



FEDERAL ELECTION COMMISSION

1125 N. STREET N.W.
WASHINGTON, D.C. 20463

THIS IS THE END OF MUR # 1205

Date Filmed 7/14/80 Camera No. --- 2

Cameraman SPC

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FEDERAL ELECTION COMMISSION

Account number on the 1978
"Annual Statement of Mortgage" of
Gregory Carman

The above-described material was removed from this file pursuant to the following exemption provided in the Freedom of Information Act, 5 U.S.C. Section 552(b):

- | | |
|--|---|
| <input type="checkbox"/> (1) Classified Information | <input checked="" type="checkbox"/> (6) Personal privacy |
| <input type="checkbox"/> (2) Internal rules and practices | <input type="checkbox"/> (7) Investigatory files |
| <input type="checkbox"/> (3) Exempted by other statute | <input type="checkbox"/> (8) Banking Information |
| <input type="checkbox"/> (4) Trade secrets and commercial or financial information | <input type="checkbox"/> (9) Well Information (geographic or geophysical) |
| <input type="checkbox"/> (5) Internal Documents | |

Signed

date

Jonathan M. Levin
June 26, 1980

FEC 9-21-77

FEDERAL ELECTION COMMISSION

Account number on the 1979
"Annual Statement of Mortgage"
of Gregory Carman

The above-described material was removed from this file pursuant to the following exemption provided in the Freedom of Information Act, 5 U.S.C. Section 552(b):

- | | |
|--|---|
| <input type="checkbox"/> (1) Classified Information | <input checked="" type="checkbox"/> (6) Personal privacy |
| <input type="checkbox"/> (2) Internal rules and practices | <input type="checkbox"/> (7) Investigatory files |
| <input type="checkbox"/> (3) Exempted by other statute | <input type="checkbox"/> (8) Banking Information |
| <input type="checkbox"/> (4) Trade secrets and commercial or financial information | <input type="checkbox"/> (9) Well Information (geographic or geophysical) |
| <input type="checkbox"/> (5) Internal Documents | |

Signed

date

Jonathan M. Levin
June 26, 1980

FEC 9-21-77

ccc 1736

1205

RECEIVED

'80 JUN 23 PM 12:42

89 Pershing Avenue
Locust Valley, N.Y. 11560
June 20, 1980

Kenneth A. Gross
Acting Associate General
Counsel
Federal Election Commission
Washington, D.C. 20463

Dear Mr. Gross:

On April 8, 1980, I forwarded a complaint to you regarding the
Carman for Congress Committee. To date, I have not received
a reply.

I would appreciate your advising me of the status of this
matter.

Very truly yours,

Daniel C. Mooney
DANIEL C. MOONEY

DCM

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TELETYPE UNIT

COMMUNICATIONS SECTION

Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560



6004020132

Kenneth A. Gross
Acting Associate General Counsel
Federal Election Commission
Washington, D.C. 20463



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

June 20, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Mr. Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560

Re: MUR 1205

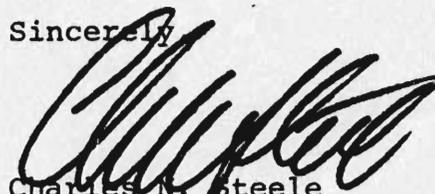
Dear Mr. Mooney:

The Federal Election Commission has reviewed the allegations of your complaint dated April 8, 1980 and determined that, on the basis of the information provided in your complaint and information provided by the respondent, there is no reason to believe that a violation of the Federal Election Campaign Act of 1971, as amended ("the Act") has been committed.

Accordingly, the Commission has decided to close the file in this matter.

Should additional information come to your attention which you believe establishes a violation of the Act, please contact Jonathan Levin, the staff member assigned to this matter at 202/523-4060.

Sincerely,



Charles M. Steele
General Counsel

0040201329



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Mr. Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560

Re: MUR 1205 *JZ*

Dear Mr. Mooney:

The Federal Election Commission has reviewed the allegations of your complaint dated April 8, 1980 and determined that, on the basis of the information provided in your complaint and information provided by the respondent, there is no reason to believe that a violation of the Federal Election Campaign Act of 1971, as amended ("the Act") has been committed.

Accordingly, the Commission has decided to close the file in this matter.

Should additional information come to your attention which you believe establishes a violation of the Act, please contact Jonathan Levin, the staff member assigned to this matter at 202/523-4060.

Sincerely,

Charles N. Steele
General Counsel

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 20, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Carman for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farmingdale, New York 11735

Re: MUR 1205

Dear Mr. Albrecht:

On April 15, 1980, the Commission notified you of a complaint alleging that your committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended or Chapters 95 and 96 of Title 26, U.S. Code.

The Commission, on June 18, 1980, determined that, on the basis of the information in the complaint and information provided by your committee, there is no reason to believe that a violation of any statute within its jurisdiction has been committed. Accordingly, the Commission has closed its file in this matter. This matter will become a part of the public record within 30 days.

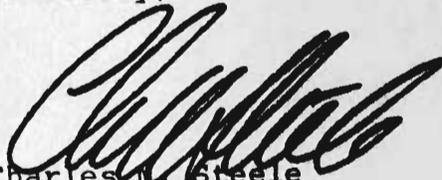
You are advised, however, that your reports should be amended to show more clearly that the bank loans are being repaid in the ordinary course of business. While your committee has amended its reports to reflect the amortization of the loans from the Heritage Federal Savings and Loan Association, the reports still list the amounts owed by the Committee to Carman as the outstanding balances of the loans from the bank. This can give the reader of the report the impression that no re-payments are being made to the bank. In order to rectify this situation, your reports should be amended to show that, for each of the loans of July 21, 1978, and for the loan of August 17, 1978, the loan to the Committee came from Gregory Carman, not from the bank. Then, the four boxes next to the box containing the name of the creditor, should contain the appropriate information for the Carman-to-Committee loan. Finally, the space labeled "Nature of Obligation" should contain all of the information relating to the loan from the bank to Carman, including the amortization or repayment of the loan. Please submit these amendments within 15 days of receipt of this letter.

0040201331

Letter to: Sebastian A. Albrecht
Page 2

If you have any questions, please contact Jonathan Levin,
the staff member assigned to this matter, at 202/523-4060.

Sincerely,



Charles M. Steele
General Counsel

60040201332



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Carman for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farmingdale, New York 11735

Re: MUR 1205 *jl*

Dear Mr. Albrecht:

On April 15, 1980, the Commission notified you of a complaint alleging that your committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended or Chapters 95 and 96 of Title 26, U.S. Code.

The Commission, on _____, 1980, determined that, on the basis of the information in the complaint and information provided by your committee, there is no reason to believe that a violation of any statute within its jurisdiction has been committed. Accordingly, the Commission has closed its file in this matter. This matter will become a part of the public record within 30 days.

You are advised, however, that your reports should be amended to show more clearly that the bank loans are being repaid in the ordinary course of business. While your committee has amended its reports to reflect the amortization of the loans from the Heritage Federal Savings and Loan Association, the reports still list the amounts owed by the Committee to Carman as the outstanding balances of the loans from the bank. This can give the reader of the report the impression that no re-payments are being made to the bank. In order to rectify this situation, your reports should be amended to show that, for each of the loans of July 21, 1978, and for the loan of August 17, 1978, the loan to the Committee came from Gregory Carman, not from the bank. Then, the four boxes next to the box containing the name of the creditor, should contain the appropriate information for the Carman-to-Committee loan. Finally, the space labeled "Nature of Obligation" should contain all of the information relating to the loan from the bank to Carman, including the amortization or repayment of the loan. Please submit these amendments within 15 days of receipt of this letter.

0040201333

Letter to: Sebastian A. Albrecht
Page 2

If you have any questions, please contact Jonathan Levin,
the staff member assigned to this matter, at 202/523-4060.

Sincerely,

Charles N. Steele
General Counsel

00040201334

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
) MUR 1205
Carman for Congress)

CERTIFICATION

I, Marjorie W. Emmons, Secretary to the Federal Election Commission, do hereby certify that on June 18, 1980, the Commission decided by a vote of 6-0 to take the following actions regarding MUR 1205:

1. Find NO REASON TO BELIEVE that the Carman for Congress Committee violated 2 U.S.C. § 441b(a).
2. CLOSE THE FILE.
3. Send the letter as attached to the First General Counsel's June 16, 1980 Report.

Voting for this determination were Commissioners Aikens, Friedersdorf, Harris, McGarry, Reiche, and Tiernan.

Attest:

6/19/80

Date

Marjorie W. Emmons

Marjorie W. Emmons
Secretary to the Commission

Received in Office of the Commission Secretary: 6-16-80, 12:10
Circulated on 48 hour vote basis: 6-16-80, 4:00

60040201335

June 16, 1980

MEMORANDUM TO: Marjorie W. Emmons
FROM: Elissa T. Garr
SUBJECT: MUR 1205

Please have the attached First GC Report distributed to the Commission on a 48 hour tally basis. Thank you.

80040201336

FIRST GENERAL COUNSEL'S REPORT
1325 K Street, N.W.
Washington, D.C. 20463

FIRST GENERAL COUNSEL'S REPORT

DATE AND TIME OF TRANSMITTAL JUN 16 1980
BY OGC TO THE COMMISSION _____

MUR# 1205
DATE COMPLAINT RECEIVED
BY OGC April 10, 1980

STAFF MEMBER Levin

COMPLAINANT'S NAME: Daniel C. Mooney
RESPONDENT'S NAME: Carman for Congress
RELEVANT STATUTE: 2 U.S.C. § 431(8)(B)(vii)
2 U.S.C. § 441b(a)
2 U.S.C. § 441b(b)(2)

INTERNAL REPORTS CHECKED: Public Records
FEDERAL AGENCIES CHECKED: None

SUMMARY OF ALLEGATIONS

On April 10, 1980, the Federal Election Commission received a complaint filed by Daniel C. Mooney against the Carman for Congress Committee ("the Committee"). The complaint alleges that the repayments of four bank loans made to the Committee in connection with the 1978 primary and general elections in New York's Third Congressional District were not conducted in the ordinary course of business and that, therefore, the loans were corporate contributions in violation of 2 U.S.C. § 441b.

FACTUAL BASIS AND LEGAL ANALYSIS

On April 15, 1980, the Commission notified the Committee that a complaint had been filed against them alleging violations of the Act, and enclosed a copy of the complaint. On May 2, 1980, the Committee's response was received by the Commission. This response included a sworn affidavit from the Committee Treasurer, Sebastian A. Albrecht, and letters from the lending institutions making the original loans. (See Attachment 2) In addition, the Commission, on May 14, 1980, received amendments to Schedule C for all reports filed by the Committee from the 1978 Pre-Primary Report to the 1979 Year End Report. (See Attachment 3)

80 JUN 16 P12: 10

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OFFICE OF THE
COMMISSION SECRETARY

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The Loan of August 17, 1978 and the Loans of July 21, 1978

The complaint states that the August 17, 1978 loan ("Loan Number 1") was apparently made to the candidate acting as an intermediary on behalf of the Committee in the amount of \$7,516 at 8 1/2% interest per year. It alleges that since the 1978 Year End Report, the listing of this loan has remained the same and that there is no record of repayment of principal or interest indicated as of the 1979 October 10 Quarterly Report.

A review of the unamended Schedules C filed by the Committee indicates that the European American Bank & Trust Co. made a \$12,000 loan to the Committee on August 17, 1978, with Carman acting as an intermediary. This is described as an unsecured loan with an 8 1/2% interest rate due at maturity on November 15, 1978. The reports also show that only \$7,516 was given to the Committee, \$3,016 on August 17, 1978, and \$4,500 on October 13, 1978. The reports also reveal that the \$12,000 loan was paid in full by Carman on November 24, 1978, but that the \$7,516 obligation of the Committee has remained unchanged.

In the answer to the complaint, Mr. Albrecht stated in the sworn affidavit that the obligation was "completely satisfied" on November 24, 1978, Mr. Albrecht enclosed a letter from the assistant vice president of the bank stating that the bank made an unsecured loan on August 17, 1978, to Mr. Carman with interest at 8 1/2% discounted, yielding 8.68% to mature on November 15, 1978, which was repaid on November 24, 1978.

The complaint states that the first loan of July 21, 1978 ("Loan Number 2") was a loan to the Committee in the amount of \$10,734 at 8 1/2% interest per year secured by a mortgage on property owned by the candidate. It alleges that while the loan is to be paid monthly, no payments have been listed as expenditures and the accrued interest has not been reported. The allegations as to the second loan of July 21, 1978 ("Loan Number 3") are the same except that the loan amount is stated to be \$12,250.

A review of the unamended Schedules C of the Committee since mid-1978 indicates that on July 21, 1978, the Heritage Federal Savings & Loan Association made two \$20,000 twenty-five mortgage loans with payments due monthly at 8 1/2% interest. The properties mortgaged were two two-family dwellings and Mr. Carman is listed as the intermediary. As a result of one loan, \$10,734 was transferred to the Committee. This was the amount received by Mr. Carman after the bank subtracted the amount of \$9,266 due on a prior mortgage. As a result of the other loan, \$12,250 was transferred to the Committee. This was the amount received by Mr. Carman after the bank subtracted \$7,750 due on a prior mortgage.

In the answer to the complaint, Mr. Albrecht stated in the affidavit that the loans have been "amortized regularly and are current accounts." He enclosed a letter from the bank's assistant

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vice president stating that the loans were made to Carman, and that the loans have been amortizing as required by the mortgage. The letter disclosed the current balance on each \$20,000 loan as \$19,585.09. This does not reflect the amount in the payments made by Mr. Carman, but merely the amount of reduction in principal. The amended Schedules C sent to the Commission contain the claim made by Mr. Albrecht in the affidavit. They also state that the bank furnishes annual reports as to the amortization of the loans, and these reports are attached to the amended 1978 and 1979 Year End Schedules C. These bank reports show regular repayments.

2 U.S.C. § 441b(a) forbids any national bank or corporation from making a contribution in connection with the election of a Federal candidate. 2 U.S.C. §§ 431(b)(B)(vii) and 441b(b)(2) exclude from the term "contribution" a loan by a national or state bank made in accordance with the applicable banking laws and in the ordinary course of business. On the basis of the information presented to us it appears that the above loans were or are being repaid in the ordinary course of business at customary rates of interest 1/ and in accordance with the due dates set by the banks.

Mr. Mooney's complaint probably stemmed from the confusing data presented in the unamended Schedules C. It appears from the bank's letters and from the Committee's Schedules A that the bank lent money to Carman and that Carman, in turn, lent most of this money to the Committee. Schedule A of the Committee's 10 Day Pre-Primary Report lists a loan from Carman to the Committee of \$26,000 which is the sum of the first payment by Carman to the Committee out of the funds received in Loan Number 1 and of the money received by Carman from the bank in Loans Number 2 and 3. Furthermore, Schedule A of the Committee's 10 Day Pre-General Report lists a loan of \$4,500 to the Committee from Carman on October 13, 1978; this corresponds to the Schedule C data for Loan Number 1. However, the unamended Schedules C do not make clear the stages of the loan transactions and can create the impression that no repayments have been made to the bank because none of the intermediary's repayments to the banks are listed. Instead, the Committee's reports continue to list unchanging outstanding balances. These outstanding balances are the amounts owed by the Committee to Carman, not by Carman to the bank, and do not reflect the fact that the repayments of the bank loans have been conducted in the ordinary course of business. While the amended reports explain that Loans Number 2 and 3 have been amortizing regularly, the failure to attribute the outstanding balance to the Carman-to-Committee loans remains.

