

FILE COPY

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office

November 8, 2005

Federal Trade Commission
Bureau of Consumer Protection, Att'n: Fraud
600 Pennsylvania Ave., NW
Washington, DC, 20580

In Re: Predatory Lending, Consumer Fraud

Dear Investigator,

In February 2004 I was involved in a fraudulent real estate transaction in Henderson Nevada. The builder was DR Horton.

My case may be typical of a number of prospective home buyers. A Horton insider has informed me that I was one of only a few successful individuals in my development who actually closed on his home with an outside lender. It would seem that when I bought my home, home buyers who did not agree to get their loans through Horton's affiliated in house lender would experience a closing failure rate "in the high ninety percentile."

It is entirely possible that the fraud perpetuated on me is indicative of sharp corporate business practices and not merely those of local rogue agents motivated by loan origination commissions. It may not be coincidental that one of the officers involved in my fraudulent transaction was terminated shortly after my home closed, nor that an investigation of the in house lender may be under way by the local State agency.

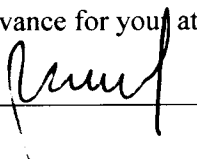
I have forwarded a limited number of documents for your review. Should you require further details, a copy of my files, or contact names and numbers from my sources, they are available by contacting me through the above means.

In brief, the scheme is to keep loan applications from the builder's inside lender in the perpetual status of "preliminary" approval, constantly requiring de minimus information to get "full" loan approval. Failure to obtain "full" loan approval through the in house lender ultimately leads to contract rescission.

I believe that title company records in Nevada for both successful and failed escrows are required to be kept for five years.

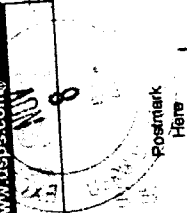
Thank you in advance for your attention,

Patrick Missud



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PS Form 3800, June 2002 See Reverse for Instructions

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Total: \$14.90

Paid by: \$14.90
 Visa
 Account # XXXXXXXXXXXXX7149
 Exp. 10/09
 Approval #: 371124
 Transaction #: 789
 23 903470607

Bill #: 1000501557747
 Clerk: 05

— All sales final on stamps and postage. —
 Refunds for guaranteed services only.
 Thank you for your business.
 Customer Copy

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office

November 13, 2005

US Postal Inspection Service
Inspection Service Support Group
222 S Riverside Plaza, Suite 1250
Chicago, IL, 60606-6100

7005 1160 0001 4698 5584

Re: Title 18, Section 1341: Mail Fraud

Dear Inspector,

An insider from the real estate developer DR Horton [Horton] and affiliated inside lender DHI Mortgage, has informed me that certified mailings may have been used to defraud home buyers from at least as early as January 2004.

My personal experience with the fraud occurred after I notified DHI that I procured my mortgage with an outside lender. DHI would lose the loan origination fee in the thousands. Further, by claiming that I breached my duties by not obtaining "full loan approval" through DHI, Horton could keep my \$10,000 deposits, recapture the property and resell it at the \$60,000 appreciated market value. Note that the Sales Manager who sent my certified, restricted delivery letter was fired within a week of my discovering the fraud, and that there is currently an ongoing State investigation regarding DHI in Nevada.

From information I have gathered, this is not likely an isolated incident nor just confined to the agents of this office or company. In Nevada, the builder deals exclusively with United Title of Nevada where I believe records of both successful and failed escrows must remain for five years. Should you require contact information for my sources, I can be reached by any of the above means.

An abridged copy of my evidence file has been included for your review.

Thank you,

Patrick Missud
Encl.

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office

November 13, 2005

Office of the Attorney General
Nevada Department of Justice
Las Vegas Office
555 E. Washington Ave. Suite 3900
Las Vegas, Nevada, 89101

7005 1160 0001 4698 5591

Dear Investigator,

In February 2004 I was involved in a fraudulent real estate transaction in the Anthem Heights sub division in Henderson. The builder was DR Horton and its affiliated in house lender was DHI Mortgage.

My case may be typical of a number of home buyers. A Horton insider has informed me that I was one of only a few successful individuals in my development who actually closed on his home with an outside lender. Contrary to anti predatory lending laws, home buyers who did not agree to get their loans through Horton's affiliated in house lender would experience a closing failure rate "in the high ninety percentile."

It is entirely possible that the fraud perpetuated on me is indicative of sharp corporate business practices and not merely those of local rogue agents motivated by loan origination or other commissions. It may not be coincidental that the Sales Manager was terminated within a week of my discovering the fraud, nor that there is an ongoing State investigation regarding DHI Mortgage.

