Affairs)	Mark F. Leopold, Esq., Assistant General Counsel Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.						
7215	HHS 03437333D	09/23/2002	Robin A. Allcock (Policy and Compliance Support)	Terr Johnson (Policy and Compliance) Mary B. Johnston (Director, Operations Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.						
7216	HHS 03437333D - HHS 03437334D	09/23/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Allcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.						
7217	HHS 03437342D - HHS 03437344D	09/17/2002	Ken Harvey (Executive Vice President, Chief Information Officer)	Robin A. Allcock (Policy and Compliance Support) Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kaufman (Vice President, Director - Compliance)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.						

7218	HHS 03437344D - HHS 03437347D	09/23/2002	Robin A. Alcock (Policy and Compliance Support)	Mary B. Johnston (Director, Operations Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7219	HHS 03437355D - HHS 03437356D	09/22/2002	Lisa Sodeika (VP - Consumer Affairs)	Mark F. Leopold, Esq., Assistant (General Counsel) Thomas Detlich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Work Product & Attorney-Client Privilege: Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.
7220	HHS 03437356D	09/23/2002	Robin A. Alcock (Policy and Compliance Support)	Donna L. Radzik, Esq. (Associate General Counsel) Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) Robin A. Alcock (Policy and Compliance Support)	Susan R. Mocerino (Executive Secretary to Robin Alcock) Mary B. Johnston (Director, Operations Support)	Prepayment Penalties	Redacted email chain reflects confidential communications between client and in-house counsel in connection with client's request for legal advice regarding prepayment penalties.	Attorney-Client Privilege; Redacted email chain reflects confidential communications between client and in-house counsel in connection with client's request for legal advice regarding prepayment penalties.
7221	HHS 03437360D - HHS 03437362D	09/17/2002	Ken Harvey (Executive Vice President, Chief Information Officer)	Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kaufman (Vice President, Director - Compliance) Carmi M. Rodemoyer (Consumer Lending)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7222	HHS 03437363D	09/23/2002	Roger Stankó (Consumer Lending, Policy and Compliance)		Robin A. Alcock (Policy and Compliance Support) Tom G. Schneider (Director - Policy and Compliance Support) Nancy Bromley, Esq. (Associate General Counsel) Donna L. Radzik, Esq. (Associate General Counsel) Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) April S. Thorne (Policy and Compliance Support)	Loan Pricing	Redacted email contains client's request for legal advice regarding loan pricing.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding loan pricing.
7223	HHS 03437364D	09/23/2002	Robin A. Alcock (Policy and Compliance Support)	Teri Johnson (Policy and Compliance)	Mary B. Johnston (Director, Operations Support)	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7224	HHS 03437367D -	09/17/2002	Ken Harvey (Executive	Robin A. Alcock (Policy and	N/A	Ernst and Young	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

	HHS 03437369D		Vice President, Chief Information Officer)	Compliance Support) Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kaufman (Vice President, Director - Compliance)	Compliance Support) Mark F. Leopold, Esq., Assistant General Counsel) Thomas Deitch (Managing Director - Consumer Lending)		Compliance Engagement	to Magistrate Judge Nolan's Order of December 6, 2006.	
7225	HHS 03437383D - HHS 03437384D	09/22/2002	Lisa Sodeika (VP - Consumer Affairs)	Lisa Sodeika (VP - Consumer Affairs)	Ernst and Young Compliance Engagement	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Compliance Engagement	to Magistrate Judge Nolan's Order of December 6, 2006.	Work Product & Attorney-Client Privilege: Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.
7226	HHS 03437384D - HHS 03437385D	09/23/2002	Robin A. Alcock (Policy and Compliance Support)	Beth Emerson (Household employee)	Pete F. Sesterhom (Consumer Lending) Tom M. Roler (Director - Household International Corporate Accounting) Frances A. Badetkovic (Vice President, Policy and Compliance - Consumer Lending) Susan R. Mocerino (Executive Secretary to Robin Alcock) N/A	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7227	HHS 03437386D	09/11/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7228	HHS 03437387D - HHS 03437388D	09/12/2002	Tom Johnson (Policy and Compliance)	Robin A. Alcock (Policy and Compliance Support) Mary B. Johnston (Director, Operations Support)	N/A	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7229	HHS 03437390D	09/10/2002	Jim D Pommier (Policy and Compliance Support)	Lisa M. Sodeika (Vice President - Consumer Affairs) Donna L. Radzik, Esq. (Associate General Counsel)	Carin M. Rodemoyer (Consumer Lending) Mike C. Eden (Eastern Region General Manager) Mike Dougherty (Approving Executive Sponsor) N/A	Redacted email contains client's request for legal advice of in-house counsel regarding Maryland loans.	Maryland Loans	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Attorney-Client Privilege; Redacted email contains client's request for legal advice of in-house counsel regarding Maryland loans.
7230	HHS 03437398D - HHS 03437399D	09/12/2002	Robin A. Alcock (Policy and Compliance Support)	Jorge Condon (Household employee)	N/A	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

7231	HHS 03437411D - HHS 03437412D	09/12/2002	Dave Little (MD-Consumer Lending Operations)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7232	HHS 03437412D	09/12/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7233	HHS 03437453D	09/13/2002	Donna L. Radzik, Esq. (Associate General Counsel)	George Prodanovich (Policy and Compliance Support)	N/A	Personal Homeowner Loans	Redacted email chain contains legal advice per request of the client regarding personal homeowner loans.	Attorney-Client Privilege; Redacted email chain contains legal advice per request of the client regarding personal homeowner loans.
7234	HHS 03437466D	09/13/2002	Gary D. Rauenbuehler (Manager, Policy and Compliance Support)	Ken A. Walker (National Quality Assurance Manager)	Mike C. Eden (Eastern Region General Manager) Mike Rudd (Policy and Compliance) Ned Hennigan (Regional General Manager - Western Region) Tom G. Schneider (Director - Policy and Compliance Support) Roger Slanko (Consumer Lending, Policy and Compliance) Donna L. Radzik, Esq. (Associate General Counsel) Jeffrey Chepkevich (Beneficial Sales) Keith L. Pladsen (Beneficial Sales Manager) Kevin J. Sullivan (Regional QAC Manager) Robin A. Alcock (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support) Marian C. Iverson (Manager - Document Design & Research - Household Technology Services)	Personal Homeowner Loans	Redacted email relays legal advice from the Law Department per request of the client regarding personal homeowner loans.	Attorney-Client Privilege; Redacted email relays legal advice from the Law Department per request of the client regarding personal homeowner loans.
					Bradford Harrison (Houschield			