1/ The interest rates closely approximated the prime rates for the dates on which the loans were made.

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The Loan of November 5, 1978

The complaint states that a loan was made to the Committee on November 5, 1978, in the amount of \$34,000 at 11% interest and was secured by 37 guarantors. It states that the loan was originally due on February 5, 1979, with an option for one 30 day renewal until March 5, 1979, and that the 1979 April 10 Quarterly Report indicated that the loan was due on May 5, 1979. It goes on to state that, while some interest payments have been made and the principal has been reduced by \$7,670, the loan has been extended again with the interest rate remaining at 11% even though interest rates in general have increased substantially since March 5. The complaint maintains that the loan should have been repaid, by March 5, 1979, or, if it was "rolled over," should have been rolled over "at the current rate of interest paid by the other customers of the bank."

A review of the reports of the Committee reveals information identical to the information presented in the complaint. The loan was made by the National Bank of North America and the Schedules B (itemized expenditures) reveal periodic repayments of the loan to this bank.

In the answer to the complaint, Mr. Albrecht stated in the affidavit that the loan has been renewed by the bank "with current competitive bank rates." He enclosed a letter from the vice president of the bank listing renewals of the loan at three-month intervals at steadily increasing interest rates. The last renewal was on February 4, 1980, with \$26,330 owed at 16 1/2% interest. The amended Schedules C sent to the Commission list the changes in interest rates.

Based on the information presented to by the respondent, it appears that this loan is being repaid in the ordinary course of business. As this is true of the other loans also, the General Counsel recommends that the Commission find no reason to believe that the Carman for Congress Committee violated 2 U.S.C. § 441b(a) and close the file. The Committee should be instructed, however, to clarify the terms of Loans Numbers 1, 2, and 3 in the Schedules C. Although as a result of the amendments, all of the information as to the loans from the banks is disclosed, clarification is necessary in order to prevent future external complaints as to the repayment of the loans.

RECOMMENDATIONS

1. Find no reason to believe that the Carman for Congress Committee violated 2 U.S.C. § 441b(a).
2. Close the file.
3. Send the attached letter.

Attachments

1. Exhibit 1-3
2. Letter to Respondent
3. Letter to Complainant

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ATTACHMENT #1

RECEIVED

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MUR 1205

89 Pershing Avenue
Locust Valley, New York 11560
April 8, 1980

Kenneth A. Gross
Acting Associate General
Counsel
Federal Election Commission
Washington, D.C. 20463

Re: Carman for Congress
Committee

Dear Mr. Gross:

I am in receipt of your letter of March 4, 1980 which referred to my letter of February 2, 1980. Accordingly, I am enclosing herewith a properly notarized complaint for your information.

Thank you for your courtesies in this matter.

Very truly yours,

Daniel C. Mooney
DANIEL C. MOONEY

DCM/co
Encls.

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00 APR 10 A 9: 51

RECEIVED
GENERAL COUNSEL
FEDERAL ELECTION COMMISSION
WASHINGTON, D.C.

AFFIDAVIT

DANIEL C. MOONEY, being duly sworn deposes and says:

I am a registered voter in the Third Congressional District, Nassau County, New York, having my residence at 89 Pershing Avenue, Locust Valley, New York.

I am making this affidavit in support of a complaint and/or a request to investigate certain loans made to the "Carman for Congress" Committee in 1978 which are as follows:

1. Loan Number 1 was apparently made to Gregory Carman acting as an intermediary on behalf of the Committee and was in the amount of \$7,516.00 at 8½% per annum. Since the 1/31/79 report, the listing of this loan has remained the same and no record of repayment of principal and/or interest is noted in Committee reports as of October 10, 1979.

2. Loan Number 2 is a loan to the Committee in the amount of \$10,734.00 at 8½ per annum which was secured by a mortgage on property owned by the candidate. While it was to be paid monthly, no payments have been listed as expenditures by the Committee through the October 10, 1979 report and the accrued interest has not been reported.

3. Loan Number 3, like Number 2, was made to the Committee on 7/21/78 in the amount of \$12,250.00 at 8½ interest and was secured by a mortgage on property owned by the candidate. Once again, monthly payments were to be made, but as of 10.10/79, no payments have been made. In addition, no accrued interest has been reported on this.

4. Loan Number 4 was made to the Committee on November 5, 1978 and was in the amount of \$34,000.00 at 11% interest and was secured by 37 guarantors. In its 4/10/79 report, the Committee indicated that the loan was due on 5/5/79. As of the October filing, some interest payments have been made and the principal has been reduced by seven thousand six hundred and seventy dollars. This loan originally was due and payable on February 5, 1979 and contained an option for one 30-day renewal which would have made it due on March 5, 1979. As of this date, a balance of \$26,330.00 remains. Since March 5, 1979, interest rates have increased substantially. Yet, as of October 1979, this loan remained at 11% interest and apparently has been extended.

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All bank loans must be made in the ordinary course of business to be exempt from contributions limitations and prohibitions. Upon information and belief, the ordinary course of business rule has not been applied to the above loans in that:

1. On loans numbered 1,2 and 3, respectively, no payments have been made pursuant to the terms of the loans and the bank has not sought to enforce its security.

2. Loan number 4, by its terms, should have been paid by March 5, 1979, or if it was "rolled over" it should have been rolled over at the current rate of interest paid by the other customers of the bank. If not "rolled over", then the bank is treating the Committee in a way which differs from the way it treats ordinary customers., i.e, it has not called the loan; enforced the individual guarantees or loaned at prevailing rates.

Accordingly, it is respectfully requested that the Federal Election Commission investigate these loans, and if any wrongdoing is found, that the individuals and/or banking institution be compelled to obey the law and/or have appropriate sanctions applied.


DANIEL C. MOONEY

Sworn to before me
this *7th* day of *April* 1980.


Notary Public

CHRISTINE OLIVERAS
NOTARY PUBLIC, State of New York
No. 4083883, Suffolk County
Term Expires March 30, 1982

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ATTACHMENT #2

Carman for Congress

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NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Federal Election Commission
Washington, D.C. 20463

Att: Charles N. Steele and Jonathan Levin
General Counsel

Re: MUR 1205

907993

Dear Sirs:

On April 29, 1980 we sent a detailed reply to your letter of April 15, 1980. Following this we sent amendments to certain filings of FEC Form-3 to the Clerk of the House. We thought that your files would be more complete if we sent you a copy of said changes and, accordingly, we include them herewith. Please also find a copy of the covering letter to the Office of Clerk of the U. S. House of Representatives and a separate copy of the covering letter that was sent to the Secretary of State of the State of New York bearing even date herewith.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bad
enclosures

90 MAY 14 P12:18

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Secretary of State Patterson
162 Washington Avenue
Albany, New York 12231

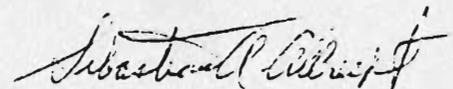
Dear Mr. Patterson:

It has come to our attention that certain of our reports of Receipts and Expenditures filed on FEC Form-3 for our committee in connection with the November 1978 election require additional supplementary information. Such information is furnished herewith on amended Page 1 of Form-3 and Schedule C Debts and Obligations for each of the following reports:

- (1) 1978 Pre-primary Report
- (2) October 10, 1978 Quarterly Report
- (3) 1978 Post-primary Report
- (4) 1978 Pre-general Report
- (5) 1978 Post-general Report
- (6) January 31, 1979 Annual Report
- (7) April 10, 1979 Quarterly Report
- (8) July 10, 1979 Quarterly Report
- (9) October 10, 1979 Quarterly Report
- (10) January 31, 1980 Annual Report

We would appreciate it if you would associate these amended forms with our original filings.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bas
Encs.

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

Carman for Congress

NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Mr. Edmund L. Henshaw, Jr.
Office of the Clerk
U. S. House of Representatives
Washington, D. C. 20515

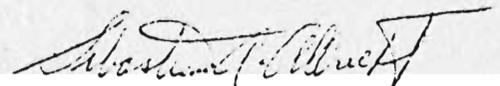
Dear Mr. Henshaw:

It has come to our attention that certain of our reports of Receipts and Expenditures filed on FEC Form-3 for our committee in connection with the November 1978 election require additional supplementary information. Such information is furnished herewith on amended Page 1 of Form-3 and Schedule C Debts and Obligations for each of the following reports:

- (1) 1978 Pre-primary Report
- (2) October 10, 1978 Quarterly Report
- (3) 1978 Post-primary Report
- (4) 1978 Pre-general Report
- (5) 1978 Post-general Report
- (6) January 31, 1979 Annual Report
- (7) April 10, 1979 Quarterly Report
- (8) July 10, 1979 Quarterly Report
- (9) October 10, 1979 Quarterly Report
- (10) January 31, 1980 Annual Report

We would appreciate it if you would associate these amended forms with our original filings.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bas
Encs.

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

0040201349

ATTACHMENT #3

RECEIVED

80 MAY '80 AM 11:47
1221

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, NY 11735

April 29, 1980

Federal Election Commission
Washington, D.C. 20463

Att: Charles N. Steele
General Counsel

007830

Re: MUR 1205

Dear Mr. Steele:

Enclosed herewith please find a letter dated April 25, 1980 to the Federal Election Commission. Please also find the copies of the exhibits referred to in the letter. The original letters from the Lending Institution which were to be filed with the Federal Election Commission were sent to our representatives in Washington. These documents were sent on April 25, 1980. They have unfortunately been lost in the mail. We are accordingly sending these documents to you all in accordance with your letter of April 15, 1980.

Respectfully submitted,
Sebastian A. Albrecht
SEBASTIAN A. ALBRECHT, Treas.
Carman for Congress

SAA/rpm
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30 MAY 2 P 4:39

RECEIVED
GENERAL COUNSEL
FEDERAL ELECTION COMMISSION

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Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, NY 11735

30 MAY '82 AM 11:47

April 25, 1980

Federal Election Commission
Washington, D.C. 20463

Att: Charles N. Steele
General Counsel

Re: MUR 1205

Dear Mr. Steele:

Please be advised that in accordance with your letter of April 15, 1980, I am writing to the Federal Election Commission, to your attention.

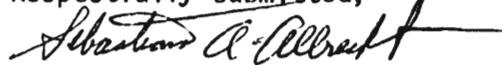
The purpose of this correspondence is to demonstrate to the Federal Election Commission that no action should be taken against the Carman for Congress Committee. Please note that I have submitted the following documents as part of this correspondence:

- 1) Affidavit of Sebastian A. Albrecht as Treasurer of the Committee, dated the 25th day of April, 1980.
- 2) Affidavit of Gregory W. Carman dated the 25th day of April, 1980.
- 3) Affidavit of Roy W. Fuchs dated the 25th day of April, 1980.
- 4) Letter dated April 18, 1980 from the Heritage Federal Savings and Loan Association pertaining to loans #1 and 2 which are the subject of Mr. Daniel C. Mooney's affidavit of the 9th day of April, 1980.
- 5) Letter dated April 21, 1980 pertaining to loan #3 of Mr. Mooney's affidavit.
- 6) Letter from National Bank of North America dated April 18, 1980 pertaining to loan #4, referred to in Mr. Mooney's affidavit of April 9, 1980.

In accordance with your letter of April 15, 1980, the Committee elects that this matter will remain confidential.

In accordance with your letter of April 15, 1980, the Committee does not elect at this time to be represented by counsel. Accordingly, all matters pertaining to this complaint should be referred to me as the Treasurer of the Carman for Congress Committee.

Respectfully submitted,



SEBASTIAN A. ALBRECHT, Treas.
Carman for Congress

SAA/ec
Encs.

AFFIDAVIT

I Sebastian A. Albrecht being duly sworn depose and say that I am a Certified Public Accountant with offices at 375 Fulton Street, Farmingdale, New York.

I am the treasurer of a committee know as Carman for Congress. I recently received a letter from the Federal Election Commission dated April 15, 1980 signed by Charles W. Steele, the general counsel, for the Federal Election Commission. The correspondence from Mr. Steele indicated that a complaint had been made pertaining to the Carman for Congress Committee. A letter by a man named Daniel C. Mooney dated April 10, 1980 complained of certain loans that were made in regard to the Carman for Congress Committee in 1978. I am making this affidavit in reply to this complaint and the affidavit of Daniel C. Mooney.

As to loan number one and loan number two they were made to Gregory W. Carman the candidate by the Heritage Federal Savings and Loan Association. The loans were secured by a first mortgage lien on two, two family houses owned by Mr. Carman. As can be shown in the letter dated April 18, 1980 these loans have been amortized regularly and are current accounts.

As to loan number three Mr. Carman borrowed from the European American Bank on an unsecured basis the sum of \$12,000.00 on August 17, 1978. The complaint improperly indicates that the loan is for \$12,250.00 and that it was secured on property owned by the candidate. The loan was completely satisfied on November 24, 1978.

All of this can be seen on the letter of April 21, 1980 from the European American Bank which is located in Farmingdale, New York.

As to loan number four reference should be made to a letter dated April 18, 1980 from National Bank of North America this letter indicated that the original loan was made on November 6, 1978 in the sum of \$34,000.00 at 11% interest. The note has been renewed and has a current balance of \$26,330.00. The current interest for that loan is 16½%. The note will fall due on May 5, 1980. It is contemplated that the note will be paid in full on or about that date.

All of the loans were made in the ordinary course of business with the commercial and thrift institutions involved. Loans number one and two are current in all respects. The thrift institution (ie) Heritage Federal Savings and Loan Association could not enforce its security since the loans are current and not in default.

0040201352

As to loan number three the European American Bank has no remedy to enforce since the loan has been completely satisfied as is shown by the banks letter of April 21, 1980.

As to loan number four it has been renewed by the National Bank of North America with current competitive bank rates as has been shown from National Bank of North America letter dated April 18, 1980.

It is respectfully requested that the documents submitted together with this affidavit be treated if necessary as any supplemental or additional information required by the Federal Election Commission.

Accordingly it is further respectfully requested that no action be taken against the Committee in this matter since there has been no wrong doing by the banking institutions, the Committee or any individuals concerned.

Sebastian A. Albert

Sworn to, before me this *25th* day *April* 1980

Barbara A. Donelli

BARBARA A. DONELLI
NOTARY PUBLIC, State of New York
No. 52-4684512
Qualified in Suffolk County *82*
Commission Expires March 30, 19*82*...