Should you require further details, a complete copy of my files, or contact names and numbers from my sources, they are available by contacting me through the above means.

An abridged copy of my evidence file has been included for your review.

Thank you in advance for your attention,

Patrick Missud
Encl.

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office

November 13, 2005

NAAG, Consumer Affairs Committee Chair
Iowa Attorney General Tom Miller
1305 E. Walnut Street
Des Moines, IA, 50319

7005 1160 0001 4698 5607

Re: Consumer Protection, Predatory Lending

Dear Mr. Miller,

As the chairman of the National Association of Attorney Generals in charge of policing lending institutions, I thought that my experience would be of interest to you.

An insider from the real estate developer D R Horton [Horton] and affiliated inside lender DHI Mortgage, has informed me that home buyers may have been defrauded since at least as early as January 2004.

My personal experience with the fraud occurred after I notified DHI that I procured my mortgage with an outside lender. DHI would lose the loan origination fee in the thousands. Further, by claiming that I breached my duties by not getting "full loan approval" through DHI, Horton could keep my \$10,000 deposits, recapture the property and resell it at the \$60,000 appreciated market value. Note that the Sales Manager was fired within a week of my discovering the fraud, and that there is an ongoing State investigation in Nevada regarding DHI.

From information I have gathered, this is not likely an isolated incident nor just confined to the agents of this office or company. In Nevada, the builder deals exclusively with United Title of Nevada where I believe records of both successful and failed escrows must remain for five years. Should you require contact information for my sources, I can be reached by any of the above means.

An abridged copy of my evidence file has been included for your review.

Thank you,

Patrick Missud
Encl.

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office

November 13, 2005

NAAG, Chairman, Antitrust Committee
Hawaii Attorney General Mark J. Bennett
425 Queen St.
Honolulu, Hawaii, 96813

7005 1160 0001 4698 5614

Re: Antitrust

Dear Mr. Bennett,

As the chairman of the National Association of Attorney Generals in charge of antitrust policy, I thought that my experience would be of interest to you.

An insider from the real estate developer D R Horton [Horton] and affiliated inside lender DHI Mortgage, has informed me that since at least January of 2004, outside lender loans failed at a rate greater than 90% indicating anti competitive practices.

My personal experience with predatory lending occurred after I notified DHI that I procured my mortgage with an outside lender. DHI would lose the loan origination fee in the thousands. Further, by claiming that I breached my duties by not getting "full approval" through the inside lender, Horton could keep my \$10,000 deposits, recapture the property and resell it at the \$60,000 appreciated market value. Note that the Sales Manager was fired within one week of my discovering the fraud and that there is currently an investigation in Nevada regarding DHI.

From information I have gathered, this is not likely an isolated incident nor just confined to the agents of this office or company. In Nevada, the builder deals exclusively with United Title of Nevada where I believe records of both successful and failed escrows must remain for five years. Should you require contact information for my sources, I can be reached by any of the above means.

An abridged copy of my evidence has been included for your review.

Thank you,

Patrick Missud
Encl.

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office
missudpat@yahoo.com

November 13, 2005

Attorney General's Office
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA, 94244-2550

7005 1160 0001 4698 5621

Dear Investigator,

In March 2004 I was involved in a fraudulent real estate transaction in Nevada. The builder was DR Horton and its affiliated in house lender was DHI Mortgage. These corporations have developments coast to coast, California included.

My case may be typical of a number of California residents who have experienced similar fraudulent acts. A Horton insider has informed me that I was one of only a few successful prospective home buyers in my development who actually closed on his home with an outside lender. Contrary to predatory lending laws, individuals who did not agree to get their loans through Horton's affiliated in house lender would experience a closing failure rate "in the high ninety percentile."

Since Horton does business in California, it is entirely possible that the fraud perpetuated on me is indicative of sharp corporate business practices and not merely those of local rogue agents motivated by loan origination commissions. It may not be coincidental that one of the officers involved in my fraudulent transaction was terminated shortly after my home closed, nor that there is an ongoing State investigation in Nevada regarding DHI.

An abridged copy of my evidence file is enclosed. Should you require further details, a complete copy of my files, or contact names and numbers from my sources, they are available by contacting me through the above means.

