

**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. )	
_____ )	

**DECLARATION OF D. CAMERON BAKER IN SUPPORT OF THE CLASS'  
SUBMISSION REGARDING DISCOVERY OF DISPUTED REGULATORY  
DOCUMENTS**

I, D. CAMERON BAKER, declare as follows:

1. I am an attorney duly licensed to practice before all of the courts of the State of California and the United States District Court, Northern District of Illinois. I am of counsel with the law firm of Lerach Coughlin Stoia Geller Rudman & Robbins LLP, one of the counsel of record for plaintiffs and the Class in the above-entitled action. I have personal knowledge of the matters stated herein and, if called upon, I could and would competently testify thereto.

2. Attached are true and correct copies of the following exhibits:

- Exhibit A: Securities and Exchange Commission (“SEC”), Administrative Proceeding File No. 3-11072, *In the Matter of Household Int’l, Inc.*, Order Instituting Cease-and-Desist Proceedings, Making Findings, and Imposing Cease-and-Desist Order Pursuant to Section 21C of the Securities Exchange Act of 1934 (Mar. 18, 2003);
- Exhibit B: Office of the Comptroller of the Currency (“OCC”) Bulletin 99-15: Subprime Lending;
- Exhibit C: Office of Thrift Supervision (“OTS”) Memorandum from Richard M. Riccobono to Chief Executive Officers dated March 3, 1999;
- Exhibit D: OCC News Release 99-32 dated April 5, 1999;
- Exhibit E: Appendix, Subprime Lending-Interim Examination Procedures April 1999;
- Exhibit F: OCC Advisory Letter AL 2000-7: Abusive Lending Practices dated July 25, 2000;
- Exhibit G: Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, OCC and OTS Joint Release 2000-12 dated January 31, 2001;
- Exhibit H: OCC, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation and OTS, Subprime Lending dated January 31, 2001; and

Exhibit I: SEC press release entitled, "Household International Agrees to Cease-and-Desist Order for False and Misleading Statements About Restructuring Policies Concerning Delinquent Loans," dated March 19, 2003.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed this 1st day of March, 2006, at San Francisco, California.

/s/ D. Cameron Baker  
D. CAMERON BAKER

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DECLARATION OF SERVICE BY EMAIL AND 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 Francisco, over the age of 18 years, and not a party to or interested party in the within action; that declarant's business address is 100 Pine Street, Suite 2600, San Francisco, California 94111.

2. That on March 1, 2006, declarant served by electronic mail and by U.S. Mail the: **DECLARATION OF D. CAMERON BAKER IN SUPPORT OF THE CLASS' SUBMISSION REGARDING DISCOVERY OF DISPUTED REGULATORY DOCUMENTS** to the parties listed below. The parties' e-mail addresses are as follows:

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and by U.S. Mail to:

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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 1st day of March, 2006, at San Francisco, California.

/s/ Monina O. Gamboa  
\_\_\_\_\_  
MONINA O. GAMBOA

HOUSEHOLD INTERNATIONAL (LEAD)

Service List - 3/1/2006 (02-0377)

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HOUSEHOLD INTERNATIONAL (LEAD)

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