7235	HHHS 03437467D - HHHS 03437468D	09/13/2002	Lisa M. Sodeika (Vice President - Consumer Affairs)	Nancy Bromley, Esq. (Associate General Counsel)	Thomas Deteich (Managing Director - Consumer Lending) James B. Kaufman (Vice President, Director - Compliance) Andrew Budish, Esq. (Senior Counsel) Robin A. Alcock (Policy and Compliance Support)	Real Estate Loans	Redacted email contains client's request for legal advice regarding real estate loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding real estate loans.
7236	HHHS 03437472D	09/13/02	Donna L. Rutzik, Esq. (Associate General Counsel)	Robin A. Alcock (Policy and Compliance Support) Thomas Deteich (Managing Director - Consumer Lending) Lisa M. Sodeika (Vice President - Consumer Affairs) James B. Kaufman (Vice President, Director - Compliance) Nancy Bromley, Esq. (Associate General Counsel)	N/A	Minnesota Issues	Redacted email chain contains legal advice of in-house counsel regarding Minnesota issues in contemplation of litigation.	Work Product & Attorney-Client Privilege; Redacted email chain contains legal advice of in-house counsel regarding Minnesota issues in contemplation of litigation.
7237	HHHS 03437478D	09/13/2002	Lisa M. Sodeika (Vice President - Consumer Affairs)	Nancy Bromley, Esq. (Associate General Counsel)	Thomas Deteich (Managing Director - Consumer Lending) James B. Kaufman (Vice President, Director - Compliance) Andrew Budish, Esq. (Senior Counsel) Robin A. Alcock (Policy and Compliance Support)	Real Estate Loans	Redacted email contains client's request for legal advice regarding real estate loans.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding real estate loans.
7238	HHHS 03437495D - HHHS 03437496D	09/16/2002	Donna L. Rutzik, Esq. (Associate General Counsel)	Robin A. Alcock (Policy and Compliance Support)	Nancy Bromley, Esq. (Associate General Counsel) James B. Kaufman (Vice President, Director - Compliance)	Indiana Fees	Redacted email contains confidential communication between client and internal counsel regarding internal counsel's discussions with outside counsel at the request of the client regarding Indiana fees.	Attorney-Client Privilege; Redacted email contains confidential communication between client and internal counsel regarding internal counsel's discussions with outside counsel at the request of the client regarding Indiana fees.
7239	HHHS 03437510D	09/17/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

7240	HHS 03437515D - HHS 03437517D	09/17/2002	Ken Harvey (Executive Vice President, Chief Information Officer)	Robin A. Allcock (Policy and Compliance Support) Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kaufman (Vice President, Director - Compliance)	N/A	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7241	HHS 03437531D	09/17/2002	Nancy Bromley, Esq. (Associate General Counsel)	Robin A. Allcock (Policy and Compliance Support)	N/A	California Issues	California Issues	California Issues	Redacted email chain contains client's request for legal advice regarding California issues and legal advice provided in response.	Attorney-Client Privilege; Redacted email chain contains client's request for legal advice regarding California issues and legal advice provided in response.
7242	HHS 03437532D - HHS 03437534D	09/17/2002	Ken Harvey (Executive Vice President, Chief Information Officer)	Robin A. Allcock (Policy and Compliance Support) Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kaufman (Vice President, Director - Compliance)	N/A	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7243	HHS 03437534D - HHS 03437537D	09/18/2002	Robin A. Allcock (Policy and Compliance Support)	Frances A. Bedekovic (V.P., Policy and Compliance - CL)	Robin A. Allcock (Policy and Compliance Support) James B. Kaufman (Vice President, Director - Compliance)	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7244	HHS 03437537D	09/18/2002	Robin A. Allcock (Policy and Compliance Support)	Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) Donna L. Radzik, Esq. (Associate General Counsel)	Robin A. Allcock (Policy and Compliance Support) Mary B. Johnston (Director, Operations Support)	Prepayment Penalties	Prepayment Penalties	Prepayment Penalties	Redacted email between client and internal counsel contains confidential communications for purposes of obtaining legal advice.	Work Product & Attorney-Client Privilege; Redacted email between client and internal counsel contains confidential communications regarding prepayment penalties for purposes of obtaining legal advice.
7245	HHS 03437538D	09/18/2002	Mary B. Johnston (Director, Operations Support)	Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) Robin A. Allcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7246	HHS 03437547D	09/18/2002	Donna L. Radzik, Esq. (Associate General Counsel)	Robin A. Allcock (Policy and Compliance Support)	N/A	Prepayment Penalties	Prepayment Penalties	Prepayment Penalties	Redacted email between client and internal counsel contains confidential communications for purposes of obtaining legal advice.	Work Product & Attorney-Client Privilege; Redacted email between client and internal counsel contains confidential communications regarding prepayment penalties for purposes of obtaining legal advice.

