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7003 MAR 27 P 12: 25

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March 27, 2003

Alva E. Smith
Office of the General Counsel
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

Re: MURs 5262 and 5266

Dear Ms Smith:

This letter supplements the response of the Tim Ryan for Congress Committee ("the Committee") and Julie A. Stitzel, Treasurer (referred to collectively as "Respondents"), to the complaints in the above-referenced matters. The complaints referred to a \$50,350 loan made by the Second National Bank of Warren to support Mr. Ryan's campaign for Congress in Ohio's 17th District. At the time of their initial response, Respondents and counsel needed additional time to adduce the facts surrounding the loan. Now able to address this matter fully, Respondents contend that no further Commission action is warranted.

Before 2002, Tim Ryan had never sought federal office, and his Treasurer had never served in that capacity on a federal campaign. He filed his Statement of Candidacy on February 19, 2002, slightly more than five weeks before the loan in question was incurred. See Attachment A.

On March 28, 2002, the candidate incurred on behalf of the Committee a loan from the Second National Bank of Warren in the amount of \$50,350, with all outstanding amounts due on September 28, 2002. See Attachment B. The 6.250% interest rate represented "the rate Lender charges, or would charge, on 90-day unsecured loans to the most creditworthy corporate customers." *Id.*

[39433-0001/DA023300 039]

ANCHORAGE BEIJING BELLEVUE BOISE CHICAGO DENVER HONG KONG LOS ANGELES
MENLO PARK OLYMPIA PORTLAND SAN FRANCISCO SEATTLE SPOKANE WASHINGTON, D.C.

Perkins Coie LLP (Perkins Coie LLC in Illinois)

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FEDERAL ELECTION
COMMISSION
OFFICE OF GENERAL
COUNSEL

2003 MAR 27 P 1:56

March 27, 2003

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The loan was co-signed by Dennis A. Rossi, a friend of the candidate. When the loan was taken, neither the Committee nor Mr. Rossi were aware that Mr. Rossi's participation in the transaction raised any legal issues. In fact, in early March, the Treasurer spoke with a public affairs specialist in the Commission's Information Division to review the rules governing bank loans generally. The treasurer left that conversation without knowing that co-signing a loan was normally considered a contribution.

The Committee became aware of the legal issues raised by Mr. Rossi's participation when the first complaint was filed. The Committee then took steps to correct the error. Specifically, and most important, the Committee repaid the loan in full three months before it was due. See Amended July 15 Quarterly Report, at Attachment C. All of the payments were made by the Committee; none were made by Mr. Rossi.

The Commission clearly has the discretion to dismiss a complaint regardless of whether there is reason to believe a violation occurred. See 11 C.F.R. § 111.7(b) (2002). Here, the Committee respectfully suggests that there are at least two reasons why further Commission action would be unwarranted:

First, there is no evidence to show that the Committee acted in bad faith. Indeed, there is much evidence to the contrary. Mr. Ryan was a first time candidate. He incurred the loan only a little more than a month after beginning his candidacy. Finally, the Committee made real efforts, if ineffective, to ensure that the loan was structured in a legal manner.

The complaint tries to suggest that the interest rate of the loan was inherently inappropriate, relying solely on a newspaper account in which a reporter claimed to have been offered a rate of 14.75% by the same bank. Yet the promissory note itself states that the rate is the one the lender would normally charge "on 90-day unsecured loans to the most creditworthy corporate customer." Attachment B. The complaint presents no reason why the bank would grant the Committee a loan outside normal market conditions. Finally, the Committee's prompt repayment of the loan suggests that it was indeed creditworthy.

Second, the Committee moved promptly to correct the circumstances of the loan. Even though the loan had already been due on September 28, the Committee repaid it even sooner – with the last payment made on June 28 – to remove any

March 27, 2003

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question of noncompliance. At no time did Mr. Rossi, who had co-signed the loan simply because he was a friend of the candidate, make any payments.

Here, all the evidence shows that a first-time candidate and his Treasurer tried in good faith to comply with Commission rules, and then took corrective action upon learning that it may be necessary. For the Commission to pursue this matter further would serve no genuine purpose. The newspaper articles and editorials attached to the complaints show that the candidate, the Treasurer, the Committee and Mr. Rossi all suffered great public opprobrium, to an extent arguably disproportional to the circumstances. The Committee respectfully suggests that further investigation is not necessary to ensure future compliance, or otherwise to serve the interests of enforcing the Act.

Accordingly, Respondents respectfully request that no further action be taken in this matter. If you have any questions about the foregoing, or need additional information, please do not hesitate to contact the undersigned.