Thank you in advance for your attention,

Patrick Missud



U.S. Department of Justice
Office of Consumer Litigation
Civil Division
Washington, DC 20530

June 1, 2006

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA 94112

Re: Mortgage Fraud

Dear Mr. Missud:

This letter is in reply to your correspondence to the Attorney General which was referred to this Office for consideration and response concerning alleged mortgage fraud. I note that you have initiated legal action against some parties in California state court on your on behalf.

We are sending your letter to the Consumer Response Center at the Federal Trade Commission (FTC). While the FTC does not resolve individual consumer problems, complaints from the public help the FTC investigate fraud, and can lead to law enforcement action.

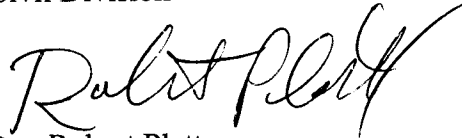
The Consumer Response Center maintains a database of complaints from the public that concern a variety of consumer fraud topics. The database, called Consumer Sentinel, which is only accessible by law enforcement personnel, provides FTC attorneys and investigators, as well as other law enforcement agencies, with a secure resource tool for consumer fraud intelligence. More than 200 law enforcement agencies have access to Consumer Sentinel in the United States and Canada. Member agencies can search the database for information by a particular company, sales representative, subject area or location for use in their investigations.

Thus, the FTC is able to review data from the database to determine trends in unfair and deceptive trade practices, and to target particular types of activity and particular firms or individuals for enforcement action. In this way, limited enforcement resources are focused on subject matters and cases which most merit enforcement attention. The FTC is able to bring cases against certain defendants, and other cases that the FTC develops are referred to the Department of Justice or other enforcement agencies for action.

I regret that we cannot be of direct assistance in this matter. Thank you for writing to the Department of Justice.

Sincerely yours,

Kenneth L. Jost
Assistant Director
Office of Consumer Litigation
Civil Division

A handwritten signature in black ink, appearing to read "Robert Platt". The signature is written in a cursive style with a large, sweeping initial "R".

By: Robert Platt
Consumer Affairs Specialist

cc: Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
(202) 326-2222
1-877- FTC- HELP (382-4357) (toll free)
www.ftc.gov
e-mail: consumerline@ftc.gov



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF HOUSING

JUL 19 2006

Patrick Missud
91 San Juan Avenue
San Francisco, CA 94112

Dear Mr. Missud:

On behalf of Secretary Alphonso Jackson, thank you for your letters dated May 22, 2006 and May 30, 2006. This letter is in response to your complaint concerning DR Horton, Inc. (Horton) and its wholly owned affiliate, DHI Mortgage (DHI). You stated that Horton and DHI conspired and committed federal crimes involving the Sherman Act, mail fraud, false statements, bribery, mortgage fraud, RICO, and RESPA violations.

HUD's Office of Real Estate Settlement Procedures Act (RESPA) and Interstate Land Sales administers the Real Estate Settlement Procedures Act, more commonly called RESPA. The issues you raised in your letters regarding the violations of the Sherman Act, mail fraud, false statements, bribery, mortgage fraud and RICO do not come under the jurisdiction of RESPA. To better assist your efforts to locate the proper agencies to address the serious issues you have stated, I am enclosing a Consumer Complaint Reference List and a RESPA fact sheet. Additional information about RESPA can also be obtained by visiting HUD's website at: http://www.hud.gov/offices/hsg/sfh/res/RESPA_hm.cfm.

Your letter also stated that you are aware of potential violations of RESPA that harmed numerous consumers as well as yourself, and that you have "dozens of depositions, declarations, and affidavits" that will support your allegations. If you believe the documentation you have will support an investigation into Horton and DHI, please forward a copy to this office.

Any actions pursuant to the provisions of Sections 8 or 9 of RESPA must be taken within three years from the occurrence of the violation. Unfortunately, merely receiving a complaint in that time period does not affect the statute of limitations.

I hope the information provided is helpful.

Sincerely,

A handwritten signature in black ink that reads "Ivy M. Jackson".