0040201353

AFFIDAVIT

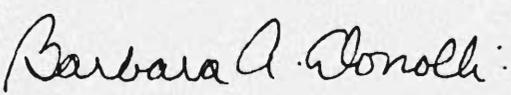
I Gregory W. Carman being duly sworn depose and say that I am the candidate who ran for Congress in 1978 in the Third Congressional district. I have read the affidavit of Sebastian A. Albrecht bearing even date herewith. The affidavit of Mr. Albrecht is correct and accurate in all respects.

Upon information and belief the complainant Daniel C. Mooney served as a major staff member for Jerome Ambro my opponent in the 1978 election. I have already announced and begun campaigning for election in 1980. Upon information and belief it would appear that this complaint may have political motivation because of my declaration of candidacy in the 1980 Congressional campaign.

There has been no wrong doing on the part of the Banking Institutions, the Committee or any individuals concerned. I respectfully request that no action be taken against the Committee in connection with this matter.



Sworn to, before me this 25 day April 1980



BARBARA A. DONELLI
NOTARY PUBLIC, State of New York
No. 52-4684512
Qualified in Suffolk County
Commission Expires March 30, 1982

0004001351

STATE OF NEW YORK)
COUNTY OF NASSAU)SS:

I, ROY W. FUCHS, residing at 19 Greenmeadow Lane, Huntington, New York, being duly sworn, depose and say:

That I have been employed in the banking field for the past 25 years. I served as Assistant Vice President for Franklin National Bank, a commercial bank, for 20 years. In my capacity as a commercial banker, I served as a loan officer. I supervised numerous personnel who were responsible for negotiating loans with bank customers over the years, while I was a commercial banker at the Franklin National Bank.

Subsequent to my experience as a commercial banker, I have been involved with operations of a thrift institution. I am familiar with mortgage loans negotiated by and entered into by thrift institutions.

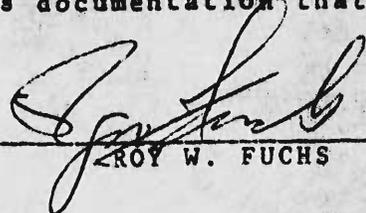
It has been brought to my attention that a complaint was made to the Federal Election Committee concerning certain loans in conjunction with the Carman for Congress Campaign. I have read the affidavit of David C. Mooney dated April 9, 1980. I have also examined the letter dated April 18, 1980 from the Heritage Federal Savings and Loan Association pertaining to first mortgage loans entered into by Gregory W. Carman, the candidate in the 1978 Congressional election. I have examined the letter dated April 21, 1980 from the European-American Bank pertaining to the loans executed by the candidate, Gregory W. Carman. I have examined the letter dated April 18, 1980 from the National Bank of North America pertaining to the \$34,000.00 loan that was made to the Carman for Congress Committee on November 6, 1978.

In my opinion it would appear that as to those items described as loans No. 1 and No. 2, in Mr. Mooney's affidavit, i.e. the two first mortgage loans that were placed upon the property owned by Mr. Carman by Heritage Federal Savings and Loan Association, that these were made in the ordinary course of business. The loans are apparently current and are amortizing in the usual manner.

As to loan No. 3 described in Mr. Mooney's affidavit, this loan apparently has been satisfied in full as is set forth in the letter of the European-American Bank dated April 21, 1980. It also would appear to have been made in the ordinary course of business. The loan, as is indicated, has been fully satisfied.

As to loan No. 4 described in Mr. Mooney's affidavit, it appears that this loan has been subject to periodic renewals. These periodic renewals have obviously been tied into the prime rate requirements for the National Bank of North America. It would appear that this loan has been made in the ordinary course of business.

In my opinion there would appear to be no special extraordinary treatment from a banking point of view that was extended to the Committee or any individual involved. The commercial banks and the thrift institutions, in my opinion, have conducted themselves properly in all respects. The letters that I have referred to from the commercial banks and the thrift institution bear this out and it is upon this documentation that I am relying in making this affidavit.



ROY W. FUCHS

Sworn to before me this
25th day of April 1980


WILLIS B. CARMAN, JR.
NOTARY PUBLIC, State of New York
No. 30-057112
Qualified in Nassau County
Term Expires March 30, 1989

00040201355



RECEIVED

Heritage Federal Savings and Loan Association

BARRY WHITMAN
Assistant Vice President

24 WEST CARVER STREET
HUNTINGTON, N. Y. 11743
Telephone (516) 349-6609

April 18, 1980

Mr. Sebastian A. Albrecht, Treasurer
Committee for Carmen
Albrecht Building
375 Fulton Street
Farmingdale, NY 11735

Dear Mr. Albrecht:

Please be advised that on July 21, 1978 the following mortgage loans were made to Gregory Carmen:

<u>Loan No.</u>	<u>Address</u>	<u>Original Balance</u>	<u>Term</u>	<u>Current Balance</u>
12017	671 S. Main St. Farmingdale	\$20,000.	25yrs.	\$19,585.09
12018	679 S. Main St. Farmingdale	\$20,000.	25yrs.	\$19,585.09

Both of these loans have been amortizing as required by the mortgage and are current accounts.

Very truly yours,

Barry Whitman
Assistant Vice President

ct

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RECEIVED

'80 MAY 2 AM 11:43

EAB European American Bank

April 21, 1980

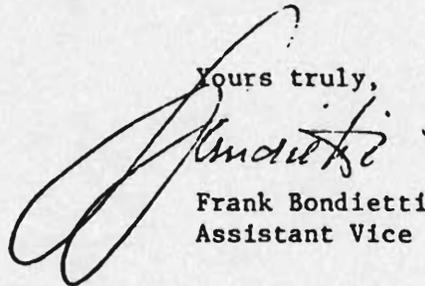
Carman for Congress
c/o S. A. Albrecht
375 Fulton Street
Farmingdale, N. Y. 11735

Attention: Sebastian A. Albrecht,
Treasurer

Dear Sir:

A review of our records indicates that we made an unsecured loan of \$12,000 to Gregory W. Carman, 66 Main Street, Farmingdale, N. Y. on 8/17/78 with interest at 8.50% discounted, yielding 8.68% to mature on 11/15/78. This loan was made in the normal course of business. Payment of this loan was made on 11/24/78.

Yours truly,



Frank Bondietti
Assistant Vice President

FB:jmb

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RECEIVED

'80 MAY 2 AM 11:43



JOHN G. MORAN
Vice President

April 18, 1980

Mr. Sebastian Albrecht, Treasurer
Carman for Congress
375 Fulton Street
Farmingdale, New York 11735

Dear Mr. Albrecht:

The following is the information which you requested:

Carman for Congress

		<u>Amount</u>	<u>Interest</u>
Original Date of Loan	11/6/78	\$34,000	11%
Renewal	2/5/79	34,000	12%
"	5/7/79	30,000	12%
"	8/6/79	30,000	12 1/4%
"	11/5/79	26,330	16 1/2%
"	2/4/80	26,330	16 1/2%

Very truly yours,

John G. Moran
John G. Moran

00040201359



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Carman for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farmingdale, New York 11735

Re: MUR 1205

Dear Mr. Albrecht:

On April 15, 1980, the Commission notified you of a complaint alleging that your committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended or Chapters 95 and 96 of Title 26, U.S. Code.

The Commission, on _____, 1980, determined that, on the basis of the information in the complaint and information provided by your committee, there is no reason to believe that a violation of any statute within its jurisdiction has been committed. Accordingly, the Commission has closed its file in this matter. This matter will become a part of the public record within 30 days.

You are advised, however, that your reports should be amended to show more clearly that the bank loans are being repaid in the ordinary course of business. While your committee has amended its reports to reflect the amortization of the loans from the Heritage Federal Savings and Loan Association, the reports still list the amounts owed by the Committee to Carman as the outstanding balances of the loans from the bank. This can give the reader of the report the impression that no re-payments are being made to the bank. In order to rectify this situation, your reports should be amended to show that, for each of the loans of July 21, 1978, and for the loan of August 17, 1978, the loan to the Committee came from Gregory Carman, not from the bank. Then, the four boxes next to the box containing the name of the creditor, should contain the appropriate information for the Carman-to-Committee loan. Finally, the space labeled "Nature of Obligation" should contain all of the information relating to the loan from the bank to Carman, including the amortization or repayment of the loan. Please submit these amendments within 15 days of receipt of this letter.

0040201360

Letter to: Sebastian A. Albrecht
Page 2

If you have any questions, please contact Jonathan Levin,
the staff member assigned to this matter, at 202/523-4060.

Sincerely,

Charles N. Steele
General Counsel

0040201361



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Mr. Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560

Re: MUR 1205

Dear Mr. Mooney:

The Federal Election Commission has reviewed the allegations of your complaint dated April 8, 1980 and determined that, on the basis of the information provided in your complaint and information provided by the respondent, there is no reason to believe that a violation of the Federal Election Campaign Act of 1971, as amended ("the Act") has been committed.

Accordingly, the Commission has decided to close the file in this matter.

Should additional information come to your attention which you believe establishes a violation of the Act, please contact Jonathan Levin, the staff member assigned to this matter at 202/523-4060.

Sincerely,

Charles N. Steele
General Counsel

00040201362

NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Federal Election Commission
Washington, D.C. 20463

Att: Charles N. Steele and Jonathan Levin
General Counsel

Re: MUR 1205

507933

Dear Sirs:

On April 29, 1980 we sent a detailed reply to your letter of April 15, 1980. Following this we sent amendments to certain filings of FEC Form-3 to the Clerk of the House. We thought that your files would be more complete if we sent you a copy of said changes and, accordingly, we include them herewith. Please also find a copy of the covering letter to the Office of Clerk of the U. S. House of Representatives and a separate copy of the covering letter that was sent to the Secretary of State of the State of New York bearing even date herewith.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bad
enclosures

20 MAY 14 PM 12:18

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Secretary of State Patterson
162 Washington Avenue
Albany, New York 12231

Dear Mr. Patterson:

It has come to our attention that certain of our reports of Receipts and Expenditures filed on FEC Form-3 for our committee in connection with the November 1978 election require additional supplementary information. Such information is furnished herewith on amended Page 1 of Form-3 and Schedule C Debts and Obligations for each of the following reports:

- (1) 1978 Pre-primary Report
- (2) October 10, 1978 Quarterly Report
- (3) 1978 Post-primary Report
- (4) 1978 Pre-general Report
- (5) 1978 Post-general Report
- (6) January 31, 1979 Annual Report
- (7) April 10, 1979 Quarterly Report
- (8) July 10, 1979 Quarterly Report
- (9) October 10, 1979 Quarterly Report
- (10) January 31, 1980 Annual Report

We would appreciate it if you would associate these amended forms with our original filings.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bas
Encs.

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

NEW ENERGY FOR LONG ISLAND

Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, New York 11735

May 2, 1980

Mr. Edmund L. Henshaw, Jr.
Office of the Clerk
U. S. House of Representatives
Washington, D. C. 20515

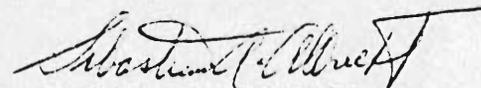
Dear Mr. Henshaw:

It has come to our attention that certain of our reports of Receipts and Expenditures filed on FEC Form-3 for our committee in connection with the November 1978 election require additional supplementary information. Such information is furnished herewith on amended Page 1 of Form-3 and Schedule C Debts and Obligations for each of the following reports:

- (1) 1978 Pre-primary Report
- (2) October 10, 1978 Quarterly Report
- (3) 1978 Post-primary Report
- (4) 1978 Pre-general Report
- (5) 1978 Post-general Report
- (6) January 31, 1979 Annual Report
- (7) April 10, 1979 Quarterly Report
- (8) July 10, 1979 Quarterly Report
- (9) October 10, 1979 Quarterly Report
- (10) January 31, 1980 Annual Report

We would appreciate it if you would associate these amended forms with our original filings.

Very truly yours,



Sebastian A. Albrecht
Treasurer

SAA/bas
Encs.

Carman for Congress • P.O. Box 704 • Farmingdale, N.Y. 11735

Paid for by Carman for Congress

**REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE
 Name of Candidate or Committee (in full)
375 Fulton Street
 Address (number and street)
Farmingdale, New York 11735
 City, State and ZIP Code

2 I.D. No. 076325
 Candidate/Committee
 3 U.S. House of Representatives-New York
 Office Sought, State/District (if applicable) 3rd.District
 Year of Election 1978

Check if address is different than previously reported.

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report
 July 10 Quarterly Report
 October 10 Quarterly Report
 January 31 Annual Report
 Monthly Report _____ on _____ in the State of _____
 (month) (date)
- Tenth day report preceding Primary election
 (primary, general or convention)
 on 9-12-78 in the State of New York
 (date)
- Termination Report
 Amendment for: _____
 (which report)
- Thirtieth day report following _____ election
 (primary, general or convention)

5 This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

5 Covering Period <u>3-20-78</u> Through <u>8-28-78</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 19 <u>78</u>		\$ -0-
7 Cash on hand at beginning of reporting period	\$ 1,359.62	
8 Total receipts (from line 19)	\$ 64,796.51	\$ 81,257.46
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 66,156.13	\$ 81,257.46
10 Total expenditures (from line 25)	\$ 63,938.96	\$ 79,040.29
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 2,217.17	\$ 2,217.17
11 Value of contributed items on hand to be liquidated (Attach itemized list) \$ _____		
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 30,900.00	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

[Signature]
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
 B-187620 (R0506)
 Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

Any information reported herein may not be copied for sale or use by any person for purposes of soliciting contributions or for any commercial purpose.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78	\$ 12,000.00	\$	\$ 3,016.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):
 This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$3,016.00 has been given to the committee for campaign expenses to date. This note is current and interest was discounted on 8-17-78 at 8½%.

Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 9,266.00 10,734.00	\$ 10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):
 25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 7,750.00 12,250.00	\$ 12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):
 25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 26,000.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

004001367

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Indicate Primary or General Election for each Entry)

(Use Separate Schedules for
 each numbered line)

Name of Candidate and Committee in Full
Carman for Congress Committee

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00	\$	\$ 4,900.00
	4-11-78	2,000.00		
	5-19-78	1,500.00		
	6-28-78	1,000.00		
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
			\$	\$
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
			\$	\$
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)	\$	\$	\$ 4,900.00
TOTAL this period (last page this line number only)	\$	\$	\$ 30,900.00

Carry outstanding balance only to appropriate line of summary.

REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE 2 I.D. No. 076325
 Name of Candidate or Committee (in full) Candidate/Committee
375 Fulton Street 3 U.S. House of Representatives - New York
 Address (number and street) Office Sought, State/District (if applicable) 3rd. District
Farmingdale, New York 11735 City, State and ZIP Code Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)
 April 10 Quarterly Report Tenth day report preceding _____ election (primary, general or convention) Termination Report
 July 10 Quarterly Report on _____ in the State of _____ Amendment for: _____
 October 10 Quarterly Report Thirtieth day report following Primary election (which report) _____
 January 31 Annual Report (primary, general or convention)
 Monthly Report _____ on 9-12-78 in the State of New York (month) (date)
 3 This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

5 Covering Period <u>8-29-78</u> Through <u>10-2-78</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 19 <u>78</u>		\$ <u>-0-</u>
7 Cash on hand at beginning of reporting period	\$ <u>2,217.17</u>	
8 Total receipts (from line 19)	\$ <u>28,657.25</u>	\$ <u>109,914.71</u>
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ <u>30,874.42</u>	\$ <u>109,914.71</u>
9 Total expenditures (from line 25)	\$ <u>30,077.57</u>	\$ <u>109,117.86</u>
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ <u>796.85</u>	\$ <u>796.85</u>
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C) . . .	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C) . . .	\$ <u>30,900.00</u>	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80 (Date) S. A. Albrecht (Typed Name of Treasurer or Candidate) [Signature] (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:  Federal Election Commission 1325 K Street, N.W. Washington, D.C. 20463 or call 800/424-9530 Approved by GAO B-187620 (R0506) Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

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DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735				
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		8-17-78	\$ 12,000.00	\$ 3,016.00

NATURE OF OBLIGATION (Details of Debt):
 This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$3,016.00 has been given to the committee for campaign expenses to date. This note is current and interest was discounted on 8-17-78 at 8½%.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743				
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		7-21-78	Face \$20,000.00 Less Prior Mtg. 9,266.00 Net Proceeds \$ 10,734.00	\$ 10,734.00

NATURE OF OBLIGATION (Details of Debt):
 25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743				
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other			Face \$20,000.00 Less Prior Mtg. 7,750.00 Net Proceeds \$ 12,250.00	\$ 12,250.00

NATURE OF OBLIGATION (Details of Debt):
 25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 26,000.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00	-	
	4-11-78	2,000.00		
	5-19-78	1,500.00		
	6-28-78	1,000.00		
			\$	\$

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
0 4 0 2 0 1 3 7				

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)	\$	\$	\$ 4,900.00
TOTAL this period (last page this line number only)	\$	\$	\$ 30,900.00

Carry outstanding balance only to appropriate line of summary.

**REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE 2 I.D. No. 076325
 Name of Candidate or Committee (in full) Candidate/Committee
375 Fulton Street 3 U.S. House of Representatives-New York
 Address (number and street) Office Sought, State/District (if applicable) 3rd. District
Farmingdale, New York 11735
 City, State and ZIP Code Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)
 April 10 Quarterly Report Tenth day report preceding _____ election (primary, general or convention) Termination Report
 July 10 Quarterly Report on _____ in the State of _____ Amendment for: _____
 (date) (which report)
 October 10 Quarterly Report Thirtieth day report following _____ election (primary, general or convention)
 January 31 Annual Report (month) on _____ in the State of _____ (date)
 Monthly Report (month) on _____ in the State of _____ (date)
 This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

5 Covering Period <u>8-29-78</u> Through <u>9-30-78</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 19		\$ -0-
7 Cash on hand at beginning of reporting period	\$ 2,217.17	
8 Total receipts (from line 19)	\$ 28,657.25	\$ 109,914.71
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 30,874.42	\$ 109,914.71
9 Total expenditures (from line 25)	\$ 30,077.57	\$ 109,117.86
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 796.85	\$ 796.85
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 30,900.00	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.
5-2-80 (Date) S. A. Albrecht (Typed Name of Treasurer or Candidate) [Signature] (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:  Federal Election Commission 1325 K Street, N.W. Washington, D.C. 20463 or call 800/424-9530 Approved by GAO B-187620 (R0506) Expires 3-31-81

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DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

Line Number 13

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor
European American Bank & Trust Co.
266 Main Street
Farmingdale, New York 11735

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

8-17-78

\$ 12,000.00

\$

\$ 3,016.00

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a $8\frac{1}{2}\%$ interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$3,016.00 has been given to the committee for campaign expenses to date. This note is current and interest was discounted on 8-17-78 at $8\frac{1}{2}\%$.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Full Name, Mailing Address and ZIP Code of Debtor or Creditor
Heritage Federal Savings & Loan Assoc.
24 West Carver Street
Huntington, New York 11743

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

7-21-78

Face \$20,000.00
 Less Prior Mtg. 9,266.00
 Net Proceeds \$ 10,734.00

\$ 10,734.00

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - $8\frac{1}{2}\%$

Full Name, Mailing Address and ZIP Code of Debtor or Creditor
Heritage Federal Savings & Loan Assoc.
24 West Carver Street
Huntington, New York 11743

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

7-21-78

Face \$20,000.00
 Less Prior Mtg. 7,750.00
 Net Proceeds \$ 12,250.00

\$ 12,250.00

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - $8\frac{1}{2}\%$

SUBTOTALS this period this page (optional)

\$

\$

\$ 26,000.00

TOTAL this period (last page this line number only)

\$

\$

\$

Carry outstanding balance only to appropriate line of summary.

Supporting Line Numbers 12 and 13
 of FEC FORM 3

Use Separate Schedules for
 each numbered line

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00		
	4-11-78	2,000.00		
	5-19-78	\$ 1,500.00	\$	\$
	6-28-78	1,000.00	\$	\$ 4,900.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

0040001374

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
		\$	\$	\$
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
		\$	\$	\$
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS (this period this page (optional)	\$	\$	\$ 4,900.00
TOTAL (this period (last page this line number only)	\$	\$	\$ 30,900.00

Carry outstanding balance only to appropriate line of summary.

REPORT OF RECEIPTS AND EXPENDITURES
FOR A CANDIDATE OR COMMITTEE
SUPPORTING CANDIDATE(S) FOR
NOMINATION OR ELECTION TO FEDERAL OFFICE

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE 2 I.D. No. 076325
Name of Candidate or Committee (in full) Candidate/Committee
375 Fulton Street
Address (number and street) 3 U.S. House of Representatives-New York
Farmingdale, New York 11735 Office Sought, State/District (if applicable) 3rd. District
City, State and ZIP Code Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report Tenth day report preceding General election
(primary, general or convention) Termination Report
 July 10 Quarterly Report on 11-7-78 in the State of New York Amendment for:
(date) _____
 October 10 Quarterly Report Thirtieth day report following _____ election (which report)
(primary, general or convention)
 January 31 Annual Report
 Monthly Report _____ on _____ in the State of _____
(month) (date)

3 This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
(Figures may be rounded to nearest dollar.)

5 Covering Period <u>10-3-78</u> Through <u>10-23-78</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 19		\$ -0-
7 Cash on hand at beginning of reporting period	\$ 796.85	
8 Total receipts (from line 19)	\$ 56,464.26	\$ 166,378.97
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 57,261.11	\$ 166,378.97
10 Total expenditures (from line 25)	\$ 55,045.24	\$ 164,163.10
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 2,215.87	\$ 2,215.87
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 35,400.00	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
(Date)

S. A. Albrecht
(Typed Name of Treasurer or Candidate)

[Signature]
(Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further
information,
Contact:

Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
B-187620 (R0506)
Expires 3-31-81

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**AMENDED REPORT
DEBTS AND OBLIGATIONS**

Supporting Line Numbers 12 and 13
of FEC FORM 3

(Use Separate Schedules for
each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78			\$ 3,016.00
	10-13-78	\$ 12,000.00	\$	\$ 4,500.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a $8\frac{1}{2}\%$ interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date. This note is current and interest was discounted on 8-17-78 at $8\frac{1}{2}\%$.
Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face	\$20,000.00	
		Less Prior Mtg.	9,266.00	
		Net Proceeds	\$ 10,734.00	\$ 10,734.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
Interest Rate - $8\frac{1}{2}\%$

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face	\$20,000.00	
		Less Prior Mtg.	7,750.00	
		Net Proceeds	\$ 12,250.00	\$ 12,250.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
Interest Rate - $8\frac{1}{2}\%$

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

004001375

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00		
	4-11-78	2,000.00		
	5-19-78	1,500.00		
	6-28-78	1,000.00	\$	\$ 4,900.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):
 Advances for campaign expenses

7
3
7
0
0
4
0
0

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
		\$	\$	\$

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
		\$	\$	\$

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)	\$	\$	\$ 4,900.00
TOTAL this period (last page this line number only)	\$	\$	\$ 35,400.00

Carry outstanding balance only to appropriate line of summary.

**FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 BARMAN FOR CONGRESS COMMITTEE
 Name of Candidate or Committee (in full)
375 Fulton Street
 Address (number and street)
Farmingdale, New York 11735
 City, State and ZIP Code

2 I.O. No. 076325
 Candidate/Committee
 3 U.S. House of Representatives-NY
 Office Sought, State/District (if applicable) 3rd. District
 Year of Election _____

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report
 July 10 Quarterly Report
 October 10 Quarterly Report
 January 31 Annual Report
 Monthly Report _____ (month) on 11-7-78 (date) in the State of New York
- Tenth day report preceding _____ election (primary, general or convention)
 Termination Report
 Amendment for: _____ (which report)
- Thirtieth day report following General election (primary, general or convention)
- This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

	Column A This Period	Column B Calendar Year-To-Date
5 Covering Period <u>10-24-78</u> Through <u>11-27-78</u>		
6 Cash on hand January 1, 19 _____		\$ -0-
7 Cash on hand at beginning of reporting period	\$ 2,215.87	
8 Total receipts (from line 19)	\$ 116,760.41	\$ 283,139.38
(a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 118,976.28	\$ 283,139.38
9 Total expenditures (from line 25)	\$ 104,041.41	\$ 268,204.51
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 14,934.87	\$ 14,934.87
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 69,400.00	

See Schedule A-5 on original report for list of individuals guarantying loan of \$34,000.

I certify that I have examined this ^{Amended} Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

[Signature]
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
 B-187620 (R0506)
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DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78 10-13-78			3,016.00 4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 * On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 9,266.00 \$10,734.00	\$10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 7,750.00 \$12,250.00	\$ 12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00		
	4-11-78	2,000.00		
	5-19-78	1,500.00		
	6-28-78	\$ 1,000.00	\$	\$ 4,900.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

ADVANCES FOR CAMPAIGN EXPENSES

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	11-2-78			
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other		\$ 26,000.00	\$ 26,000.00	\$ -0-

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with an 8 $\frac{1}{2}$ % interest rate due at maturity on 12-4-78.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
National Bank of North America 60 Hempstead Avenue West Hempstead, New York 11552	11-6-78	\$ 34,000.00	\$	\$ 34,000.00
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with an 11% interest rate due at maturity on 2-5-79 with an option for one thirty day renewal. This loan is subject to individual guarantees by thirty-seven guarantors. See attached Schedule A-5,

SUBTOTALS this period this page (optional)	\$	\$	\$ 38,900.00
TOTAL this period (last page this line number only)	\$	\$	\$ 69,400.00

Carry outstanding balance only to appropriate line of summary.

**REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE
 Name of Candidate or Committee (in full)
375 Fulton Street
 Address (number and street)
Farmingdale, New York 11735
 City, State and ZIP Code

2 I.D. No. 076325
 Candidate/Committee
 3 U.S. House of Representatives-New York
 Office Sought, State/District (if applicable) 3rd. District
 Year of Election 1978

Check if address is different than previously reported.

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report
 July 10 Quarterly Report
 October 10 Quarterly Report
 January 31 Annual Report
 Monthly Report _____ on _____ in the State of _____
 (month) (date)
- Tenth day report preceding _____ election
 (primary, general or convention)
 on _____ in the State of _____
 (date)
 Thirtieth day report following _____ election
 (primary, general or convention)
- Termination Report
 Amendment for: _____
 (which report)

This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

C	Column A This Period	Column B Calendar Year-To-Date
5 Covering Period <u>11-28-78</u> Through <u>12-31-78</u>		
6 Cash on hand January 1, 19		\$ -0-
7 Cash on hand at beginning of reporting period	\$ 14,934.87	
8 Total receipts (from line 19)	\$ 1,225.48	\$ 284,368.86
8(a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 16,164.35	\$ 284,368.86
9 Total expenditures (from line 25)	\$ 8,598.94	\$ 276,803.45
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 7,565.41	\$ 7,565.41
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C) . . .	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C) . . .	\$ 80,625.99	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

[Signature]
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call B00/424-9530

Approved by GAO
 B-187620 (R0506)
 Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

Any information reported herein may not be copied for sale or use by any person for purposes of soliciting contributions or for any commercial purpose.

DEBITS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78 10-13-78			3,016.00 4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a $8\frac{1}{2}\%$ interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 * On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds \$	\$20,000.00 9,266.00 \$10,734.00	\$10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only. See annual statement attached hereto and made part thereof.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - $8\frac{1}{2}\%$

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds \$	\$20,000.00 7,750.00 \$12,250.00	\$ 12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only. See annual statement attached hereto and made part thereof.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - $8\frac{1}{2}\%$

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS
 Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Gregory W. Carman
 66 No. Main Street
 Farmingdale, New York 11735

Date (month,
 day, year)

4-1-78
 4-11-78
 5-19-78
 6-28-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

400.00
 2,000.00
 1,500.00
 \$ 1,000.00

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 4,900.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

ADVANCES FOR CAMPAIGN EXPENSES

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

National Bank of North America
 60 Hempstead Avenue
 West Hempstead, New York 11552

Date (month,
 day, year)

11-6-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 34,000.00

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 34,000.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with an 11% interest rate due at maturity on 2-5-79 with an option for one thirty day renewal. This loan is subject to individual guarantees by thirty seven guarantors.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Wiland Associates
 219 East Davis Street
 Culpepper, Virginia 22701

Date (month,
 day, year)

10-30-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 1,448.05

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 1,448.05

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional) \$ \$ \$ 40,348.05

TOTAL this period (last page this line number only) \$ \$ \$

Carry outstanding balance only to appropriate line of summary.

00040201383

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

Line Number 13

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Tri County Photo 91 Norton Street Freeport, New York				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-27-78	\$ 36.38	\$	\$ 36.38

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Blue Jay Printing 352 Conklin Street Farmingdale, New York 11735				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-17-78	\$ 936.25	\$	\$ 936.25

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Stephen Winchill & Assoc. 1990 M. Street - Suite 310 Washington, D. C. 20036				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 1,055.62	\$	\$ 1,055.62

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 2,028.25
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Envelopes Unlimited 649 North Horners Lane Rockville, Maryland 20850	10-30-78	\$ 181.01	\$	\$ 181.01
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Metro Printing 8446 Lee Highway Fairfax, Virginia 22031	10-31-78	\$ 180.00	\$	\$ 180.00
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Diversified Mail Marketing Alexandria, Virginia	10-31-78	\$ 69.30	\$	\$ 69.30
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 430.31
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

004001385

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Hendricks-Miller Typography
 Washington, D. C.

Date (month, day, year)

10-31-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 119.70

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 119.70

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

004001387

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Archie Middleton
 Washington, D. C.

Date (month, day, year)

10-31-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 10.05

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 10.05

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Tobay Printing
 1361 Marconi Blvd.
 Copiague, New York 11726

Date (month, day, year)

8-8-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 107.00

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 107.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional) \$ \$ \$ 236.75

TOTAL this period (last page this line number only). \$ \$ \$ 80,625.99

Carry outstanding balance only to appropriate line of summary.