7266	HHS 03437632D	09/20/2002	Mary B. Johnston (Director, Operations Support)	Nancy Bromley, Esq. (Associate General Counsel) Kenneth H. Robin, Esq. (Executive Vice President, General Counsel & Corporate Secretary) Ken Harvey (Executive Vice President, Chief Information Officer) Robin A. Alcock (Policy and Compliance Support) Joe A. Vozar (Chief Financial Officer and Managing Director - Consumer Lending) Robin A. Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7267	HHS 03437638D	09/20/2002	Toni G. Schneider (Director - Policy and Compliance Support)	Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) Ken A. Walker (National Quality Assurance Manager)	N/A	Prepayment Penalties	Redacted email chain contains legal advice from Donna L. Radzik, Esq. (Associate General Counsel) per request of the client regarding prepayment penalties.	Attorney-Client Privilege: Redacted email chain contains legal advice from Donna L. Radzik, Esq. (Associate General Counsel) per request of the client regarding prepayment penalties.
7268	HHS 03437658D - HHS 03437659D	09/20/2002	Douglas A. Friedrich (Exec. VP, HI - President, Household Mortgage Services)	James B. Kauffman (V.P., Director - Compliance) Mark F. Leopold, Esq., Assistant General Counsel	John W. Blenke, Esq. (Vice President, Corporate Law and Assistant Secretary)	Illinois Loans	Redacted email chain contains client's request for legal advice regarding Illinois loans.	Attorney-Client Privilege: Redacted email chain contains client's request for legal advice regarding Illinois loans.
7269	HHS 03437660D	09/20/2002	Lisa Sodeika (VP - Consumer Affairs)	Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Work Product & Attorney-Client Privilege: Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.
7270	HHS 03437662D	9/22/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Alcock (Policy and Compliance Support)	N/A	California Administration Fees	Redacted email chain contains client's request for legal advice regarding California administration fees.	Attorney-Client Privilege: Redacted email chain contains client's request for legal advice regarding California administration fees.
7271	HHS 03437668D - HHS 03437669D	09/20/2002	Lisa Sodeika (VP - Consumer Affairs)	Doona L. Radzik, Esq. (Associate General Counsel) Mark F. Leopold, Esq., Assistant (General Counsel) Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodeika (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Work Product & Attorney-Client Privilege: Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.

7277	HHS 03437698D - HHS 03437699D	09/23/2002	Donna L. Radzik, Esq. (Associate General Counsel)	Mike C. Eden (Eastern Region General Manager)	Robin A. Allcock (Policy and Compliance Support) Roger Sianko (Consumer Lending, Policy and Compliance) Nancy Bromley, Esq. (Associate General Counsel)	Maryland Loans	Redacted email contains legal advice per request of the client regarding Maryland loans.	Attorney-Client Privilege; Redacted email contains legal advice per request of the client regarding Maryland loans.
7278	HHS 03437699D - HHS 03437700D	09/23/2002	Terri Johnson (Policy and Compliance)	Mary B. Johnston (Director, Operations Support) Robin A. Allcock (Policy and Compliance Support)	Terri Johnson (Policy and Compliance)	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7279	HHS 03437701D	09/23/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Allcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7280	HHS 03437711D - 03437712D	09/23/2002	Ron Sianko (Consumer Lending, Policy and Compliance)	Donna L. Radzik, Esq. (Associate General Counsel)	Robin A. Allcock (Policy and Compliance Support) Mike C. Eden (Eastern Region General Manager) Jim D Pomnier (Policy and Compliance Support) Nancy Bromley, Esq. (Associate General Counsel)	Maryland Loans	Redacted email chain contains and discusses legal advice per request of the client regarding Maryland loans.	Attorney-Client Privilege; Redacted email chain contains and discusses legal advice per request of the client regarding Maryland loans.
7281	HHS 03437714D - 03437715D	09/23/2002	Mike C. Eden (Eastern Region General Manager)	Roger Sianko (Consumer Lending, Policy and Compliance)	Jim D Pomnier (Policy and Compliance Support) Nancy Bromley, Esq. (Associate General Counsel) Mike C. Eden (Eastern Region General Manager) Robin A. Allcock (Policy and Compliance Support) Donna L. Radzik, Esq. (Associate General Counsel) Mike Dougherty (Approving Executive Sponsor) Paul D. Ellner (Division General Manager - Eastern Division)	Maryland Loans	Redacted email chain contains and discusses legal advice per request of the client regarding Maryland loans.	Attorney-Client Privilege; Redacted email chain contains and discusses legal advice per request of the client regarding Maryland loans.

7282	HHS 03437717D - HHS 03437718D	09/29/2002	Lisa Sodeika (VP - Consumer Affairs)	Mark F. Leopold, Esq., Assistant General Counsel Thomas Detelich (Managing Director - Consumer Lending)	Mike C. Pizzo (Household Employment)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Work Product & Attorney-Client Privilege; Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.
7283	HHS 03437720D	09/23/2002	Robin Allcock (Policy and Compliance Support)	Terri Johnson (Policy and Compliance)	Mary B. Johnston (Director, Operations Support)	Ernst and Young Compliance Engagement Internal Investigation	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7284	HHS 03437721D - HHS 03437723D	09/17/2002	Ken Harvey (Executive Vice President, Chief Information Officer)	Robin A. Allcock (Policy and Compliance Support) Kenneth H. Robin, Esq. (Household International Executive Vice President and General Counsel) James B. Kauffman (Vice President, Director - Compliance)	N/A	Internal Investigation	Redacted email exchange between Household employees and counsel contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with related pending and threatened litigation.	Work Product & Attorney-Client Privilege; Redacted email exchange between Household employees and counsel contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding the compliance issues in connection with related pending and threatened litigation.
7285	HHS 03437723D	09/23/2002	Roger Stanko (Consumer Lending, Policy and Compliance)	Carin M. Rodemeyer (Consumer Lending)	Robin A. Allcock (Policy and Compliance Support) Tom G. Schneider (Director - Policy and Compliance Support) Nancy Bromley, Esq. (Associate General Counsel) Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) April S. Thorne (Policy and Compliance Support) Donna L. Radzik, Esq. (Associate General Counsel)	Prepayment Penalties	Redacted email contains client's request for legal advice regarding prepayment penalties.	Attorney-Client Privilege; Redacted email contains client's request for legal advice regarding prepayment penalties.
7286	HHS 03437724D - HHS 03437725D	09/23/2002	Robin A. Allcock (Policy and Compliance Support)	Terri Johnson (Policy and Compliance)	Mary B. Johnston (Director, Operations Support)	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7287	HHS 03437726D - HHS 03437729D	09/23/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Allcock (Policy and Compliance Support)	N/A	Internal Investigation	Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household	Work Product and Attorney-Client Privilege; Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household