Ivy M. Jackson
Director
Office of RESPA and
Interstate Land Sales

Enclosure

FILE COPY

Patrick Missud
Attorney at Law
91 San Juan Ave.
San Francisco, CA, 94112
415-584-7251 office/fax
415-845-5540 cellular

July 31, 2006

Ivy M. Jackson, Director RESPA
US Dept. of HUD
Washington, DC, 20410-8000

Sent via: First class

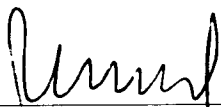
Dear Ms. Jackson,

In reply to your July 19, 2006 letter, I have enclosed the requested documents. I have also enclosed e-mails and other declarations regarding matters other than RESPA violations to show the breadth of the fraud. Following a meeting with Nevada's Deputy AG on July 29, there may be a sufficient evidentiary showing which merits investigation into DHI Mortgage at the state level. Also, the declarants and inside sources are willing to participate in your investigations, as long as they are discrete, for fear of reprisals. In particular, Jackie Lopez is an inside source with lots of information, but must provide as a single mother of three as a real estate broker and fears being black listed as a whistle blower.

The cover sheets appended to the declarations list additional information gathered from interviews, but not included on the verified complaint forms. I did not want to lead the declarants in their statements, realized that a brief description on a form could not provide the required detail, and did not know enough of the realty or mortgage brokerage businesses to ask the proper questions. The enclosed likely represents only 10% of the available relevant information that only a seasoned realtor/broker could elicit. For instance, my last meeting with a consumer on July 29 was attended by mortgage broker Luis Benito who took pains in discovering additional and buried anomalies in his friend's closing paperwork. All of the enclosed RESPA violations have occurred in the past few months. No doubt, similar violations exist with other consumers in their loan packages prior and subsequent to the Castillo, Benito and Rahbari transactions. I will seek out additional declarations throughout August.

Please also note that of the 10 consumers who have detected the fraud, seven were either mortgage brokers or realtors or asked such qualified people to look into matters, and two had both their money and homestaken. Other declarants I will be contacting in response to their suspicions are experienced home buyers. Of the roughly 500 other consumers I have queried regarding lender fraud, likely none of them are as sophisticated to have been able to discover unusual accounting procedures, or have failed to inquire for lack of time.

Cordially,



Patrick Missud,
Cc. Deputy A.G. Robert Whitney, 702- [REDACTED] office
Encl.

Jackie Lopez, 702- [REDACTED]
Luis Benito, 702- [REDACTED]

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LAS VEGAS NV 89117 First-Class 2.20 oz.			\$0.87
	Issue PVI:		\$0.87
LAS VEGAS NV 89101 First-Class 2.20 oz.			\$0.87
	Issue PVI:		\$0.87
WASHINGTON DC 20410 First-Class 9.70 oz. Certified Label #:			\$2.55
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 JUL 31 2006
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 Street, Apt. No., or PO Box No.
 City, State, ZIP+4
WASHINGTON DC 20410-8000

PS Form 3800, June 2002 See Reverse for Instructions

United States Senate

WASHINGTON, DC 20510-0504

<http://feinstein.senate.gov>

December 28, 2006

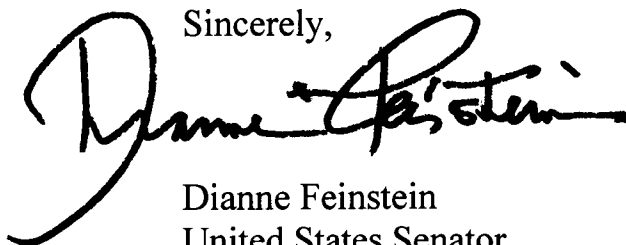
Mr. Patrick Missud
91 San Juan Avenue
San Francisco, California 94112

Dear Mr. Missud:

I am forwarding on to you the response I have received from the Federal Trade Commission about your case.

I hope that this response is helpful and that the information outlined in it will clarify the situation for you. If you have further questions, or if there is any way my office can help you in the future, I hope you will contact me again.

Sincerely,



Dianne Feinstein
United States Senator

DF: hb



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

DEC 18 2006

The Honorable Dianne Feinstein
United States Senate
One Post Street
Suite 2450
San Francisco, CA 94104

San Francisco Office

DEC 27 2006

Re: FTC Ref. No. 9548361

Action:

Dear Senator Feinstein:

Thank you for your letter on behalf of your constituent, Mr. Patrick Missud of San Francisco, regarding his problems with the business and marketing practices of D.R. Horton, Inc., a home builder located in Las Vegas, Nevada.

