

From: First Last <lemmonsrl@gmail.com> (My email account)  
Date: Sun, Jul 26, 2009 at 3:27 PM  
Subject: Re: encrypted email  
To: [REDACTED]@[REDACTED].com> (Ethics Investigator)

Xxxxxxx (Ethics Investigator),

Is your email CYA or backdoor diplomacy? Since I'm a dumb ass hick from the south you'll have to clarify. You and I both know we fully discussed every subject in your email in great detail with overwhelming documentation **except** item 2 because that event had yet to occur. Your email is obviously a probe. You and I both know what is on the audio recordings made in your presence on June 16, 17, 18, 2009 that neither you nor Xxxxxx Xxx (company) want on the [www.newfanniema.com](http://www.newfanniema.com) website or released to national medias.

Do you think I, or anyone within the company, will ever trust Ethics and Compliance again following my termination 2.5 hours after you concluded your final interview with me? All employees who visited the website and reviewed the audio and supporting documents no longer trust Ethics and Compliance, or HR. Additional feedback to me from employees verifies Ethics and Compliance lost its remaining credibility due to your following response to my statement on June 18, 2009:

I told Ethics that many employees are watching the outcome of my case. If I remain employed then the written policies of SEAM and Culture that Xxxxxx Xxx (company) has engrained in its employees for four years will be intact. If Xxxxxx Xxxxxx (manager) remains employed then SEAM and Culture are outdated policies and **no employee** has recourse against unethical or abusive management. The Ethics Investigatory responded, **"It's none of their business."**

The Visitor Counter on [www.newfanniema.com](http://www.newfanniema.com) indicates over 37,000 visitors viewed the site since July 9, 2009. That is slightly over 2 weeks since publication. I've been asked by many if it is okay to forward the link to their friends and associates in other mortgage companies and I always respond that it is okay, and in time what Xxxxxx Xxx (company) does also affects their mortgage companies. I also had questions from people I did not know who were forwarded the link and they shared their nightmare stories with me about their bosses and mistreatment by their companies. One in particular relates to a Home Garden Center chain that terminated an employee and lied to their state's Workforce Commission thus refusing to pay unemployment benefits. This employee was forced to hire an expensive attorney to retrieve what is entitle by Federal / State laws and enforce the ruling by the EEOC in that state before receiving unemployment benefits.

The Visitor Counter on [www.newfanniema.com](http://www.newfanniema.com) will rise sharply in the very near future due to the example above and my unyielding push to gain national exposure to Xxxxxx Xxx's (company) new direction and disregard for internal policies and procedures that

are intended to lead the nation back to mortgage stability and “bring affordable housing...”

Xxxxxxx (Ethics Investigator), you tried to tried to ambush me several times during your investigation and I did not take the bait otherwise I would also not be receiving Unemployment Benefits. Your letter is obviously an attempt to determine what else I have and know, i.e., additional documents and audios, and a transparent attempt to prepare Xxxxxxx Xxx (company) for the inevitable. During the investigation you knew my statements “were true” because of the 30 plus pages of supporting documentation I supplied, and references to 100s of other pages that could be supplied; and names of current and former co-workers to interview to corroborate my statements and time lines. I was not surprised to discover that you failed to only interview half of the people I offered as corroborating testimony. Was this additional suppression of evidence or did you quickly determine who was and was not being truthful, i.e., me, Xxxxxx (manager), Xxxxxxx (director) or Xxxxxxx (Dallas HR), and therefore attempting damage control for Xxxxxxx Xxx (company).

You knew then and you now know unequivocally due to the audios the information I supplied was true, and now all who visit the website can witness the new Un-Ethics and Non-Compliance policies that Xxxxxxx Xxx (company) is adopting since the conservatorship. I’ll make the statement to you one more time:

**Many employees, and external people of influence, are now watching the outcome of my case. If I would have remained employed then the written policies of SEAM and Culture that Xxxxxxx Xxx (company) has engrained in its employees for four years will be intact. If Xxxxxx Xxxxxx (manager), or those who protected him with false statements, remains employed then SEAM and Culture are outdated policies and no employee has recourse against unethical or abusive management. The Ethics Investigatory now responds: (circle all that apply)**

**A. B. C. D. or E.**

**A. “It’s none of their business.”**

**B. Corporate Policy, “Prevention of Harassing Behavior” dated October 10, 2006:**

- This policy of zero tolerance for harassing behavior in any form reflects the company’s commitment to provide a comfortable work environment for all of its employees, characterized by respect for the individual and the employee’s dignity. Xxxxxxx Xxx (company) will deal swiftly and severely with employees who engage in any such misconduct. Corrective action, up to and including

termination of employment, will be imposed on any employee who violates this policy...