7288	HHS 03437729D - HHS 03437733D	09/23/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Allcock (Policy and Compliance Support)	N/A	Internal Investigation	hold counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation. Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation.	Household counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation. Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation.
7289	HHS 03437733D - HHS 03437738D	9/23/2002	Mary B. Johnston (Director, Operations Support)	Robin A. Allcock (Policy and Compliance Support)	N/A	Internal Investigation	Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation.	Work Product and Attorney-Client Privilege: Redacted email exchange between Household employees contains confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues in connection with pending and threatened litigation.
7290	HHS 03437746D - HHS 03437748D	09/20/2002	Lisa Sodejka (VP - Consumer Affairs)	Mark F. J. copold, Esq., Assistant General Counsel Thomas Detelich (Managing Director - Consumer Lending)	Lisa Sodejka (VP - Consumer Affairs)	Massachusetts ACORN Lawsuit	Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.	Work Product & Attorney-Client Privilege: Redacted email contains confidential communication from client to counsel for purposes of obtaining legal advice in anticipation of litigation regarding the Massachusetts ACORN lawsuit.
7291	HHS 03437748D - HHS 03437749D	09/23/2002	Mike C. Eiden (Eastern Region General Manager)	Ned Hennigan (Regional General Manager - Western Region)	Jim D. Pomnier (Policy and Compliance Support) Roger Stanko (Consumer Lending, Policy and Compliance) Nancy Bromley, Esq. (Associate General Counsel) Rob O'Han (Household Finance Corporation Sales) Robin A. Allcock (Policy and Compliance Support) Brenda J. Clayton (Assistant Vice President - Consumer Lending)	New Jersey - Best Practices	Redacted email contains client's request for legal advice regarding New Jersey best practices.	Attorney-Client Privilege: Redacted email contains client's request for legal advice regarding New Jersey best practices.
7292	HHS 03437805 - HHS 03437809	09/13/2002	Andrew M. Budish (Household Counsel)	Cynthia Weaver (Policy and Compliance)	N/A	Draft Refund Letters	Fax with attached draft versions of letters to customers concerning assorted types of loan payment refunds.	Attorney-Client Privilege: Draft documents concerning loan refunds sent by attorney to employee reflect legal advice of counsel concerning their content.
7293	HHS 03437849 - HHS 03437850	09/27/2002	Stephen L. Hicks (Director of Compliance, Risk Mgmt)	Robin Allcock (Policy and Compliance Support)	N/A	Virginia Prepayment Penalties	Email chain analyzing the assessment of prepayment penalties on loans under State Regulations.	Attorney-Client Privilege: Redacted email chain in which Household employees forward and discuss legal advice of Elizabeth Dk. Paula Arias, Esq. on

7294	HHS 03437851	09/11/2002	Mary B. Johnston (Operations Support)	Frances A. Bedekovic (VP—Policy and Compliance) Robin Alcock (Policy and Compliance Support)	N/A	Points on Points	This document has been produced.	subject of on-going State loan regulations, provided pursuant to client inquiry. This document has been produced.
7295	HHS 03437875	11/27/2001	Gary D. Gilmer (Vice President, Household International; President, Consumer Lending Division)	Thomas M. Detelich (MD - Consumer Lending) Kathleen K. Curtin, Esq. (General Counsel) Robin Alcock (Policy and Compliance Support)	N/A	Waived RE Fees in California	Redacted material contains email correspondence in which client provides in-house advice re: the same.	Attorney-Client Privilege; Redacted material contains email correspondence from client to in-house counsel, providing information for the purpose of obtaining legal advice concerning waived fees in California.
7296	HHS 03437877	09/16/2002	Robin Alcock (Policy and Compliance Support)	Nancy J. Bromley, Esq. (Household Counsel)	Donna L. Radzik (Household Counsel) James B. Kauffman (VP, Director - Compliance)	Indiana	Email chain analyzing the refinancing fees under state regulations.	Attorney-Client Privilege; Redacted email in which client requests legal advice of attorney concerning refinancing fees under Indiana law.
7297	HHS 03437877 - HHS 03437878	09/16/2002	Robin Alcock (Policy and Compliance Support)	Donna L. Radzik (Household Counsel)	N/A	Indiana	Email chain analyzing the refinancing fees under state regulations.	Attorney-Client Privilege; Redacted email chain in which client requests and attorney provides legal advice concerning refinancing fees under Indiana law.
7298	HHS 03437884A - HHS 03437885A	09/11/2002	Mary B. Johnston (Operations Support)	Robin Alcock (Policy and Compliance Support)	N/A	First and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7299	HHS 03437885A - HHS 03437886A	09/11/2002	Mary B. Johnston (Operations Support)	Robin Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7300	HHS 03437889	09/17/2002	Robin Alcock (Policy and Compliance Support)	Ron J. Stanko (Policy and Compliance Support)	Thomas M. Detelich (MD - Consumer Lending) Joe Vozar (MD - Consumer Lending) James B. Kauffman (VP, Director - Compliance) Nancy J. Bromley, Esq. (Household Counsel) Mike C. Eden (GM - Eastern Region)	Maryland High Cost Home Loans	Email discussing which loans types are subject to certain state regulations.	Attorney-Client Privilege; Redacted email in which client requests legal advice from attorney concerning high cost home loans under Maryland law.
7301	HHS 03437890A - HHS 03437891A	09/17/2002	Mary B. Johnston (Operations Support)	Robin Alcock (Policy and Compliance Support)	N/A	First and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7302	HHS 03437891A - HHS 03437892A	09/17/2002	Robin Alcock (Policy and Compliance Support)	Thomas M. Detelich (MD - Consumer Lending) James B. Kauffman (VP,	Lila J. Singleton (HFC Policy and Compliance Support)	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.