FEDERAL SAVINGS AND LOAN ASSOCIATION

ANNUAL STATEMENT OF MORTGAGE

GREGORY CARMAN
66 N. MAIN ST.
FARMINGDALE, N.Y. 11735

TAX PAYMENTS SHOWN ARE BASED UPON THE INFORMATION PROVIDED TO US FOR THIS CALENDAR YEAR. PLEASE NOTE THAT TAXABLE INCOME IS REPORTED ON YOUR TAX BILLS. AS MANY BILLS COVER PERIODS OF MORE THAN ONE YEAR, IF THE INFORMATION SHOWN ON THIS STATEMENT DOES NOT AGREE WITH YOUR RECORDS PLEASE WRITE TO: MORTGAGE DEPARTMENT, NEW AND CARVER ST., BROOKLYN, NEW YORK 11219

YEAR

STARTING BALANCES	
PRINCIPAL	ESCROW
.00	.00

TRANSACTION DATE	TOTAL PAYMENT	YOUR PAYMENT WAS APPLIED TO			WE PAID THESE ITEMS FROM YOUR ESCROW ACCOUNT
		INTEREST	PRINCIPAL	ESCROW	
7/21/78			20,000.00-		
7/24/78		46.57		500.56	
8/13/78	295.71	141.67	19.38	134.66	
8/29/78		INTEREST ON ESCROW		1.99	
9/06/78	295.00	141.53	19.52	133.95	
9/08/78	295.71	141.39	19.66	134.66	
9/08/78	295.71	141.25	19.80	134.66	
10/21/78		INTEREST ON ESCROW		4.38	3.00 TAX SEARCH C

00040201

6.37 HAS BEEN EARNED AND CREDITED TO YOUR ESCROW BALANCE. AMOUNTS OF \$10.00 OR MORE REPORTED AS INTEREST ON U.S. INFORMATION RETURN 1099.

TOTAL INTEREST PAID →	612.41	19,921.64	1041.86	.00 ← TOTAL REAL ESTATE TAX
		PRINCIPAL	ESCROW	
		ENDING BALANCES		

7.6% FEDERAL SAVINGS AND LOAN ASSOCIATION

ANNUAL STATEMENT OF MORTGAGE

GREGORY CARMAN
 16 N. MAIN ST.
 ARMINGDALE, N.Y. 11735

TAX PAYMENTS MADE FOR THIS CALENDAR YEAR...
 TAX BILLS AS MAY BE...
 IF THE INFORMATION REPORTED ON THIS STATEMENT...
 AGREES WITH YOUR NEW AND CARRIED...
 ACCOUNTING

STARTING BALANCES	
PRINCIPAL	ESCROW
.00	.00

CA YE	TOTAL PAYMENT	YOUR PAYMENT WAS APPLIED TO			WE PAID THESE ITEMS FROM YOUR ESCROW ACCOUNT	
		INTEREST	PRINCIPAL	ESCROW		
			20,000.00-			
8		46.57		435.50		
8	278.21	141.67	19.38	117.16		
8		INTEREST ON ESCROW		1.75		
8	278.21	141.53	19.52	117.16	840.19	TAX-SCH 1ST.HLF
8	278.21	141.39	19.66	117.16		
8	278.21	141.25	19.80	117.16	3.00	TAX SEARCH CHG
		INTEREST ON ESCROW		.69		

2.44 HAS BEEN EARNED AND CREDITED TO YOUR ESCROW BALANCE.
 AMOUNTS OF \$10.00 OR MORE REPORTED AS INTEREST ON U.S.
 INFORMATION RETURN 1099.

INTEREST PAID →	612.41	19,921.64	63.39	840.19	← TOTAL REAL ESTATE TAXES PAID
		PRINCIPAL	ESCROW		
		ENDING BALANCES			

**REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE 2 I.D. No. 076325
 Name of Candidate or Committee (in full) Candidate/Committee
375 Fulton Street
 Address (number and street)
Farmingdale, New York 11735
 City, State and ZIP Code Check if address is different than previously reported. Year of Election 1978

3 U.S. House of Representatives-New York
 Office Sought, State/District (if applicable) 3rd. District

4 Type of Report (check appropriate boxes)

April 10 Quarterly Report Tenth day report preceding _____ election
 (primary, general or convention) Termination Report

July 10 Quarterly Report on _____ in the State of _____ Amendment for: _____
 (date) (which report)

October 10 Quarterly Report Thirtieth day report following _____ election
 (primary, general or convention)

January 31 Annual Report

Monthly Report _____ on _____ in the State of _____
 (month) (date)

5 This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

	Column A This Period	Column B Calendar Year-To-Date
5 Covering Period <u>1-1-79</u> Through <u>3-31-79</u>		
6 Cash on hand January 1, 19 79.		\$ 7,565.41
7 Cash on hand at beginning of reporting period	\$ 7,565.41	
8 Total receipts (from line 19).	\$ 10,683.07	\$ 10,683.07
9a Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 18,248.48	\$ 18,248.48
9 Total expenditures (from line 25).	\$ 5,715.98	\$ 5,715.98
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a).	\$ 12,532.50	\$ 12,532.50
11 Value of contributed items on hand to be liquidated (Attach itemized list). \$ _____		
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C).	\$	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C).	\$ 77,873.01	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

[Signature]
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
 B-187620 (R0506)
 Expires 3-31-81

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DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78 10-13-78			3,016.00 4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.
 Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 * On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 9,266.00 \$10,734.00	\$10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 7,750.00 \$12,250.00	\$ 12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.
 Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Gregory W. Carman
 66 No. Main Street
 Farmingdale, New York 11735

Date (month,
 day, year)

4-1-78
 4-11-78
 5-19-78
 6-28-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

400.00
 2,000.00
 1,500.00
 1,000.00

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 4,900.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Advanced for campaign expenses

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

National Bank of North America
 60 Hempstead Avenue
 West Hempstead, New York 11552

Date (month,
 day, year)

11-6-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 34,000.00

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 34,000.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 12% interest rate due at maturity on 5-7-79.
 This loan is subject to individual guarantees by thirty seven guarantors.
 See Schedule A-5 on 30 day post election report for list of guarantors.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Wiland Associates
 219 East Davis Street
 Culpepper, Virginia 22701

Date (month,
 day, year)

1030-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 1,448.05

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 1,448.05

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional)

\$

\$

\$ 40,348.05

TOTAL this period (last page this line number only)

\$

\$

\$

Carry outstanding balance only to appropriate line of summary.

00040201392

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Arthur Finkelstein 13 Third Street Rye, New York 10580				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 5,260.10	\$	\$5,260.10

NATURE OF OBLIGATION (Details of Debt):

Sixty Day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Stephen Winchell & Assoc. 1990 M. Street - Suite 310 Washington, D.C. 20036				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 1,055.62	\$	\$1,055.62

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Toby Printing 1361 Marconi Blvd. Copiague, New York 11726				
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other	8-8-78	\$ 107.00	\$	\$ 107.00

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

SUBTOTALS this period this page (optional)	\$	\$	\$6,422.72
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

00040001393

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

Line Number 13

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

John M. Conroy
 75 Jackson Avenue
 Syosset, New York 11791

Date (month,
 day, year)

8-23-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 248.99

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 248.99

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty Day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

IBM Corporation
 1 Jericho Plaza
 Jericho, New York 11753

Date (month,
 day, year)

11-15-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 160.50

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 160.50

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day over due bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

B & C Public Relations Corp
 1253 Colonial Road
 Hewlett, New York 11557

Date (month,
 day, year)

12-8-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 192.75

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 192.75

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)

\$

\$

\$ 602.24

TOTAL this period (last page this line number only)

\$

\$

\$ 77,873.0

Carry outstanding balance only to appropriate line of summary.

REPORT OF RECEIPTS AND EXPENDITURES
 FOR A CANDIDATE OR COMMITTEE
 REPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE
 Name of Candidate or Committee (in full)
375 Fulton Street
 Address (number and street)
Farmingdale, New York 11735
 City, State and ZIP Code

2 I.D. No. 076325
 Candidate/Committee
 3 U.S. House of Representatives-New York
 Office Sought, State/District (if applicable) 3rd. District

Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report
 July 10 Quarterly Report
 October 10 Quarterly Report
 January 31 Annual Report
 Monthly Report _____ on _____ in the State of _____ (month) (date)
- Tenth day report preceding _____ election (primary, general or convention)
 on _____ in the State of _____ (date)
 Thirtieth day report following _____ election (primary, general or convention)
 on _____ in the State of _____ (date)
- Termination Report
 Amendment for: _____ (which report)
- This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

5 Covering Period <u>4-1-79</u> Through <u>6-30-79</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 1979		\$ 7,565.41
7 Cash on hand at beginning of reporting period	\$ 12,532.50	
8 Total receipts (from line 19)	\$ 5,925.00	\$ 16,608.07
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 18,457.50	\$ 24,173.48
10 Total expenditures (from line 25)	\$ 8,879.08	\$ 14,595.06
11 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 9,578.42	\$ 9,578.42
12 Value of contributed items on hand to be liquidated (Attach itemized list) \$ _____		
13 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C) . . .	\$ _____	
14 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C) . . .	\$ 74,676.34	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

S. A. Albrecht
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
 B-187620 (R0506)
 Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

Any information reported herein may not be copied for sale or use by any person for purposes of soliciting contributions or for any commercial purpose.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78			3,016.00
	10-13-78			4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.

Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

* On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face	\$20,000.00	
		Less Prior Mtg.	9,266.00	
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		Net Proceeds \$	\$10,734.00	\$10,734.00

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.

Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face	\$20,000.00	
		Less Prior Mtg.	7,750.00	
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		Net Proceeds \$	\$12,250.00	\$ 12,250.00

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.

Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Gregory W. Carman
 66 No. Main Street
 Farmingdale, New York 11735

Date (month, day, year)

4-1-78
 4-11-78
 5-19-78
 6-28-78

Amount of Original Debt, Contract, Agreement or Promise

400.00
 2,000.00
 \$ 1,500.00
 \$ 1,000.00

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 4,900.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Advanced for campaign expenses

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

National Bank of North America
 60 Hempstead Avenue
 West Hempstead, New York 11552

Date (month, day, year)

11-6-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 34,000.00

Cumulative Payment To Date

\$ 4,000.00

Outstanding Balance at Close of This Period

\$ 30,000.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan which was renewed on 5-7-79 with an interest rate of 12% due at maturity on 8-6-79. This loan is subject to individual guarantees by thirty seven guarantors. See Schedule A-5 on 30 day post election report for list of guarantors.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Wiland Associates
 219 East Davis Street
 Culpepper, Virginia 22701

Date (month, day, year)

10-30-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 1,448.05

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 1,448.05

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)

\$

\$

\$ 36,348.05

TOTAL this period (last page this line number only)

\$

\$

\$

Carry outstanding balance only to appropriate line of summary.

004001397

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Arthur Finkelstein;
 13 Third Street
 Rye, New York 10580

Date (month,
 day, year)

10-31-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 5,260.10

Cumulative
 Payment
 To Date

\$ 1,260.10

Outstanding
 Balance at
 Close of
 This Period

\$ 4,000.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty Day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Stephen Winchell & Assoc.
 1990 M. Street - Suite 310
 Washington, D.C. 20036

Date (month,
 day, year)

10-31-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 1,055.62

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 1,055.62

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Tobay Printing
 1361 Marconi Blvd.
 Copiague, New York 11726

Date (month,
 day, year)

8-8-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 107.00

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 107.00

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)

\$

\$

\$ 5,162.62

TOTAL this period (last page this line number only)

\$

\$

\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Homart Press & Envelope Co., Inc.
 P.O. Box 346
 Bladensburg, Md. 20710

Date (month,
 day, year)

3-27-79

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 100.71

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 100.71

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

John Blair
 717 Fifth Avenue
 New York, New York 10022

Date (month,
 day, year)

4-30-79

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 1,861.79

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 1,861.79

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Diversified Mail Marketing
 7777 Leesburg Pike
 Falls Church, Virginia 22043

Date (month,
 day, year)

3-27-79

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 542.67

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 542.67

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional) \$ \$ \$ 2,505.17

TOTAL this period (last page this line number only). \$ \$ \$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

IBM Corporation
 1 Jericho Plaza
 Jericho, New York 11753

Date (month,
 day, year)

11-15-78

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$ 160.50

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$ 160.50

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

\$

Cumulative
 Payment
 To Date

\$

Outstanding
 Balance at
 Close of
 This Period

\$

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)

\$

\$

\$ 160.50

TOTAL this period (last page this line number only)

\$

\$

\$ 74,676.30

Carry outstanding balance only to appropriate line of summary.

0047201400

REVISED
January, 1978
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

**REPORT OF RECEIPTS AND EXPENDITURES
FOR A CANDIDATE OR COMMITTEE
SUPPORTING CANDIDATE(S) FOR
NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE
Name of Candidate or Committee (in full)
375 Fulton Street
Address (number and street)
Farmingdale, New York 11735
City, State and ZIP Code

2 I.D. No. 076325
Candidate/Committee

3 U.S. House of Representatives-New York
Office Sought, State/District (if applicable)
3rd District

Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)

April 10 Quarterly Report
 July 10 Quarterly Report
 October 10 Quarterly Report
 January 31 Annual Report
 Monthly Report (month) _____ on _____ (date) in the State of _____

Tenth day report preceding _____ election (primary, general or convention) on _____ (date) in the State of _____

Thirtieth day report following _____ election (primary, general or convention) on _____ (date) in the State of _____

Termination Report
 Amendment for: _____ (which report)

This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
(Figures may be rounded to nearest dollar.)

5 Covering Period	Column A This Period	Column B Calendar Year-To-Date
<u>7-1-79</u> Through <u>9-30-79</u>		
6 Cash on hand January 1, 1979		\$ 7,565.41
7 Cash on hand at beginning of reporting period	\$ 9,578.42	
8 Total receipts (from line 19)	\$ 4,827.69	\$ 21,435.76
(a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 14,406.11	\$ 29,001.17
9 Total expenditures (from line 25)	\$ 5,831.35	\$ 20,426.41
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 8,574.76	\$ 8,574.76
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 71,281.39	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80

(Date)

S. A. Albrecht

(Typed Name of Treasurer or Candidate)

[Signature]
(Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:



Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
B-187620 (R0506)
Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

Any information reported herein may not be copied for sale or use by any person for purposes of soliciting contributions or for any commercial purpose.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78 10-13-78			3,016.00 4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.

Intermediary-Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

* On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 9,266.00 \$10,734.00	\$10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.

Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 7,750.00 \$12,250.00	\$12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only.

Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Gregory W. Carman 66 No. Main Street Farmingdale, New York 11735	4-1-78	400.00		
	4-11-78	2,000.00		
	5-19-78	\$ 1,500.00		
	6-28-78	1,000.00	\$ 900.00	\$ 4,000.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Advanced for campaign expenses

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
National Bank of North America 60 Hempstead Avenue West Hempstead, New York 11552				
	11-6-78	\$ 34,000.00	\$ 7,670.00	\$ 26,330.00
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan which was renewed for \$30,000.00 on 8-6-79 with a 12 1/4% interest rate due at maturity on 11-5-79. Partial payments totaling \$3,670.00 were made during August and September of 1979. This loan is subject to individual guarantees by thirty seven guarantors. See Schedule A-5 on 30 day post election report for list of guarantors.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Wiland Associates 219 East Davis Street Culpepper, Virginia 22701				
	10-30-78	\$ 1,448.05	\$	\$ 1,448.05
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 31,778.05
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

004033403

Supporting Line Numbers 12 and 13
of FEC FORM 3

Line Number 13

(Use Separate Schedules for
each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Arthur Finkelstein 13 Third Street Rye, New York 10580				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 5,260.10	\$ 1,260.10	\$ 4,000.00

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Stephen Winchell & Assoc. 1990 M. Street - Suite 310 Washington, D.C. 20036				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 1,055.62	\$	\$ 1,055.62

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Tobay Printing 1361 Marconi Blvd. Copiague, New York 11726				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	8-8-78	\$ 107.00	\$	\$ 107.00

NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)	\$	\$	\$ 5,162.62
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Homart Press & Envelope Co., Inc. P.O. Box 346 Bladensburg, Md. 20710				
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other	3-27-79	\$ 100.71	\$	\$ 100.71

NATURE OF OBLIGATION (Details of Debt):

Sixty Day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
John Blair 717 Fifth Avenue New York, New York 10022				
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other	4-30-79	\$1,861.79	\$	\$ 1,861.79

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Diversified Mail Marketing 7777 Leesburg Pike Falls Church, Virginia 22043				
<input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other	3-27-79	\$ 542.67	\$	\$ 542.67

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 2,505.17
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
IBM Corporation 1 Jericho Plaza Jericho, New York 11753				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	11-15-78	\$ 160.50	\$	\$ 160.50

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
B & C Public Relations Corp 1253 Colonial Road Hewlett, New York 11557				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	7-11-79	\$ 23.96	\$	\$ 23.96

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Sir Speedy 970 Fulton Street Farmingdale, New York 11735				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	6-12-79	\$ 983.29	\$	\$ 983.29

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)	\$	\$	\$1,167.75
TOTAL this period (last page this line number only).	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS

Full Name, Mailing Address and ZIP Code of Debtor or Creditor
 Metro Printing & Mailing Service, Inc
 1200 South Sterling Blvd.
 Sterling, Va. 22170

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

7-12-79

\$ 167.80

\$

\$ 167.80

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

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7

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

\$

\$

\$

NATURE OF OBLIGATION (Details of Debt):

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Date (month,
 day, year)

Amount of Original
 Debt, Contract,
 Agreement or
 Promise

Cumulative
 Payment
 To Date

Outstanding
 Balance at
 Close of
 This Period

Primary General Other

\$

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NATURE OF OBLIGATION (Details of Debt):

SUBTOTALS this period this page (optional)

\$

\$

\$ 167.80

TOTAL this period (last page this line number only)

\$

\$

\$ 71,281.39

Carry outstanding balance only to appropriate line of summary.

AMENDED REPORT

FEC FORM 3
REVISED
 January, 1978
 Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

**REPORT OF RECEIPTS AND EXPENDITURE
 FOR A CANDIDATE OR COMMITTEE
 SUPPORTING CANDIDATE(S) FOR
 NOMINATION OR ELECTION TO FEDERAL OFFICE**

(Except for Candidates or Committees Receiving Federal Matching Funds)

Note: Committees authorized by a candidate to receive contributions and make expenditures in connection with more than one election must maintain separate records with respect to each election.

1 CARMAN FOR CONGRESS COMMITTEE 2 I.D. No. 076325
 Name of Candidate or Committee (in full) Candidate/Committee
375 Fulton Street
 Address (number and street) 3 U.S. House of Representatives-New York
Farmingdale, New York 11735 Office Sought, State/District (if applicable) 3rd District
 City, State and ZIP Code Check if address is different than previously reported. Year of Election 1978

4 Type of Report (check appropriate boxes)

- April 10 Quarterly Report Tenth day report preceding _____ election (primary, general or convention) Termination Report
- July 10 Quarterly Report on _____ in the State of _____ Amendment for: _____ (date)
- October 10 Quarterly Report Thirtieth day report following _____ election (primary, general or convention) _____ (which report)
- January 31 Annual Report Monthly Report _____ on _____ in the State of _____ (month) (date)
- This is a report for Primary Election General Election Primary and General Other (special, runoff, etc.)

SUMMARY OF RECEIPTS AND EXPENDITURES
 (Figures may be rounded to nearest dollar.)

5 Covering Period <u>10-1-79</u> Through <u>12-31-79</u>	Column A This Period	Column B Calendar Year-To-Date
6 Cash on hand January 1, 1979		\$ 7,565.41
7 Cash on hand at beginning of reporting period	\$ 8,574.76	
8 Total receipts (from line 19)	\$ 61.91	\$ 21,497.67
9 (a) Subtotal (Add lines 7 and 8 for Column A and lines 6 and 8 for Column B)	\$ 8,636.67	\$ 29,063.08
9 Total expenditures (from line 25)	\$ 2,109.37	\$ 22,535.78
10 Cash on hand at close of reporting period (Subtract line 9 from line 8a)	\$ 6,527.30	\$ 6,527.30
11 Value of contributed items on hand to be liquidated (Attach itemized list)	\$ _____	
12 Debts and obligations owed to the Committee/Candidate (itemize all on Schedule C)	\$ _____	
13 Debts and obligations owed by the Committee/Candidate (itemize all on Schedule C)	\$ 70,298.10	

AMENDED

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

5-2-80
 (Date)

S. A. Albrecht
 (Typed Name of Treasurer or Candidate)

[Signature]
 (Signature of Treasurer or Candidate)

Note: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. Section 437g, or Section 441j (see reverse side of form).

For further information, Contact:

Federal Election Commission
 1325 K Street, N.W.
 Washington, D.C. 20463

or call 800/424-9530

Approved by GAO
 B-187620 (R0506)
 Expires 3-31-81

All previous versions of FEC FORM 3 are obsolete and should no longer be used.

Any information reported herein may not be copied for sale or use by any person for purposes of soliciting contributions or for any commercial purpose.

DEBTS AND OBLIGATIONS

Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for
 each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
European American Bank & Trust Co. 266 Main Street Farmingdale, New York 11735	8-17-78 10-13-78			3,016.00 4,500.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other		\$ 12,000.00	\$	\$

NATURE OF OBLIGATION (Details of Debt):

This was an unsecured loan with a 8½% interest rate due at maturity on 11-15-78. Although the original amount of the loan was \$12,000.00 only \$7,516.00 has been given to the committee for campaign expenses to date.

Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735

* On November 24, 1978 this loan was paid in full by Gregory W. Carman. However, the obligation of the committee in the amount of \$7,516.00 has remained unchanged.

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 9,266.00 \$10,734.00	\$10,734.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 671 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only. See annual statement attached hereto and made part thereof. Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Heritage Federal Savings & Loan Assoc. 24 West Carver Street Huntington, New York 11743	7-21-78	Face Less Prior Mtg. Net Proceeds	\$20,000.00 7,750.00 \$12,250.00	\$ 12,250.00
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

25 year mortgage loan with monthly payments due on 2 family dwelling located at 679 So. Main Street, Farmingdale, New York 11735. This loan is being amortized monthly as required by the mortgage and is a current account. Heritage furnishes annual reports only. See annual statement attached hereto and made part thereof. Intermediary - Gregory W. Carman, 66 No. Main Street, Farmingdale, New York 11735
 Interest Rate - 8½%

SUBTOTALS this period this page (optional)	\$	\$	\$ 30,500.00
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS
 Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full
CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Arthur Finkelstein 13 Third Street Rye, New York 10580				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 5,260.10	\$ 1,260.10	\$ 4,000.00

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Stephen Winchell & Associates 1990 M. Street, Suite 310 Washington, D. C. 20036				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	10-31-78	\$ 1,055.62	\$	\$ 1,055.62

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Tobay Printing 1361 Marconi Blvd. Copiague, New York 11726				
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other	8-8-78	\$ 107.00	\$	\$ 107.00

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 5,162.62
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS
 Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Homart Press & Envelope Co., Inc. P. O. Box 346 Bladensburg, Md. 20710	3-27-79	\$ 100.71	\$	\$ 100.71
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
John Blair 717 Fifth Avenue New York, New York 10022	4-30-79	\$ 1,861.79	\$	\$ 1,861.79
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor	Date (month, day, year)	Amount of Original Debt, Contract, Agreement or Promise	Cumulative Payment To Date	Outstanding Balance at Close of This Period
Diversified Mail Marketing 7777 Leesburg Pike Falls Church, Virginia 22043	3-27-79	\$ 542.67	\$	\$ 542.67
<input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other				

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)	\$	\$	\$ 2,505.17
TOTAL this period (last page this line number only)	\$	\$	\$

Carry outstanding balance only to appropriate line of summary.

DEBTS AND OBLIGATIONS
 Supporting Line Numbers 12 and 13
 of FEC FORM 3

(Use Separate Schedules for each numbered line)

(Indicate Primary or General Election for each Entry)

Name of Candidate and Committee in Full

CARMAN FOR CONGRESS COMMITTEE

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

IBM Corporation
1 Jericho Plaza
Jericho, New York 11753

Date (month, day, year)

11-15-78

Amount of Original Debt, Contract, Agreement or Promise

\$ 160.50

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 160.50

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

B & C Public Relations Corp.
1253 Colonial Road
Hewlett, New York 11557

Date (month, day, year)

7-11-79

Amount of Original Debt, Contract, Agreement or Promise

\$ 23.96

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 23.96

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

Full Name, Mailing Address and ZIP Code of Debtor or Creditor

Metro Printing & Mailing Service, Inc.
1200 South Sterling Blvd.
Sterling, Va. 22170

Date (month, day, year)

7-12-79

Amount of Original Debt, Contract, Agreement or Promise

\$ 167.80

Cumulative Payment To Date

\$

Outstanding Balance at Close of This Period

\$ 167.80

Primary General Other

NATURE OF OBLIGATION (Details of Debt):

Sixty day overdue bill

SUBTOTALS this period this page (optional)

\$

\$

\$ 352.26

TOTAL this period (last page this line number only)

\$

\$

\$70,298.10

Carry outstanding balance only to appropriate line of summary.

FEDERAL SAVINGS AND LOAN ASSOCIATION
ANNUAL STATEMENT OF MORTGAGE

GREGORY CARMAN
MARY CARMAN
10 MAIN STREET
ARMINGDALE NEW YORK 11735

THIS STATEMENT IS SUBJECT TO THE TERMS AND CONDITIONS OF THE MORTGAGE AGREEMENT WHICH IS FILED WITH THE COUNTY CLERK OF NEW YORK COUNTY, NEW YORK. YOU MAY OBTAIN A COPY OF THE MORTGAGE AGREEMENT BY REQUESTING ONE FROM THE FEDERAL SAVINGS AND LOAN ASSOCIATION, 100 NEW AND CARVER STREETS, NEW YORK, NEW YORK 10013.

STARTING BALANCES	
PRINCIPAL	ESCROW
19,921.64	63.39

ACCOUNT NO

DATE	TOTAL PAYMENT	YOUR PAYMENT WAS APPLIED TO			WE PAID THESE ITEMS FROM YOUR ESCROW ACCOUNT		
		INTEREST	PRINCIPAL	ESCROW			
	278.21	141.11	19.94	117.16			
	278.21	140.97	20.08	117.16	745.34	TAX-TWN	1ST.HLF
	284.00	140.83	20.22	122.95			
				398.58			
		INTEREST ON ESCROW		.52			
	284.00	140.68	20.37	122.95	390.89	TAX-SCH	2ND.HLF
	284.00	140.54	20.51	122.95			
	284.00	140.40	20.65	122.95			
		INTEREST ON ESCROW		1.85			
	284.00	140.25	20.80	122.95	346.76	TAX-TWN	2ND.HLF
	284.00	140.10	20.95	122.95			
	284.00	139.95	21.10	122.95			
		INTEREST ON ESCROW		1.85			
	284.00	139.80	21.25	122.95	403.57	TAX-SCH	1ST.HLF
	284.00	139.65	21.40	122.95			
	284.00	139.50	21.55	122.95			
		INTEREST ON ESCROW		2.23			

6.45 HAS BEEN EARNED AND CREDITED TO YOUR ESCROW BALANCE. AMOUNTS OF \$10.00 OR MORE REPORTED AS INTEREST ON U.S. INFORMATION RETURN 1099.

← TOTAL INTEREST PAID →	1683.78	19,672.82	494.98	1886.56	← TOTAL REAL ESTATE TAXES PAID
		PRINCIPAL	ESCROW		
		ENDING BALANCES			

NITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION

ANNUAL STATEMENT OF MORTGAGE

GREGORY CARMAN
280 MAIN STREET
FARMINGDALE NEW YORK 11735

TAXPAYER'S COPY
 THIS STATEMENT IS SUBJECT TO THE FEDERAL TAX CREDIT FOR INTEREST ON HOME ACQUISITION
 IF THE FEDERAL TAX CREDIT IS APPLICABLE TO YOUR MORTGAGE INTEREST
 PLEASE REFER TO YOUR FEDERAL TAX RETURN FOR MORE INFORMATION
 NEW AND CARVER STREETS - HUNTINGTON NEW YORK 11750

STARTING BALANCES	
PRINCIPAL	ESCROW
19,921.64	1041.86

ACCOUNT NO.

SECTION DATE	TOTAL PAYMENT	YOUR PAYMENT WAS APPLIED TO			WE PAID THESE ITEMS FROM YOUR ESCROW ACCOUNT		
		INTEREST	PRINCIPAL	ESCROW			
1/79	295.71	141.11	19.94	134.66	398.58	TAX-TWN	1ST.H
1/79	295.71	140.97	20.08	134.66	449.30	TAX-SCH	1ST.H
1/79	303.00	140.83	20.22	141.95			
1/79		INTEREST ON ESCROW		4.31			
1/79	303.00	140.68	20.37	141.95	449.30	TAX-SCH	2ND.H
1/79	303.00	140.54	20.51	141.95			
1/79	303.00	140.40	20.65	141.95			
1/79		INTEREST ON ESCROW		2.24			
1/79	303.00	140.25	20.80	141.95	398.57	TAX-TWN	2ND.H
1/79	303.00	140.10	20.95	141.95			
1/79	303.00	139.95	21.10	141.95			
1/79		INTEREST ON ESCROW		2.28			
1/79	303.00	139.80	21.25	141.95	463.88	TAX-SCH	1ST.H
1/79	303.00	139.65	21.40	141.95			
1/79	303.00	139.50	21.55	141.95			
1/79		INTEREST ON ESCROW		2.67			

11.50 HAS BEEN EARNED AND CREDITED TO YOUR ESCROW BALANCE.
 AMOUNTS OF \$10.00 OR MORE REPORTED AS INTEREST ON U.S.
 INFORMATION RETURN 1099.

