

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

LAWRENCE E. JAFFE PENSION PLAN, On)	Lead Case No. 02-C-5893
Behalf of Itself and All Others Similarly)	(Consolidated)
Situated,)	
) <u>CLASS ACTION</u>
Plaintiff,)	
) Judge Ronald A. Guzman
vs.)	Magistrate Judge Nan R. Nolan
)
HOUSEHOLD INTERNATIONAL, INC., et)	
al.,)	
)
Defendants.)	
_____)	

**PLAINTIFFS' SUBMISSION REGARDING DEFENDANTS' DUTY TO DISCLOSE
PREDATORY LENDING PRACTICES IN 10-K AND 10-Q FILINGS PURSUANT TO
THE COURT'S APRIL 27, 2009 INSTRUCTION**

Pursuant to the Court's instruction at the April 27, 2009 Jury Instruction Hearing, plaintiffs submit the attached table reflecting the statements triggering defendants' duty to disclose Household's predatory lending practices in the Company's Class Period 10-K and 10-Q filings.

At the April 17, 2009 Jury Instruction hearing, the Court agreed that plaintiffs identified language in Household's 2000 and 2001 10-Ks sufficient to trigger defendants' duty to disclose Household's alleged deceptive lending practices. See April 17, 2009 Hr'g Tr. at 2716:10-2717:12 (“[W]hen you open that door, you better include all of the evidence that relates to it.”). Accordingly, the attached table does not include Household's 10-K for the fiscal year ended 2000, filed on March 28, 2001 and the 10-K for the fiscal year ended 2001, filed on March 13, 2002.

DATED: April 28, 2009

COUGHLIN STOIA GELLER
RUDMAN & ROBBINS LLP
PATRICK J. COUGHLIN (111070)
MICHAEL J. DOWD (135628)
SPENCER A. BURKHOLZ (147029)
DANIEL S. DROSMAN (200643)
MAUREEN E. MUELLER (253431)

/s/ LUKE O. BROOKS

LUKE O. BROOKS

655 West Broadway, Suite 1900
San Diego, CA 92101
Telephone: 619/231-1058
619/231-7423 (fax)

COUGHLIN STOIA GELLER
RUDMAN & ROBBINS LLP
AZRA Z. MEHDI (90785467)
D. CAMERON BAKER (154432)
LUKE O. BROOKS (90785469)
JASON C. DAVIS (253370)
100 Pine Street, Suite 2600
San Francisco, CA 94111
Telephone: 415/288-4545
415/288-4534 (fax)

Lead Counsel for Plaintiffs

MILLER LAW LLC
MARVIN A. MILLER
LORI A. FANNING
115 S. LaSalle Street, Suite 2910
Chicago, IL 60603
Telephone: 312/332-3400
312/676-2676 (fax)

Liaison Counsel

LAW OFFICES OF LAWRENCE G.
SOICHER
LAWRENCE G. SOICHER
110 East 59th Street, 25th Floor
New York, NY 10022
Telephone: 212/883-8000
212/355-6900 (fax)

Attorneys for Plaintiff

DECLARATION OF SERVICE BY ELECTRONIC MAIL AND BY U.S. MAIL

I, the undersigned, declare:

1. That declarant is and was, at all times herein mentioned, a citizen of the United States and employed in the City and County of San Diego, State of California, over the age of 18 years, and not a party to or interested party in the within action; that declarant's business address is 655 W. Broadway, Suite 1900, San Diego, California 92101.

2. That on April 28, 2009, declarant served by electronic mail and by U.S. Mail to the parties the PLAINTIFFS' SUBMISSION REGARDING DEFENDANTS' DUTY TO DISCLOSE PREDATORY LENDING PRACTICES IN 10-K AND 10-Q FILINGS PURSUANT TO THE COURT'S APRIL 27, 2009 INSTRUCTION.

The parties' email addresses are as follows:

TKavaler@cahill.com PSloane@cahill.com PFarren@cahill.com LBest@cahill.com DOwen@cahill.com	NEimer@EimerStahl.com ADeutsch@EimerStahl.com MMiller@MillerLawLLC.com LFanning@MillerLawLLC.com
--	--

and by U.S. Mail to:

Lawrence G. Soicher, Esq.
Law Offices of Lawrence G. Soicher
110 East 59th Street, 25th Floor
New York, NY 10022

David R. Scott, Esq.
Scott & Scott LLC
108 Norwich Avenue
Colchester, CT 06415

I declare under penalty of perjury that the foregoing is true and correct. Executed this 28th day of April, 2009, at Chicago, Illinois.

/s/ Rika J. Ellis

RIKA J. ELLIS