7303	HHS 03437893 - HHS 03437894	09/17/2002	Ken M. Harvey (CIO)	Director - Compliance) Robin Alcock (Policy and Compliance Support) James B. Kaufman (VP, Director - Compliance) Kenneth H. Robin, Esq. (Household General Counsel)	(Household Counsel) N/A	Internal Investigation	Redacted email exchange between Household employees containing confidential information regarding work being performed by Household employees at the request of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and in connection with potential related litigation.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by Household employees at the request of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and in connection with potential related litigation.
7304	HHS 03437896 - HHS 03437897	09/17/2002	Robin Alcock (Policy and Compliance Support)	Ron J. Siano, (Policy and Compliance Support)	Thomas M. Dvorchak (MD - Consumer Lending) Joe Vozar (MD - Consumer Lending) James B. Kaufman (VP, Director - Compliance) Nancy J. Bromley, Esq. (Household Counsel) Mike C. Eden (CM - Eastern Region)	Maryland High Cost Home Loans	Final discussing which loans types are subject to certain state regulations.	Attorney-Client Privilege; Redacted email in which client requests legal advice from attorney concerning high cost home loans under Maryland law.
7305	HHS 03437906 - HHS 03437908	09/17/2002	Ken M. Harvey (CIO)	Robin Alcock (Policy and Compliance Support) James B. Kaufman (VP, Director - Compliance) Kenneth H. Robin, Esq. (Household General Counsel)	N/A	Internal Investigation	Redacted email exchange between Household employees containing confidential information regarding work being performed by Household employees at the direction of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and in connection with potential related litigation.	Attorney-Client Privilege and Work Product; Redacted email exchange between Household employees containing confidential information regarding work being performed by Household employees at the request of Household counsel in order to assist Household counsel in providing legal advice regarding compliance issues and in connection with potential related litigation.
7306	HHS 03437908	09/18/2002	Robin Alcock (Policy and Compliance Support)	Donna L. Radzik (Household Counsel) Frances A. Bedekovic (VP—Policy and Compliance) Robin Alcock (Policy and Compliance Support)	Mary B. Johnston (Operations Support) Robin Alcock (Policy and Compliance Support)	Interest on Refunds	Email seeking review of interest rate calculations under state law requirements.	Attorney-Client Privilege; Redacted email in which employee seeks legal advice of attorney concerning state regulations governing interest rate methodologies.
7307	HHS 03437910A	09/18/2002	Mary B. Johnston (Operations Support)	Frances A. Bedekovic (VP—Policy and Compliance) Terri O. Johnson (Policy and Compliance)	N/A	F&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7308	HHS 03437910A	09/19/2002	Robin Alcock (Policy and Compliance Support)	Terri O. Johnson (Policy and Compliance)	Mary B. Johnston (Operations Support) James B. Kaufman (VP, Director - Compliance)	E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7309	HHS 03437916	09/18/2002	Donna L. Radzik, Esq. (Household Counsel)	Robin Alcock (Policy and Compliance Support)	N/A	Interest on Refunds	Email chain seeking review of interest rate calculations under State law requirements.	Attorney-Client Privilege; Redacted email chain in which employee seeks legal advice of attorney concerning state regulations governing interest rate

7314	HHS 03437953 - HHS 03437954	09/19/2002	Robin Allcock (Policy and Compliance Support)	John W. Blenke, Esq. (Household Counsel)	Frances A. Bedekovic (VP— Policy and Compliance) James B. Kaufman (VP, Director - Compliance) Thomas M. Detelich (MD - Consumer Lending) Nancy J. Bromley, Esq. (Household Counsel)	Ken M. Harvey (CIO) Kenneth H. Robin (General Counsel) Kathy A. Mikos (VP - Applications and ITS)	Illinois Wholesale Loans	Email chain discussing review of loan practices under Illinois state regulations.	Attorney-Client Privilege; Redacted email in which employees seek legal advice of attorney concerning state regulations governing loan practices.
7315	HHS 03437965 - HHS 03437966	09/20/2002	Robin Allcock (Policy and Compliance Support)	Frances A. Bedekovic (VP— Policy and Compliance) James B. Kaufman (VP, Director - Compliance) Thomas M. Detelich (MD - Consumer Lending) Nancy J. Bromley, Esq. (Household Counsel)	Ken M. Harvey (CIO) Kenneth H. Robin (General Counsel) Kathy A. Mikos (VP - Applications and ITS)	9/30 Roll Out	Email discussing release of new loan products under the regulations certain states.	Attorney-Client Privilege; Redacted email in which employees seek legal advice of attorney concerning state regulations governing loan practices.	
7316	HHS 03437969A	09/20/2002	Mary B. Johnston (Operations Support)	Robin Allcock (Policy and Compliance Support)	Frances A. Bedekovic (VP— Policy and Compliance)	E&Y Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	
7317	HHS 03437975 - HHS 03437977	09/20/2002	Robin Allcock (Policy and Compliance Support)	James B. Kaufman (VP, Director - Compliance) Nancy J. Bromley, Esq. (Household Counsel)	Ken M. Harvey (CIO) Kenneth H. Robin (General Counsel) Kathy A. Mikos (VP - Applications and ITS) Thomas M. Detelich (MD - Consumer Lending) Joe Vozar (MD - Consumer Lending)	9/30 Roll Out	Email discussing release of new loan products under the regulations certain states.	Attorney-Client Privilege; Redacted email in which employees seek legal advice of attorney concerning state regulations governing loan practices.	
7318	HHS 03437977 - HHS 03437978	09/20/2002	Robin Allcock (Policy and Compliance Support)	James B. Kaufman (VP, Director - Compliance) Nancy J. Bromley, Esq. (Household Counsel)	Ken M. Harvey (CIO) Kenneth H. Robin (General Counsel) Kathy A. Mikos (VP - Applications and ITS)	9/30 Roll Out	Email discussing release of new loan products under the regulations certain states.	Attorney-Client Privilege; Redacted email in which employees seek legal advice of attorney concerning state regulations governing loan practices.	