TOTAL INTEREST PAID →	1683.78	19,672.82	582.55	2159.63	← TOTAL REAL ESTATE TAXES
		PRINCIPAL	ESCROW		
		ENDING BALANCES			

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CORRESPONDENCE CONTROL SLIP

FEDERAL ELECTION COMMISSION

Do Not Separate From Document

For Division Use 800514114730 AC		Suspense No. 907933
Name and Address of Sender		
Subject of Correspondence MUR 1205		
Date Received 05/14/80	Suspense Date 06/04/80	
Referred to 1. GARR		Action (Optional)
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Answer Date <i>m</i>		File Designation 4300
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Carman for Congress
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, NY 11735

April 29, 1980

Federal Election Commission
Washington, D.C. 20463

007830

Att: Charles N. Steele
General Counsel

Re: MUR 1205

Dear Mr. Steele:

Enclosed herewith please find a letter dated April 25, 1980 to the Federal Election Commission. Please also find the copies of the exhibits referred to in the letter. The original letters from the Lending Institution which were to be filed with the Federal Election Commission were sent to our representatives in Washington. These documents were sent on April 25, 1980. They have unfortunately been lost in the mail. We are accordingly sending these documents to you all in accordance with your letter of April 15, 1980.

Respectfully submitted,



SEBASTIAN A. ALBRECHT, Treas.
Carman for Congress

SAA/rpm
Encs.

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30 MAY 2 P 4:39

RECEIVED
GENERAL COUNSEL

RECEIVED

Carman for Congress '80 MAY '2 AM 11:47
Sebastian A. Albrecht
375 Fulton Street
Farmingdale, NY 11735

April 25, 1980

Federal Election Commission
Washington, D.C. 20463

Att: Charles N. Steele
General Counsel

Re: MUR 1205

Dear Mr. Steele:

Please be advised that in accordance with your letter of April 15, 1980, I am writing to the Federal Election Commission, to your attention.

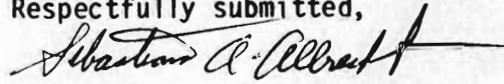
The purpose of this correspondence is to demonstrate to the Federal Election Commission that no action should be taken against the Carman for Congress Committee. Please note that I have submitted the following documents as part of this correspondence:

- 1) Affidavit of Sebastian A. Albrecht as Treasurer of the Committee, dated the 25th day of April, 1980.
- 2) Affidavit of Gregory W. Carman dated the 25th day of April, 1980.
- 3) Affidavit of Roy W. Fuchs dated the 25th day of April, 1980.
- 4) Letter dated April 18, 1980 from the Heritage Federal Savings and Loan Association pertaining to loans #1 and 2 which are the subject of Mr. Daniel C. Mooney's affidavit of the 9th day of April, 1980.
- 5) Letter dated April 21, 1980 pertaining to loan #3 of Mr. Mooney's affidavit.
- 6) Letter from National Bank of North America dated April 18, 1980 pertaining to loan #4, referred to in Mr. Mooney's affidavit of April 9, 1980.

In accordance with your letter of April 15, 1980, the Committee elects that this matter will remain confidential.

In accordance with your letter of April 15, 1980, the Committee does not elect at this time to be represented by counsel. Accordingly, all matters pertaining to this complaint should be referred to me as the Treasurer of the Carman for Congress Committee.

Respectfully submitted,


SEBASTIAN A. ALBRECHT, Treas.
Carman for Congress

SAA/ec
Encs.

AFFIDAVIT

I Sebastian A. Albrecht being duly sworn depose and say that I am a Certified Public Accountant with offices at 375 Fulton Street, Farmingdale, New York.

I am the treasurer of a committee know as Carman for Congress. I recently received a letter from the Federal Election Commission dated April 15, 1980 signed by Charles W. Steele, the general counsel, for the Federal Election Commission. The correspondence from Mr. Steele indicated that a complaint had been made pertaining to the Carman for Congress Committee. A letter by a man named Daniel C. Mooney dated April 10, 1980 complained of certain loans that were made in regard to the Carman for Congress Committee in 1978. I am making this affidavit in reply to this complaint and the affidavit of Daniel C. Mooney.

As to loan number one and loan number two they were made to Gregory W. Carman the candidate by the Heritage Federal Savings and Loan Association. The loans were secured by a first mortgage lien on two, two family houses owned by Mr. Carman. As can be shown in the letter dated April 18, 1980 these loans have been amortized regularly and are current accounts.

As to loan number three Mr. Carman borrowed from the European American Bank on an unsecured basis the sum of \$12,000.00 on August 17, 1978. The complaint improperly indicates that the loan is for \$12,250.00 and that it was secured on property owned by the candidate. The loan was completely satisfied on November 24, 1978.

All of this can be seen on the letter of April 21, 1980 from the European American Bank which is located in Farmingdale, New York.

As to loan number four reference should be made to a letter dated April 18, 1980 from National Bank of North America this letter indicated that the original loan was made on November 6, 1978 in the sum of \$34,000.00 at 11% interest. The note has been renewed and has a current balance of \$26,330.00. The current interest for that loan is 16½%. The note will fall due on May 5, 1980. It is contemplated that the note will be paid in full on or about that date.

All of the loans were made in the ordinary course of business with the commercial and thrift institutions involved. Loans number one and two are current in all respects. The thrift institution (ie) Heritage Federal Savings and Loan Association could not enforce its security since the loans are current and not in default.

0040201419

As to loan number three the European American Bank has no remedy to enforce since the loan has been completely satisfied as is shown by the banks letter of April 21, 1980.

As to loan number four it has been renewed by the National Bank of North America with current competitive bank rates as has been shown from National Bank of North America letter dated April 13, 1980.

It is respectfully requested that the documents submitted together with this affidavit be treated if necessary as any supplemental or additional information required by the Federal Election Commission.

Accordingly it is further respectfully requested that no action be taken against the Committee in this matter since there has been no wrong doing by the banking institutions, the Committee or any individuals concerned.

Sebastian A. Albert

Sworn to, before me this 25th day April 1980

Barbara A. Donelli

BARBARA A. DONELLI
NOTARY PUBLIC, State of New York
No. 52-4684512
Qualified in Suffolk County 82
Commission Expires March 30, 1982

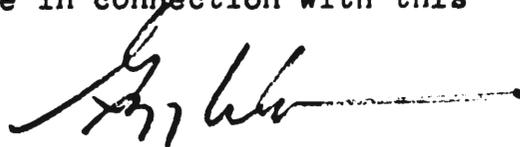
00040201420

AFFIDAVIT

I Gregory W. Carman being duly sworn depose and say that I am the candidate who ran for Congress in 1978 in the Third Congressional district. I have read the affidavit of Sebastian A. Albrecht bearing even date herewith. The affidavit of Mr. Albrecht is correct and accurate in all respects.

Upon information and belief the complainant Daniel C. Mooney served as a major staff member for Jerome Ambro my opponent in the 1978 election. I have already announced and begun campaigning for election in 1980. Upon information and belief it would appear that this complaint may have political motivation because of my declaration of candidacy in the 1980 Congressional campaign.

There has been no wrong doing on the part of the Banking Institutions, the Committee or any individuals concerned. I respectfully request that no action be taken against the Committee in connection with this matter.



Sworn to, before me this 25 day April 1980

Barbara A. Donolli:

BARBARA A. DONOLLI
NOTARY PUBLIC, State of New York
No. 52-4684512
Qualified in Suffolk County
Commission Expires March 30, 1982

0040201421

STATE OF NEW YORK)
COUNTY OF NASSAU)SS:

I, ROY W. FUCHS, residing at 19 Greenmeadow Lane, Huntington, New York, being duly sworn, depose and say:

That I have been employed in the banking field for the past 25 years. I served as Assistant Vice President for Franklin National Bank, a commercial bank, for 20 years. In my capacity as a commercial banker, I served as a loan officer. I supervised numerous personnel who were responsible for negotiating loans with bank customers over the years, while I was a commercial banker at the Franklin National Bank.

Subsequent to my experience as a commercial banker, I have been involved with operations of a thrift institution. I am familiar with mortgage loans negotiated by and entered into by thrift institutions.

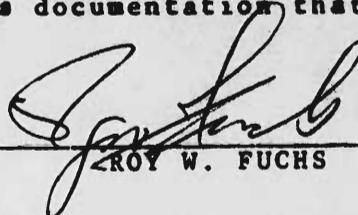
It has been brought to my attention that a complaint was made to the Federal Election Committee concerning certain loans in conjunction with the Carman for Congress Campaign. I have read the affidavit of David C. Mooney dated April 9, 1980. I have also examined the letter dated April 18, 1980 from the Heritage Federal Savings and Loan Association pertaining to first mortgage loans entered into by Gregory W. Carman, the candidate in the 1978 Congressional election. I have examined the letter dated April 21, 1980 from the European-American Bank pertaining to the loans executed by the candidate, Gregory W. Carman. I have examined the letter dated April 18, 1980 from the National Bank of North America pertaining to the \$34,000.00 loan that was made to the Carman for Congress Committee on November 6, 1978.

In my opinion it would appear that as to those items described as loans No. 1 and No. 2, in Mr. Mooney's affidavit, i.e. the two first mortgage loans that were placed upon the property owned by Mr. Carman by Heritage Federal Savings and Loan Association, that these were made in the ordinary course of business. The loans are apparently current and are amortizing in the usual manner.

As to loan No. 3 described in Mr. Mooney's affidavit, this loan apparently has been satisfied in full as is set forth in the letter of the European-American Bank dated April 21, 1980. It also would appear to have been made in the ordinary course of business. The loan, as is indicated, has been fully satisfied.

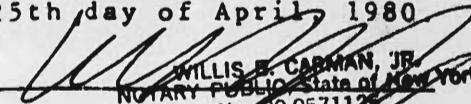
As to loan No. 4 described in Mr. Mooney's affidavit, it appears that this loan has been subject to periodic renewals. These periodic renewals have obviously been tied into the prime rate requirements for the National Bank of North America. It would appear that this loan has been made in the ordinary course of business.

In my opinion there would appear to be no special extraordinary treatment from a banking point of view that was extended to the Committee or any individual involved. The commercial banks and the thrift institutions, in my opinion, have conducted themselves properly in all respects. The letters that I have referred to from the commercial banks and the thrift institution bear this out and it is upon this documentation that I am relying in making this affidavit.



ROY W. FUCHS

Sworn to before me this
25th day of April, 1980


WILLIS E. CARMAN, JR.
NOTARY PUBLIC, State of New York
No. 30-0571125
Qualified in Nassau County
Term Expires March 30, 1983

00040201423



RECEIVED

Heritage Federal Savings^{'80 MAY 22 AM 11:48} and Loan Association

BARRY WHITMAN
Assistant Vice President

24 WEST CARVER STREET
HUNTINGTON, N. Y. 11743
Telephone (516) 349-6609

April 18, 1980

Mr. Sebastian A. Albrecht, Treasurer
Committee for Carmen
Albrecht Building
375 Fulton Street
Farmingdale, NY 11735

Dear Mr. Albrecht:

Please be advised that on July 21, 1978 the following mortgage loans were made to Gregory Carmen:

<u>Loan No.</u>	<u>Address</u>	<u>Original Balance</u>	<u>Term</u>	<u>Current Balance</u>
12017	671 S. Main St. Farmingdale	\$20,000.	25yrs.	\$19,585.09
12018	679 S. Main St. Farmingdale	\$20,000.	25yrs.	\$19,585.09

Both of these loans have been amortizing as required by the mortgage and are current accounts.

Very truly yours,

Barry Whitman
Assistant Vice President

ct

RECEIVED

'80 MAY 2 AM 11:48

EAB European American Bank

April 21, 1980

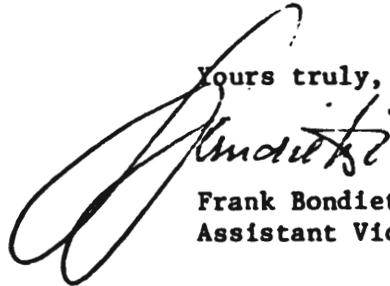
Carman for Congress
c/o S. A. Albrecht
375 Fulton Street
Farmingdale, N. Y. 11735

Attention: Sebastian A. Albrecht,
Treasurer

Dear Sir:

A review of our records indicates that we made an unsecured loan of \$12,000 to Gregory W. Carman, 66 Main Street, Farmingdale, N. Y. on 8/17/78 with interest at 8.50% discounted, yielding 8.68% to mature on 11/15/78. This loan was made in the normal course of business. Payment of this loan was made on 11/24/78.

Yours truly,



Frank Bondietti
Assistant Vice President

FB:jmb

00040201425

RECEIVED

'80 MAY 2 AM 11:48



JOHN G. MORAN
Vice President

April 18, 1980

Mr. Sebastian Albrecht, Treasurer
Carman for Congress
375 Fulton Street
Farmingdale, New York 11735

Dear Mr. Albrecht:

The following is the information which you requested:

Carman for Congress

		<u>Amount</u>	<u>Interest</u>
Original Date of Loan	11/6/78	\$34,000	11%
Renewal	2/5/79	34,000	12%
"	5/7/79	30,000	12%
"	8/6/79	30,000	12 1/4%
"	11/5/79	26,330	16 1/2%
"	2/4/80	26,330	16 1/2%

Very truly yours,

John G. Moran
John G. Moran

00040201426

'80 MAY 2 AM 1

8 0 0 4 0 2 0 1 4 2 7

A Albrecht

SUN

FULTON STREET
MINIS CLUB, NEW YORK
11735



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

ATT: DAVID BRANCH

CERTIFIED
PIV 4329141
MAIL



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

April 15, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Carman for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farmingdale, New York 11735

Re: MUR 1205

Dear Mr. Albrecht:

This letter is to notify you that on April 10, 1980, the Federal Election Commission received a complaint which alleges that your Committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended ("the Act") or Chapters 95 and 96 of Title 26, U.S. Code. A copy of the complaint is enclosed. We have numbered this matter MUR 1205. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate, in writing, that no action should be taken against your Committee in connection with this matter. Your response must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath.

This matter will remain confidential in accordance with 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A) unless you notify the Commission in writing that you wish the matter to be made public.

If you intend to be represented by counsel in this matter, please advise the Commission by sending a letter of representation stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

0004001428

If you have any questions, please contact Jonathan Levin, the staff member assigned to this matter at (202) 523-4060. For your information, we have attached a brief description of the Commission's procedure for handling complaints.