Very truly yours,



Judith L. Corley
Brian G. Svoboda
Counsel to Respondents

STATEMENT OF CANDIDACY

(see reverse side for instructions)

RECEIVED
FEC MAIL ROOM

2002 FEB 21 A 9 29

1. (a) Name of Candidate (in full) <u>Timothy J. Ryan</u>			2. Identification Number
(b) Address (number and street) <input type="checkbox"/> Check if address changed <u>438 North Rhodes Ave.</u>			
(c) City, State, and ZIP Code <u>Niles, Ohio 44446</u>			
3. Party Affiliation <u>Democrat</u>	4. Office Sought <u>U.S. House</u>	5. State & District of Candidate <u>Ohio / 17th District</u>	

DESIGNATION OF PRINCIPAL CAMPAIGN COMMITTEE

6. I hereby designate the following named political committee as my Principal Campaign Committee for the 2002 election(s).
(year of election)

NOTE: This designation should be filed with the appropriate office listed below.

(a) Name of Committee (in full) <u>Tim Ryan for Congress</u>
(b) Address (number and street) <u>438 North Rhodes Ave.</u>
(c) City, State, and ZIP Code <u>Niles, Ohio 44446</u>

DESIGNATION OF OTHER AUTHORIZED COMMITTEES

(Including Joint Fundraising Representatives)

7. I hereby authorize the following named committee, which is NOT my principal campaign committee, to receive and expend funds on behalf of my candidacy.

NOTE: This designation should be filed with the principal campaign committee.

(a) Name of Committee (in full)
(b) Address (number and street)
(c) City, State, and ZIP Code

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

Signature of Candidate <u>Timothy J. Ryan</u>	Date <u>2/19/02</u>
--	------------------------

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Statement to penalties of 2 U.S.C. §437g.

CANDIDATES FOR THE OFFICE OF:

U.S. Senate mail to:
Secretary of the Senate
Office of Public Records
222 Hart Senate Office Bldg.
Washington, DC 20510-7116

All other candidates
shall file
Federal Election Commission
500 E Street, N.W.
Washington, DC 20463

For further information contact:
Federal Election Commission
Toll-free 800/424-9530
Local 800/694-1100

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RELEASE PDF

FEC FORM 2
(revised 1/2001)

PROMISSORY NOTE

Principal	Loan Date	Maturity Date	Loan No.	Rate	Account	Officer	Initials
\$50,350.00	03/28/2002	09/28/2002				AB	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.

Borrower: Timothy J. Ryan (SSN: 288-78-2431)
Dennie A. Rossi (SSN: 278-86-8958)
167 W. Market Street
Warren, OH 44481

Lender: The Second National Bank Of Warren
108 Main Avenue, S. W.
P. O. Box 1311
Warren, OH 44482

Principal Amount: \$50,350.00

Initial Rate: 6.250%

Date of Note: March 28, 2002

PROMISE TO PAY. Timothy J. Ryan and Dennie A. Rossi ("Borrower") jointly and severally promise to pay to The Second National Bank Of Warren ("Lender"), or order, in lawful money of the United States of America, the principal amount of Fifty Thousand Three Hundred Fifty & 00/100 Dollars (\$50,350.00), together with interest on the unpaid principal balance from March 28, 2002, until paid in full.

PAYMENT. Borrower will pay this loan in one principal payment of \$50,350.00 plus interest on September 28, 2002. This payment due on September 28, 2002, will be for all principal and all accrued interest not yet paid. In addition, Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning May 10, 2002, with all subsequent interest payments to be due on the same day of each month after that. Unless otherwise agreed or required by applicable law, payments will be applied first to accrued unpaid interest, then to principal, and any remaining amount to any unpaid collection costs and late charges. The annual interest rate for this Note is computed on a 365/360 basis; that is, by applying the ratio of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an index which is Lender's Prime Rate (the "Index"). This is the rate Lender charges, or would charge, on 90-day unsecured loans to the most creditworthy corporate customers. This rate may or may not be the lowest rate available from Lender at any given time. Lender will tell Borrower the current index rate upon Borrower's request. The interest rate change will not occur more often than each Day. Borrower understands that Lender may make loans based on other rates as well. The Index currently is 4.750% per annum. The interest rate to be applied to the unpaid principal balance of this Note will be at a rate of 1.500 percentage points over the Index, resulting in an initial rate of 6.250% per annum. **NOTICE** Under no circumstances will the interest rate on this Note be more than the maximum rate allowed by applicable law.

PREPAYMENT; MINIMUM INTEREST CHARGE. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default) except as otherwise required by law. In any event, even upon full prepayment of this Note, Borrower understands that Lender is entitled to a minimum interest charge of \$100.00. Other than Borrower's obligation to pay any minimum interest charge, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: The Second National Bank Of Warren, 108 Main Avenue, S. W. P. O. Box 1311, Warren, OH 44482.