7325	HHS 03438062A - HHS 03438063A	08/27/2006	Elizabeth de Paula Arias, Esq. (Household Counsel)	Robin Allicock (Policy and Compliance Support)	Kathleen K. Curtin, Esq. (Household Counsel)	NY Exams	Redacted email chain in which client seeks, and attorney provides, legal advice regarding NY examinations.	Attorney-Client Privilege; Redacted email chain in which client seeks, and attorney provides, legal advice regarding NY examinations.
7326	HHS 03438064A - HHS 03438065A	08/27/2002	Carla Madura (AVP, Policy & Compliance)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) Ron J. Stanko (Consumer Lending - Policy and Compliance) Larry Zell (Director - Policy & Compliance)	Elizabeth de Paula Arias, Esq. (Household Counsel)	NY Exams	Redacted email chain in which client seeks, and attorney provides, legal advice regarding NY examinations.	Attorney-Client Privilege; Redacted email chain in which client seeks, and attorney provides, legal advice regarding NY examinations.
7327	HHS 03438067A - HHS 03438068A	08/13/2002	Robin Allicock (Policy and Compliance Support)	James J. Kauffman (VP, Director-Compliance)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) Mary B. Johnston (Operations Support) Kathleen K. Curtin, Esq. (Household Counsel) Cato M. Bucaro (Regulatory Compliance Risk Management) Lisa M. Sodeika (Policy and Compliance)	AG Settlement	Email chain discussing settlement negotiation strategy for AG investigation.	Attorney-Client Privilege and Work Product; Redacted portions of Email chain contain confidential communications from client sent to, <i>inter alia</i> , in-house counsel regarding settlement negotiation strategy for AG investigation.
7328	HHS 03438089C - HHS 03438090C	08/14/2002	Mary B. Johnston (Operations Support)	Robin Allicock (Policy and Compliance Support) Tom G. Schneider (Policy and Compliance Support) April S. Thorne (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7329	HHS 03438122A	08/13/2002	Robin Allicock (Policy and Compliance Support)	James J. Kauffman (VP, Director-Compliance)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) Mary B. Johnston (Operations Support) Kathleen K. Curtin, Esq. (Household Counsel) Cato M. Bucaro (Regulatory Compliance Risk Management) Lisa M. Sodeika (Policy and Compliance)	AG Settlement	Email chain discussing settlement negotiation strategy for AG investigation.	Attorney-Client Privilege and Work Product; Redacted portions of Email chain contain confidential communications from client sent to, <i>inter alia</i> , in-house counsel regarding settlement negotiation strategy for AG investigation.
7330	HHS 03438127A -	08/15/2002	April S. Thorne (Policy and Compliance Support)	Robin Allicock (Policy and Compliance Support)	Tom G. Schneider (Policy and Compliance)	Illinois State Regulation	Email discussing impending roll out of Best	Attorney-Client Privilege; Redacted portions of

7338	HHS 03438195A	08/14/2002	Scott G. Gifford (QAC and Compliance Officer)	Karen M. Aslan (Strategic Sales)	Victor H. Miller, Esq. (Household Counsel) Ken A. Walker (National Quality Assurance Manager) Keith L. Pladsen (Group Director - Consumer Lending) Scott G. Gifford (QAC and Compliance Officer) Michael D. Rudd (Policy and Compliance) Victor H. Miller, Esq. (Household Counsel)	NY Pay Off Fix	Email chain discussing state regulation on interest rate charges.	Attorney-Client Privilege; Redacted email forwards solicited legal advice of in-house counsel Victor H. Miller, Esq. to clients regarding state interest rate regulations.
7339	HHS 03438233A	08/14/2002	Scott G. Gifford (QAC and Compliance Officer)	Karen M. Aslan (Strategic Sales)	Ken A. Walker (National Quality Assurance Manager) Keith L. Pladsen (Group Director - Consumer Lending) Scott G. Gifford (QAC and Compliance Officer) Michael D. Rudd (Policy and Compliance) Victor H. Miller, Esq. (Household Counsel)	NY Pay Off Fix	Email chain discussing state regulation on interest rate charges.	Attorney-Client Privilege; Redacted email forwards solicited legal advice of in-house counsel Victor H. Miller, Esq. to clients regarding state interest rate regulations.
7340	HHS 03438246C	08/20/2002	Thomas M. Detelich (MD - Consumer Lending)	Robin Alcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7341	HHS 03438309C	08/21/2002	Robin Alcock (Policy and Compliance Support)	Thomas M. Detelich (MD - Consumer Lending)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7342	HHS 03438312A - HHS 03438313A	08/21/2002	Rebecca D. Verba (Paralegal in Household Legal Department)	Tori O. Johnson (Policy and Compliance)	N/A	Discovery Questions	Email chain seeking information on RE loans in order to respond to discovery requests.	Attorney-Client Privilege and Work Product; Redacted email contains requests of legal department for efforts of client in order to respond to needs of litigation.
7343	HHS 03438329A	08/22/2002	Mary B. Johnston (Operations Support)	Dave J. Phillips (HFC Policy and Compliance Support) Tori O. Johnson (Policy and Compliance)	Robin Alcock (Policy and Compliance Support) Sharon C. Scodius (Operations Support) Marian C. Iverson (Manager - Shopper Pilot Program)	Ernst and Young Secret Shopper Engagement	Redacted email exchange between Household employees contains confidential information regarding work being performed by E&Y at the request of Household counsel in providing legal advice regarding secret shopper pilot program.	Work Product and Attorney-Client Privilege; Redacted email exchange between Household employees contains confidential information regarding work being performed by E&Y at the request of Household counsel in order to assist Household counsel in providing legal advice regarding mystery shopper pilot program.