Sincerely,

Charles N. Steele
Charles N. Steele
General Counsel

Enclosure

- 1. Complaint
- 2. Procedures

00040201429

Form 3811, Aug. 1978
RETURN RECEIPT, REGISTERED, RETURNED AND CERTIFIED MAIL

1. The following service is requested (check one):
 Show to whom and date delivered: _____
 Show to whom, date, and address of delivery: _____
 RESTRICTED DELIVERY
Show to whom and date delivered: _____
 RESTRICTED DELIVERY.
Show to whom, date, and address of delivery: \$ _____
(CONSULT POSTMASTER FOR FEES)

2. ARTICLE ADDRESSED TO: *Carman for Congress, Jonathan A. Blumenthal, 576 Fulton Street, Farmingdale, NY 11735*

3. ARTICLE DESCRIPTION: _____ REGISTERED NO. *644514* INSURED NO. _____

4. GATE OF DELIVERY: _____

5. ADDRESS (Complete only if requested): _____

6. UNABLE TO DELIVER BECAUSE: _____

1. I have received the article described above:
 SIGNATURE: *Charles N. Steele*
 Address: _____
 Authorized agent: _____

2. (Always obtain signature of addressee or agent)

3. FARMINGDALE, NY APR 10 1980

4. O.P.O.: 1978-272-382

Mike 1805 from



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

April 15, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560

Dear Mr. Mooney:

This letter is to acknowledge receipt of your complaint of April 8, 1980, against the Carman for Congress Committee which alleges violations of the Federal Election Campaign laws. A staff member has been assigned to analyze your allegations. The respondent will be notified of this complaint within 5 days and a recommendation to the Federal Election Commission as to how this matter should be handled will be made 15 days after the respondent's notification. You will be notified as soon as the Commission takes final action on your complaint. Should you have or receive any additional information in this matter, please forward it to this office. For your information, we have attached a brief description of the Commission's procedures for handling complaints.

00040201430

PS Form 3811, Aug. 1978

RETURN RECEIPT, REGISTERED, INSURED AND CERTIFIED MAIL

1. The following service is requested (check one):
 Show to whom and date delivered.
 Show to whom, date, and address of delivery.
 RESTRICTED DELIVERY
 Show to whom and date delivered.
 RESTRICTED DELIVERY.
 Show to whom, date, and address of delivery: \$_____
 (CONSULT POSTMASTER FOR FEES)

2. ARTICLE ADDRESSED TO:
 Daniel C. Mooney
 89 Pershing Avenue
 Locust Valley, NY 11560

3. ARTICLE DESCRIPTION:
 Registered No. 644538 INSURED NO. _____

4. I have received the article described above.
 SIGNATURE: *[Signature]* Address Authorized agent
 DATE OF DELIVERY: 4-14-80 POSTMARK: _____

5. ADDRESS (Complete only if requested)

6. UNABLE TO DELIVER BECAUSE: _____ CLERK'S INITIALS: _____

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Er
Horn



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

April 16, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Carman for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farmingdale, New York 11735

Re: MUR 1205

Dear Mr. Albrecht:

This letter is to notify you that on April 10, 1980, the Federal Election Commission received a complaint which alleges that your Committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended ("the Act") or Chapters 95 and 96 of Title 26, U.S. Code. A copy of the complaint is enclosed. We have numbered this matter MUR 1205. Please refer to this number in all future correspondence.

Under the Act, you have the opportunity to demonstrate, in writing, that no action should be taken against your Committee in connection with this matter. Your response must be submitted within 15 days of receipt of this letter. If no response is received within 15 days, the Commission may take further action based on the available information.

Please submit any factual or legal materials which you believe are relevant to the Commission's analysis of this matter. Where appropriate, statements should be submitted under oath.

This matter will remain confidential in accordance with 2 U.S.C. § 437g(a)(4)(B) and § 437g(a)(12)(A) unless you notify the Commission in writing that you wish the matter to be made public.

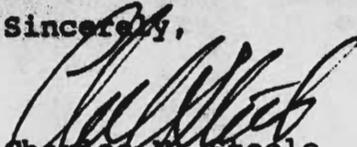
If you intend to be represented by counsel in this matter, please advise the Commission by sending a letter of representation stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

00040201431

Letter to: Carman for Congress
Page Two

If you have any questions, please contact Jonathan Levin,
the staff member assigned to this matter at (202) 523-4060.
For your information, we have attached a brief description
of the Commission's procedure for handling complaints.

Sincerely,



Charles W. Steele
General Counsel

Enclosure

1. Complaint
2. Procedures

00040201432



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

April 16, 1980

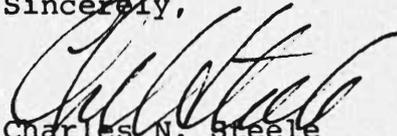
CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York 11560

Dear Mr. Mooney:

This letter is to acknowledge receipt of your complaint of April 8, 1980, against the Carman for Congress Committee which alleges violations of the Federal Election Campaign laws. A staff member has been assigned to analyze your allegations. The respondent will be notified of this complaint within 5 days and a recommendation to the Federal Election Commission as to how this matter should be handled will be made 15 days after the respondent's notification. You will be notified as soon as the Commission takes final action on your complaint. Should you have or receive any additional information in this matter, please forward it to this office. For your information, we have attached a brief description of the Commission's procedures for handling complaints.

Sincerely,


Charles N. Steele
General Counsel

Enclosure

0040201433

Carroll for Congress
Sebastian A. Albrecht, Treasurer
375 Fulton Street
Farminedale, New York 11735

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'80 APR 10 PM 2:09

MUR 1205

89 Pershing Avenue
Locust Valley, New York 11560
April 8, 1980

Kenneth A. Gross
Acting Associate General
Counsel
Federal Election Commission
Washington, D.C. 20463

Re: Carman for Congress
Committee

Dear Mr. Gross:

I am in receipt of your letter of March 4, 1980 which referred to my letter of February 2, 1980. Accordingly, I am enclosing herewith a properly notarized complaint for your information.

Thank you for your courtesies in this matter.

Very truly yours,

Daniel C. Mooney
DANIEL C. MOONEY

DCM/co
Encls.

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007373

00 APR 10 4:51

GENERAL INVESTIGATIVE
DIVISION

AFFIDAVIT

DANIEL C. MOONEY, being duly sworn deposes and says:

I am a registered voter in the Third Congressional District, Nassau County, New York, having my residence at 89 Pershing Avenue, Locust Valley, New York.

I am making this affidavit in support of a complaint and/or a request to investigate certain loans made to the "Carman for Congress" Committee in 1978 which are as follows:

1. Loan Number 1 was apparently made to Gregory Carman acting as an intermediary on behalf of the Committee and was in the amount of \$7,516.00 at 8½% per annum. Since the 1/31/79 report, the listing of this loan has remained the same and no record of repayment of principal and/or interest is noted in Committee reports as of October 10, 1979.

2. Loan Number 2 is a loan to the Committee in the amount of \$10,734.00 at 8½% per annum which was secured by a mortgage on property owned by the candidate. While it was to be paid monthly, no payments have been listed as expenditures by the Committee through the October 10, 1979 report and the accrued interest has not been reported.

3. Loan Number 3, like Number 2, was made to the Committee on 7/21/78 in the amount of \$12,250.00 at 8½% interest and was secured by a mortgage on property owned by the candidate. Once again, monthly payments were to be made, but as of 10.10/79, no payments have been made. In addition, no accrued interest has been reported on this.

4. Loan Number 4 was made to the Committee on November 5, 1978 and was in the amount of \$34,000.00 at 11% interest and was secured by 37 guarantors. In its 4/10/79 report, the Committee indicated that the loan was due on 5/5/79. As of the October filing, some interest payments have been made and the principal has been reduced by seven thousand six hundred and seventy dollars. This loan originally was due and payable on February 5, 1979 and contained an option for one 30-day renewal which would have made it due on March 5, 1979. As of this date, a balance of \$26,330.00 remains. Since March 5, 1979, interest rates have increased substantially. Yet, as of October 1979, this loan remained at 11% interest and apparently has been extended.

001001436

All bank loans must be made in the ordinary course of business to be exempt from contributions limitations and prohibitions. Upon information and belief, the ordinary course of business rule has not been applied to the above loans in that:

1. On loans numbered 1,2 and 3, respectively, no payments have been made pursuant to the terms of the loans and the bank has not sought to enforce its security.

2. Loan number 4, by its terms, should have been paid by March 5, 1979, or if it was "rolled over" it should have been rolled over at the current rate of interest paid by the other customers of the bank. If not "rolled over", then the bank is treating the Committee in a way which differs from the way it treats ordinary customers., i.e, it has not called the loan; enforced the individual guarantees or loaned at prevailing rates.

Accordingly, it is respectfully requested that the Federal Election Commission investigate these loans, and if any wrongdoing is found, that the individuals and/or banking institution be compelled to obey the law and/or have appropriate sanctions applied.


DANIEL C. MOONEY

Sworn to before me
this *9th* day of *April* 1980.


Notary Public

CHRISTINE OLIVERAS
NOTARY PUBLIC, State of New York
No. 4683380, Suffolk County
Term Expires March 30, 19*82*

00040201437

DANIEL C. MOONEY

3
XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX

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80040000



Kenneth A. Gross
Acting Associate General Counsel
Federal Election Commission
Washington, D.C. 20463



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 4, 1980

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Daniel C. Mooney
89 Pershing Avenue
Locust Valley, New York

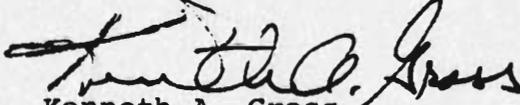
Dear Mr. Mooney:

We have received your letter of February 2, 1980, inquiring into the possibility of a violation of the Federal Election Campaign Act of 1971, as amended.

As set forth in 2 U.S.C. Section 437g(a)(1), the Commission is not empowered to take action unless complaints are signed, sworn and notarized by the complainant. Specifically, your complaint is not properly notarized in that the notary did not sign the attestation clause. A copy of the complaint is enclosed for your reference.

Please feel free to contact me if you have any further questions.

Sincerely,


Kenneth A. Gross
Acting Associate General
Counsel

Enclosure

40040201439



WASHINGTON, D.C.

March 4, 1980

**CERTIFIED MAIL
RETURN RECEIPT REQUESTED**

Carman for Congress
Committee
375 Fulton Street
Farmingdale, New York 11735

Dear Sir or Madam:

This letter is to notify you that on February 26, 1980, the Federal Election Commission received an improper complaint which alleges that your committee may have violated certain sections of the Federal Election Campaign Act of 1971, as amended ("the Act") or Chapters 95 and 96 of Title 26, U.S. Code. A copy of the improper complaint is enclosed.

The Commission provides this complaint for your information.

Sincerely,

Kenneth A. Gross
Kenneth A. Gross
Associate General

00040001440

PS Form 3811, Aug. 1978

RETURN RECEIPT, REGISTERED, INSURED AND CERTIFIED MAIL

1. The following service is requested (check one):
 Show to whom and date delivered.
 Show to whom and address of delivery.
 Show POSTMASTER FOR FEES.
 RESTRICTED DELIVERY.
 Show to whom, date, and address of delivery \$_____

2. ARTICLE DESCRIPTION: *700 CONSULT POSTMASTER FOR FEES*
 ARTICLE ADDRESSED TO: *Carman for Congress Comm*
375 Fulton Street
Farmingdale, NY 11735

3. ARTICLE DESCRIPTION: _____ REGISTERED NO. *944121* INSURED NO. _____

4. DATE OF DELIVERY: _____
 I have received the article described above:
 Addressed Authorized Agent SIGNATURE _____

5. ADDRESS (Complete only if required):
Farmingdale, NY
375 Fulton Street
11735

6. UNABLE TO DELIVER BECAUSE: _____

7. SENDER: Complete items 1, 2, and 3. Add your address in the "RETURN TO" space on reverse.

8. POSTMARK: *FARMINGDALE NY MAR 11 1980*

9. INITIALS: _____

10. POST OFFICE: _____

600 4521

BCC# 521

RECEIVED
FEDERAL ELECTION
COMMISSION

90 FEB 26 AM 11:51

89 Perahing Avenue
Locust Valley, New York
February 21, 1980

Federal Election Commission
Franklin Square Building
1325 K Street N.W.
Washington, D.C. 20463

006517 Re: Carman for Congress Committee
3 C.D. New York
1978 Congressional elections

Gentlemen:

I am enclosing herewith an affidavit regarding loans made to the above committee and respectfully request that you investigate the same. I believe you will find that the requirements of 2 U.S.C. 437(g) have been complied with.

Thank you for your courtesies in this matter.

Very truly yours,

Daniel C. Mooney
Daniel C. Mooney

000400201441

07:1 p 9288106

7530 20000
20000

AFFIDAVIT

DANIEL C. MOONEY, being duly sworn deposes and says:

I am a registered voter in the Third Congressional District, Nassau County, New York, having my residence at 89 Pershing Avenue, Locust Valley, New York.

I am making this affidavit in support of a complaint and/or a request to investigate certain loans made to the "Carman for Congress" Committee in 1978 which are as follows:

1. Loan Number 1 was apparently made to Gregory Carman acting as an intermediary on behalf of the Committee and was in the amount of \$7,516.00 at 8½% per annum. Since the 1/31/79 report, the listing of this loan has remained the same and no record of repayment of principal and/or interest is noted in Committee reports as of October 10, 1979.

2. Loan Number 2 is a loan to the Committee in the amount of \$10,734.00 at 8½% per annum which was secured by a mortgage on property owned by the candidate. While it was to be paid monthly, no payments have been listed as expenditures by the Committee through the October 10, 1979 report and the accrued interest has not been reported.

3. Loan Number 3, like Number 2, was made to the Committee on 7/21/78 in the amount of \$12,250.00 at 8½% interest and was secured by a mortgage on property owned by the candidate. Once again, monthly payments were to be made, but as of 10.10/79, no payments have been made. In addition, no accrued interest has been reported on this.

4. Loan Number 4 was made to the Committee on November 5, 1978 and was in the amount of \$34,000.00 at 11% interest and was secured by 37 guarantors. In its 4/10/79 report, the Committee indicated that the loan was due on 5/5/79. As of the October filing, some interest payments have been made and the principal has been reduced by seven thousand six hundred and seventy dollars. This loan originally was due and payable on February 5, 1979 and contained an option for one 30-day renewal which would have made it due on March 5, 1979. As of this date, a balance of \$26,330.00 remains. Since March 5, 1979, interest rates have increased substantially. Yet, as of October 1979, this loan remained at 11% interest and apparently has been extended.

0040201442

All bank loans must be made in the ordinary course of business to be exempt from contributions limitations and prohibitions. Upon information and belief, the ordinary course of business rule has not been applied to the above loans in that:

1. On loans numbered 1,2 and 3, respectively, no payments have been made pursuant to the terms of the loans and the bank has not sought to enforce its security.

2. Loan number 4, by its terms, should have been paid by March 5, 1979, or if it was "rolled over" it should have been rolled over at the current rate of interest paid by the other customers of the bank. If not "rolled over", then the bank is treating the Committee in a way which differs from the way it treats ordinary customers., i.e, it has not called the loan; enforced the individual guarantees or loaned at prevailing rates.

Accordingly, it is respectfully requested that the Federal Election Commission investigate these loans, and if any wrongdoing is found, that the individuals and/or banking institution be compelled to obey the law and/or have appropriate sanctions applied.


DANIEL C. MOONEY

Sworn to before me
this 21 day of February 1980.

Notary Public

0040201443

DANIEL C. MOONEY

~~200 JERICHO TURNPIKE~~

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Federal Election Commission
Franklin Square Building
1325 K Stret N.W.
Washington, D.C. 20463

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FEDERAL ELECTION COMMISSION

1125 K STREET N.W.
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