As you know, the Federal Trade Commission has been directed by Congress to act in the interest of all consumers to prevent deceptive or unfair acts or practices, pursuant to the Federal Trade Commission Act, 15 U.S.C. §§ 41-58. In interpreting Section 5 of that statute, 15 U.S.C. § 45, the Commission has determined that a representation, omission, or practice is *deceptive* if (1) it is likely to mislead consumers acting reasonably under the circumstances; and (2) it is material; that is, likely to affect consumers' conduct or decisions with respect to the product at issue.¹ In a statute that became effective in August 1994, Congress amended Section 5 of the FTC Act to provide that an act or practice is *unfair* if the injury to consumers it causes or is likely to cause (1) is substantial; (2) is not outweighed by countervailing benefits to consumers or to competition; and (3) is not reasonably avoidable by consumers themselves.²

¹ *Stouffer Foods Corp.*, 118 F.T.C. 746 (1994); *Kraft, Inc.*, 114 F.T.C. 40, 120 (1991), *affirmed and enforced*, 970 F.2d 311 (7th Cir. 1992), *cert. denied*, 113 S. Ct. 1254 (1993); *Removatron Int'l Corp.*, 111 F.T.C. 206, 308-09 (1988), *citing, e.g., Southwest Sunsites, Inc. v. FTC*, 785 F.2d 1431, 1436 (9th Cir.), *cert. denied*, 107 S. Ct. 109 (1986); *International Harvester Co.*, 104 F.T.C. 949, 1056 (1984); *Cliffdale Assocs.*, 103 F.T.C. 110, 164-65 (1984); *see generally Federal Trade Commission Policy Statement on Deception, appended to Cliffdale Assocs.*, 103 F.T.C. at 174-83.

² Section 5(n) of the FTC Act, 15 U.S.C. § 45(n), *added by The Federal Trade Commission Act Amendments of 1994, Pub. L. No. 103-312*. The Commission previously relied on similar criteria to define the scope of its authority to prohibit unfair acts or practices pursuant to Section 5(a) of the FTC Act. *See, e.g., Orkin Exterminating Co., Inc.*, 108 F.T.C. 263, 362 (1986); *International Harvester Co.*, 104 F.T.C. at 1061; *see generally Federal Trade*

(continued...)

In determining whether to take enforcement or other action in any particular situation, the Commission may consider a number of factors, including the type of violation alleged; the nature and amount of consumer injury at issue and the number of consumers affected; and the likelihood of preventing future unlawful conduct and securing redress or other relief. As a matter of policy, the Commission does not generally intervene in individual disputes. However, letters from your constituents provide valuable information that is frequently used to develop or support Commission enforcement initiatives. I should also note that more than 150 consumer and business education brochures and other materials are available online in the FTC Consumer Line and FTC Business Line sections of our Home Page, located at [HTTP://WWW.FTC.GOV](http://www.ftc.gov). In addition, your constituent should feel free to contact our Consumer Response Center, if additional information is needed, at the following address and toll-free telephone number:

Consumer Response Center
Room 240-H
Federal Trade Commission
Washington, D.C. 20580
1 (877) FTC-HELP
1 (877) 382-4357

The Commission and its staff are interested in ensuring that companies deal fairly with their customers. However, as a practical matter, the Commission's enforcement resources are finite, and we cannot take formal action in every instance. When we receive a complaint, we make an evaluation to determine whether to devote further resources to the matter. As a matter of prosecutorial discretion, we must consider such factors as the pervasiveness of the problem, the extent to which consumers are injured, whether the practice appears to violate the FTC Act, and how the problem fits into our overall enforcement strategy. The information that Mr. Missud has provided has been entered into the Commission's Consumer Sentinel database, which is used by Commission staff and other federal, state and local consumer protection agencies in planning future law enforcement initiatives.

I appreciate your interest in this matter, and I hope that your constituent will find the above information helpful in addressing the problem at issue. Please let us know whenever we can be of service.

Sincerely,


Donald S. Clark
Secretary of the Commission

² (...continued)



U.S. Department of Justice

Civil Rights Division

MJK:kjc:kw:kfw
DJ 144-11-0

*Criminal Section - PHB
950 Pennsylvania Avenue, NW
Washington, DC 20530*

NOV 27 2007

Mr. Patrick Missud, Esq.
91 San Juan Avenue
San Francisco, CA 94112

Dear Mr. Missud:

Your letters addressed to the U.S. Department of Justice have been referred to this office in which you state that criminal acts of predatory lending, tampering with a federal informant, and tax evasion have caused fraudulent real estate transactions for many nationwide consumers. You also state that a home builder has engaged in criminal behavior by taking retaliatory action against your Internet postings.

The Criminal Section of the Civil Rights Division has the responsibility of enforcing federal criminal civil rights statutes. The enforcement activity primarily involves deprivations of civil rights under color of law, and generally the use of excessive physical force by law enforcement officers.