7354	HHS 03438416A	09/24/2002	Terri O. Johnson (Policy and Compliance)	Robin A. Allcock (Policy and Compliance Support) Mary B. Johnston (Operations Support) Stephen L. Hicks (Director of Compliance, Risk Mgmt employee)	Stephen L. Hicks (Director of Compliance, Risk Mgmt) James B. Kauffman (VP, Director - Compliance) N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7355	HHS 03438417A	09/23/2002	Robin A. Allcock (Policy and Compliance Support)	Robin A. Allcock (Policy and Compliance Support) Beth Emerson (Household employee)	Pete E. Sesterhenn (Consumer Lending) Tom M. Boler (Director - Household International Corporate Accounting) Frances A. Bedekovic (Vice President, Policy and Compliance - Consumer Lending) Susan R. Mocerino (Executive Secretary to Robin Allcock) N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7356	HHS 03438424 A- HHS 03438426A	09/24/2002	Mary B. Johnston (Operations Support)	Robin Allcock (Policy and Compliance Support)	N/A	Ernst and Young Compliance Engagement	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006.
7357	HHS 03438429 - HHS 03438430	09/24/2002	Dina Pominelli (Executive Secretary to Michael A. Dougherty)	Robert P. O'Han (HFC Sales) Ned M. Hennigan (General Manager - Western Region) Lisa M. Sotolika (Policy and Compliance) Dorina L. Radzik (Household Counsel) Jorge Cordón (Consumer Lending) Robin Allcock (Policy and Compliance Support) Ken A. Walker (National Quality Assurance Manager)	Michael A. Dougherty (Approving Executive Sponsor) Teri M. Molloy (Executive Secretary to Tom Detelich) Tami Leithner (Executive Secretary to David Little) Corinne F. Pickell (Secretary in Consumer Lending Law Department) Susan R. Mocerino (Executive Secretary to Robin Allcock) Melissa A. Daly (Household Employee) Gina A. Teri O. Johnson (Policy)	Ernst and Young Compliance Engagement Benefits Test	This document has been produced pursuant to Magistrate Judge Nolan's Order of December 6, 2006. Email reviewing methodology for determining qualification of customers for specific loan types and seeking legal advice re: same. Attorney-Client Privilege; Email reviewing methodology for determining qualification of customers for specific loan types and seeking legal advice re: same.

EXHIBIT FIVE

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*ADMITTED IN
DC, TX, VA ONLY

Re: Lawrence E. Jaffe Pension Plan v.
Household International, Inc., et al.
Case No. 02-CV-5893 (N.D. Ill.)

Dear Cam and Jason:

Enclosed please find the Third Privilege Log of the Household Defendants, dated December 20, 2005 (revised February 21, 2007); the Sixth Privilege Log of the Household Defendants, dated March 21, 2006 (revised February 21, 2007); the Eighth Privilege Log of the Household Defendants, dated May 25, 2006 (revised February 21, 2007); the Twelfth Privilege Log of the Household Defendants, dated September 5, 2006 (revised February 21, 2007); the Thirteenth Privilege Log of the Household Defendants, dated October 25, 2006 (revised February 21, 2007); the Fourteenth Privilege Log of the Household Defendants, dated December 1, 2006 (revised February 21, 2007); the Fifteenth Privilege Log of the Household Defendants, dated December 19, 2006 (revised February 21, 2007); and the Sixteenth Privilege Log of the Household Defendants, dated January 12, 2007 (revised February 21, 2007).

Sincerely,


Elizabeth Tuculescu

Cameron Baker, Esq.
Jason Davis, Esq.

CAHILL GORDON & REINDEL LLP

-2-

Lerach Coughlin Stoia Geller
Rudman & Robbins LLP
100 Pine Street, 26th Floor
San Francisco, CA 94111

VIA FEDERAL EXPRESS

[Enclosures]

cc: Adam Deutsch, Esq. (via facsimile / w/o enclosures)
Marvin A. Miller, Esq. (via facsimile / w/o enclosures)
Landis Best, Esq.
Amy Barabas, Esq.

EXHIBIT SIX

Best, Landis C.

From: Jason Davis [jdavis@lerachlaw.com]
Sent: Friday, February 23, 2007 6:43 PM
To: Best, Landis C.
Cc: Buckley, Susan; Azra Mehdi; Cameron Baker; Luke Brooks; lnale@mayerbrown.com; Brookstein, Mark D.
Subject: Jaffe v. Household; E&Y Work Papers

Landis:

In light of recent communications and document productions by E&Y and defendants, we are very concerned about the timeliness and completeness of the E&Y production to date. After reviewing our motion of yesterday, it is likely clear to defendants that we strongly disagree with the contention that production of E&Y documents should be limited to documents (i) dated within the Class Period and (ii) relating to the "Compliance Engagement," under defendants' restrictive definition. That said, we would not anticipate dissuading you from that position in this forum.

Working with your interpretation of Magistrate Judge Nolan's December 6 Order, as affirmed by Judge Guzman on February 1, a significant question remains unanswered: Where are the E&Y work papers? E&Y has represented to the Class that they gave "all" of the work papers to Household, and kept "none" in their files. I am copying E&Y counsel, Ms. Lucia Nale, because she was quite clear in communicating to me that E&Y gave all such papers to Household's professional storage vendor, Iron Mountain, in October of 2004. That assertion was driven home stridently in her February 21, 2007 letter to us (copying defendants).

Please let us know whether defendants agree with E&Y's position. Specifically, please (i) confirm that Household required E&Y to deliver all work papers to Household in October of 2004 and (ii) instructed E&Y to retain none of these papers. Also, please explain the reasons why defendants believe they have the authority to tell E&Y which documents they are permitted to produce, and which documents they must withhold. Relatedly, please advise whether Household has exercised its perceived authority to restrict document productions with respect to any other third parties. Finally, please confirm that Household has the work papers within its possession, custody or control and explain why they have not been produced thus far.

E&Y and defendants have consistently taken the position that no production would be made until Judge Guzman's decision was delivered. Nearly five months passed between the time that we filed our motion and the date of Judge Guzman's decision. Magistrate Judge Nolan instructed defendants to be prepared to produce all E&Y documents within seven days of Judge Guzman's decision. That time has passed, and yet no work papers have been delivered.

