



April 10, 2001

General Counsel's Office
Federal Election Commission
Washington, DC 20463
Attn: Mr. Jeff S. Jordan

RE: MUR5103

Dear Mr. Jordan:

I am writing in response to your letters dated March 27, 2001, addressed to Gerald Youhanaie and Acacia National Mortgage.

Please be advised that neither I nor Acacia National Mortgage Corporation were in any way responsible for any of the communications referenced in the complaints accompanying your letters.

We cannot comment as to the alleged involvement of Todd Banasack in any of the referenced communications, as we have not had the opportunity to investigate this matter. We can state absolutely, however, that if Todd Banasack was involved in those communications in any way, it was done by Todd Banasack individually without Acacia's or my consent. We acknowledge that Todd Banasack is employed as a loan officer for Acacia; however, neither I nor Acacia authorized him to engage in any political communications on behalf of, or with the use of any resources of, Acacia.

It is true that I personally supported the campaign of Sal DiCiccio and made a \$250 contribution to his campaign. However, I was never asked by Mr. DiCiccio nor any member of his campaign to engage in any such communications on his behalf, nor would I have engaged in the type of communications referenced in the complaint letters even if asked.

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Mr. Jeff S. Jordan
April 10, 2001
Page 2

I am hereby respectfully requesting, based on the above, that these complaints be dismissed against Gerald Youhanaie and Acacia National Mortgage Corporation, and that no further action be taken against us with respect to the above-referenced matter. Thank you.

Sincerely,

Gerald Youhanaie

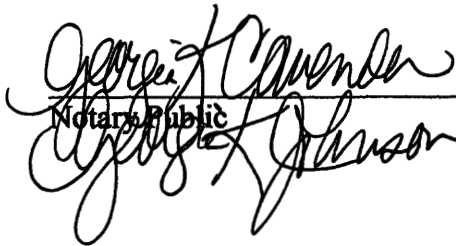


Acacia National Mortgage Corporation

By: Gerald Youhanaie
Its President

State of Arizona)
) ss.
County of Maricopa)

Subscribed and sworn before me this 10th day April, 2001 by Gerald Youhanaie, on behalf of himself individually and as President of Acacia National Mortgage Corporation.



Notary Public

My commission expires:

12/4/03