We have carefully reviewed the information you furnished and concluded that there is no prosecutable violation of federal criminal civil rights statutes. Accordingly, we are unable to assist you. These cases have been litigated in the federal courts. The Department of Justice does not have the authority to sit in review of legal issues previously addressed by the trial courts. We regret that we cannot be of further assistance to you.


We can only suggest that you consult with the attorneys involved in the federal litigation such as Gary Lynch, Esq. and Chitwood Harley, Esq. concerning this matter.

Thank you for bringing these issues to our attention.

Sincerely,

Mark J. Kappelhoff
Section Chief
Criminal Section
Civil Rights Division

By:


Kevin J. Callahan
Paralegal Specialist
Criminal Section



U.S. Department of Justice

Federal Bureau of Investigation

Washington, D. C. 20535-0001

May 22, 2008

Patrick Missud
91 San Juan Ave.
San Francisco, CA 94112

Dear Mr. Missud:

Your recent communication to the Federal Bureau of Investigation, Public Corruption Unit (PCU), has been received.

The PCU's primary function is program management, policy formulation, training and other administrative duties and responsibilities pertaining to the Public Corruption Program and several other subprograms. The review of potential public corruption and related allegations is reserved for the appropriate field office.

Accordingly, the PCU has not reviewed your materials. However, we have promptly forwarded your information to the San Francisco field office for review. If appropriate, you may be contacted by the San Francisco field office if further information is needed. Should you wish to provide any additional information related to this matter, please furnish the specific details directly to the San Francisco Division located at 450 Golden Gate Ave., 13th Floor, San Francisco, CA 94102-9523.

Sincerely yours,

A handwritten signature in cursive script, reading "Luis A. Velez Jr.", is written over a horizontal line.

Luis A. Velez Jr.
Unit Chief
Public Corruption Unit



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Consumer Response Center

July 10, 2008

Patrick Missud Attorney at Law
91 San Juan Ave.
San Francisco, CA 94112

RE: FTC Ref. No. 19509123

Dear Patrick Missud Attorney at Law:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

The information you have provided will be recorded in our complaint retention system. This computerized system enables us to identify questionable business practices that are generating numerous complaints and may be in violation of the law.

Thank you for providing information that may be used to develop or support Commission enforcement initiatives.

Sincerely Yours,

Consumer Response Center



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Consumer Response Center

October 10, 2008

Patrick Missud
91 San Juan Ave
San Francisco, CA 94112

RE: FTC Ref. No. 20544996

Dear Patrick Missud:

Thank you for recent correspondence. The Federal Trade Commission acts in the public interest to stop business practices that violate the laws it enforces. Letters from consumers and businesses are very important to the work of the Commission. They are often the first indication of a problem in the marketplace and may provide the initial evidence to begin an investigation. The Commission does not resolve individual complaints. The Commission can, however, act when it sees a pattern of possible violations developing.

The information you have provided will be recorded in our complaint retention system. This computerized system enables us to identify questionable business practices that are generating numerous complaints and may be in violation of the law.

Thank you for providing information that may be used to develop or support Commission enforcement initiatives.

Sincerely Yours,

Consumer Response Center



U.S. Department of Justice
Office of Consumer Litigation
Civil Division
Washington, DC 20530

May 12, 2009

Patrick Missud
Attorney at Law
91 San Juan Avenue
San Francisco, CA 94112

Re: D.R Horton

Dear Mr. Missud:

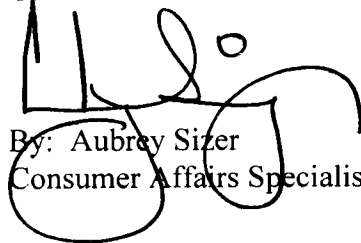
This letter is in reply to your correspondence to the Attorney General, dated February 25, 2009, which was referred to this Office for consideration and response. I apologize for the delay in responding. I note you have contacted the Federal Trade Commission, Housing Urban Development, the Nevada Attorney General, and numerous other officials. In addition, it appears you have sought civil relief for yourself and others in court.

As you have apparently already contacted the agencies or officials most directly responsible for considering the subject of your complaint, it appears you have taken the appropriate action.

Thank you for writing.

Sincerely yours,

Kenneth L. Jost
Deputy Director
Office of Consumer Litigation
Civil Division



By: Aubrey Sizer
Consumer Affairs Specialist