We would be glad to narrow the E&Y issues that require judicial resolution. To that end, please advise whether defendants are willing to produce the work papers by close of business on Monday so that we can focus on the "post-Class Period" and "Compliance Engagement" disagreements.

Regards,
Jason

NOTICE: This email message is for the sole use of the intended recipient(s) and may contain information that is confidential and protected from disclosure by the attorney-client privilege, as attorney work product, or by other applicable privileges. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender

2/26/2007

by reply email and destroy all copies of the original message.

EXHIBIT SEVEN

Best, Landis C.

From: Best, Landis C.
Sent: Monday, February 26, 2007 10:14 AM
To: 'Jason Davis'
Cc: Buckley, Susan; Azra Mehdi; Cameron Baker; Luke Brooks; lnale@mayerbrown.com; Brookstein, Mark D.
Subject: RE: Jaffe v. Household; E&Y Work Papers

Jason:

This will respond to your e-mail of Friday evening.

I am happy to have a dialogue with you on this subject but must note at the outset my frustration that you are asking me to do so not before, but after, the filing of your motion this past Thursday. As Magistrate Judge Nolan has repeatedly made clear, it is not productive to move first and talk later.

In any event, on the subject of the working papers of E&Y in connection with the 7/1/02 state regulatory compliance engagement, after Judge Guzman issued his ruling affirming Magistrate Nolan's Order on the E&Y engagement we were advised by E&Y counsel that their search for documents had just revealed that when E&Y concluded its work on this engagement in late 2004, E&Y boxed up their materials and sent them to storage at Household's warehouse storage facility at Iron Mountain. Counsel for E&Y asked us to confirm that information. On making inquiries we confirmed to E&Y that the E&Y boxes had been sent to Iron Mountain when E&Y completed its work at Household.

Your e-mail suggests that Household had some obligation to discover and produce these papers in response to your document requests to Household. These papers were never the subject of any document request to Household and as such were never searched for. In fact, we were unaware that these documents were stored at Household's storage facility until we were just recently asked by E&Y to confirm that they were.

You ask that we confirm that we will produce these documents today. We will not be producing these documents today for several reasons. First, they were never the subject of any document request to Household and the fact discovery cut-off has long since passed. Second, it is likely that the overwhelming majority of these documents were created after the close of the class period in any event. Third, we understand that the documents are quite voluminous. According to our recent inquiries, more than 425 boxes of documents were boxed by E&Y and sent to Iron Mountain in connection with this engagement. We have no intention of reviewing more than 425 boxes of documents never sought from us, especially at this late date.

You have also asked me to explain why Household believes it had the authority to instruct E&Y as to what documents that are in E&Y's possession should be produced to Plaintiffs. We did not instruct E&Y as to what documents should be produced to Plaintiffs. Pursuant to the terms of the 7/1/02 engagement letter (see page 2), E&Y was required to obtain Household's written consent to disclose this privileged material to anyone. E&Y was contractually obligated to seek our consent, which they did, and which we gave. I am sure that Plaintiffs would not look kindly on their agents producing privileged documents without Plaintiffs' consent.

In closing I feel compelled to point out that this is just another instance of Plaintiffs' failure to

2/26/2007

communicate causing unnecessary conflict and burdensome motion practice. Plaintiffs' subpoena to E&Y was served in March of last year. Yet it is only now, almost 12 months later, that Plaintiffs are trying to get a handle on what E&Y has and what it doesn't have. Why you did not seek to pursue these issues with E&Y earlier is a mystery to us just as it is a mystery to us as to why you and I are having this dialogue after the filing of your motion on Thursday and not before.

Regards,
Landis

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

From: Jason Davis [mailto:jdavis@lerachlaw.com]

Sent: Friday, February 23, 2007 6:43 PM

To: Best, Landis C.

Cc: Buckley, Susan; Azra Mehdi; Cameron Baker; Luke Brooks; Inale@mayerbrown.com; Brookstein, Mark D.

Subject: Jaffe v. Household; E&Y Work Papers

Landis:

In light of recent communications and document productions by E&Y and defendants, we are very concerned about the timeliness and completeness of the E&Y production to date. After reviewing our motion of yesterday, it is likely clear to defendants that we strongly disagree with the contention that production of E&Y documents should be limited to documents (i) dated within the Class Period and (ii) relating to the "Compliance Engagement," under defendants' restrictive definition. That said, we would not anticipate dissuading you from that position in this forum.

Working with your interpretation of Magistrate Judge Nolan's December 6 Order, as affirmed by Judge Guzman on February 1, a significant question remains unanswered: Where are the E&Y work papers? E&Y has represented to the Class that they gave "all" of the work papers to Household, and kept "none" in their files. I am copying E&Y counsel, Ms. Lucia Nale, because she was quite clear in communicating to me that E&Y gave all such papers to Household's professional storage vendor, Iron Mountain, in October of 2004. That assertion was driven home stridently in her February 21, 2007 letter to us (copying defendants).

Please let us know whether defendants agree with E&Y's position. Specifically, please (i) confirm that Household required E&Y to deliver all work papers to Household in October of 2004 and (ii) instructed E&Y to retain none of these papers. Also, please explain the reasons why defendants believe they have the authority to tell E&Y which documents they are permitted to produce, and which documents they must withhold. Relatedly, please advise whether Household has exercised its perceived authority to restrict document productions with respect to any other third parties. Finally, please confirm that Household has the work papers within its possession, custody or control and explain why they have not been produced thus far.

E&Y and defendants have consistently taken the position that no production would be made until Judge Guzman's decision was delivered. Nearly five months passed between the time that we filed our motion and the date of Judge Guzman's decision. Magistrate Judge Nolan instructed defendants to be prepared to produce all E&Y documents within seven days of Judge Guzman's decision. That time has passed, and yet no work papers have been delivered.

We would be glad to narrow the E&Y issues that require judicial resolution. To that end, please advise whether defendants are willing to produce the work papers by close of business on Monday so that we can focus on the "post-Class Period" and "Compliance Engagement" disagreements.

Regards,
Jason

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