- **Retaliation**

1. **Xxxxxx Xxx (company) policy prohibits retaliation or reprisal against any Xxxxxx Xxx (company) employee who reports or files a complaint of harassing behavior, or participates in or cooperates with an investigation into the allegation(s)...**

**C. Xxxxxx Xxx (company) Prompt Payment Policy to Vendors**

- **Timely processing of invoices ensures that Xxxxxx Xxx (company) receives "prompt payment" discounts from vendors resulting in long-term cost savings.**

**D. Employees with ethical concerns regarding Xxxxxx Xxx (company) programs that are currently developing will be forced to remain silent rather than risk termination by following protocol with HR and internal investigators, and may eventually be forced to expose Xxxxxx Xxx (company) to outside investigators.**

**E. Enforce Xxxxxx Xxx (company) written Policies and Procedures, and the current Code of Conduct dated October 10, 2006; or modify these procedures and notify all company employees and contractors of the new changes before management; HR; and Ethics and Compliance violate them again.**

Sincerely,  
Rick Lemmons  
Former Responsible Employee

On Fri, Jul 24, 2009 at 12:07 PM, [REDACTED] (Ethics Investigator)  
<[REDACTED]@[REDACTED].com> wrote:  
Subject: Additional Allegations

Rick,

I was referred your July 9, 2009 e-mail that you sent to several Xxxxxx Xxx (company) employees. In that e-mail, you discuss a variety of concerns and issues.

As you know, Investigations is already conducting a review of numerous issues and concerns that you previously raised with our office. I reviewed the July 9 e-mail carefully and found that the majority of the issues that you raise in it have already been reviewed as part of that pending investigation. Moreover, I also found that some of the concerns that you discuss in the e-mail,

even if true, do not rise to the level of a viable allegation of a Xxxxxx Xxx (company) policy or Code of Conduct violation, and thus would not be reviewed by Investigations.

Based on my review, I also found that you made the following three additional allegations, which will be addressed as part of the pending investigation.

1. Human Resources failed to refer your allegations of retaliation by Xxxxx Xxxxx (manager) to Compliance & Ethics when you initially raised these concerns.
2. Xxxxx Xxxxx (manager) made false statements to the Texas Workforce Commission regarding the reason that your Xxxxxx Xxx (company) employment was terminated.
3. Your employment was terminated in retaliation for raising concerns about your management.

If you have any additional documents that would support the three allegations listed above, please forward them to me.

Thanks,

■

■ (Ethics Investigator)

Compliance & Ethics: Investigations

4250 Connecticut Ave NW; Mail Stop: ■

202-■ (Direct)

■@■.com

This e-mail and its attachments are confidential and solely for the intended addressee(s). Do not share or use them without Xxxxx Xxx's (company) approval. If received in error, contact the sender and delete them.

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**From:** ■ [mailto:■@gmail.com] (My email account)

**Sent:** Wednesday, July 22, 2009 7:59 PM

**To:** ■ (Ethics Investigator)

**Subject:** encrypted email

Xxxxxxx (Ethics Investigator),

I was unable to open your encrypted email. If you have **Additional allegations**, statements, or comments that attack my credibility or integrity do not bother resending. If your encrypted message does not include these items then you have permission to reply to this email. Since July 9, hackers have been attempting to crash my website, and infiltrate my internet and email accounts. If you want to verify this email is legitimate then you have permission to call me at home to confirm the authenticity of this email. I know you have my number. Xxxxx Xxxxxxxx, Dallas HR, called me on July 7.  
Rick