LATE CHARGE. If a payment is 16 days or more late, Borrower will be charged 5.000% of the regularly scheduled payment or \$500.00, whichever is less.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, Lender, at its option, may, if permitted under applicable law, increase the variable interest rate on this Note to 18.000% per annum. The interest rate will not exceed the maximum rate permitted by applicable law.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Foreclosure Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

Cure Provisions. If any default, other than a default in payment is curable and if Borrower has not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured (and no event of default will have occurred) if Borrower, after receiving written notice from Lender demanding cure of such default, (1) cures the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance on this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

EXPENSES. If Lender institutes any suit or action to enforce any of the terms of this Note, Lender shall be entitled to recover such sum as the court may adjudge reasonable. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the loan payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction) and appeals, to the extent permitted by applicable law. Borrower also will pay any court costs, in addition to all other sums provided by law.

GOVERNING LAW. This Note will be governed by, construed and enforced in accordance with federal law and the laws of the State of Ohio. This Note has been accepted by Lender in the State of Ohio.

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Trumbull County, State of Ohio.

CONFESSION OF JUDGMENT. Borrower hereby irrevocably authorizes and empowers any attorney-at-law including an attorney hired by Lender, to appear in any court of record and to confess judgment against Borrower for the unpaid amount of this Note as evidenced by an affidavit signed by an officer of Lender setting forth the amount then due, permissible fees plus costs of suit, and to release all errors, and waive all rights of appeal. If a copy of this Note, verified by an affidavit, shall have been filed in the proceeding, it will not be necessary to file the original as a warrant of attorney. Borrower waives the right to any stay of execution and the benefit of all exemption laws now or hereafter in effect. No single exercise of the foregoing warrant and power to confess judgment will be deemed to exhaust the power, whether or not any such exercise shall be held by any court to be invalid, voidable, or void; but the power will continue undiminished and may be exercised from time to time as Lender may elect until all amounts owing on this Note have been paid in full. Borrower waives any conflict of interest that an attorney hired by Lender may have in acting on behalf of Borrower in confessing judgment against Borrower while such attorney is retained by Lender. Borrower expressly consents to such attorney acting for Borrower in confessing judgment.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of \$26.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the debt against any and all such accounts, and at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. Borrower acknowledges this Note is secured by no collateral.

FINANCIAL INFORMATION. Borrower(s) agree(s) to provide Lender with financial information as reasonably requested. Failure to provide requested information will be considered an Event of Default.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: The Second National Bank of Warren, 108 Main Avenue, S.W., P.O. Box 1311, Warren, OH 44482.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Borrower does not agree or intend to pay, and Lender does not agree or intend to contract for, charge, collect, take, reserve or receive (collectively referred to herein as "charge or collect"), any amount in the nature of interest or in the nature of a fee for this loan, which would in any way or event (including demand, prepayment, or acceleration) cause Lender to charge or collect more for this loan than the maximum Lender would be permitted to charge or collect by federal law or the law of the State of Ohio (as applicable). Any such excess interest or unauthorized fee shall, instead of anything stated to the contrary, be applied first to reduce the principal balance of this loan, and when the principal has been paid in full, be refunded to Borrower. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Each Borrower understands and agrees that, with or without notice to Borrower, Lender may with respect to any other Borrower: (a) make one or more additional secured or unsecured loans or otherwise extend additional credit; (b) alter, compromise, renew, extend, accelerate, or otherwise change one or more times the time for payment or other terms any indebtedness including increases and decreases of the rate of interest on the indebtedness; (c) exchange, enforce, waive, subordinate, fall or decide not to perfect, and release any security, with or without the substitution of new collateral; (d) apply such security and direct the order or manner of sale thereof, including without limitation, any non-judicial sale permitted by the terms of the controlling security agreements, as Lender in its discretion may determine; (e) release, substitute, agree not to sue, or deal with any one or more of Borrower's sureties, endorsers, or other guarantors on any terms or in any manner Lender may choose; and (f) determine how, when and what application of payments and credits shall be made on any other indebtedness owing by such other Borrower. Borrower and any other person who signs, guarantees or endorses this Note to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral or impair, fail to realize upon or perfect Lender's security interest in the collateral, and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

PRIOR TO SIGNING THIS NOTE, EACH BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE, INCLUDING THE VARIABLE INTEREST RATE PROVISIONS. EACH BORROWER AGREES TO THE TERMS OF THE NOTE.

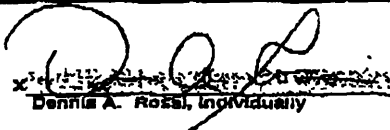
BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: FOR THIS NOTICE "YOU" MEANS THE BORROWER AND "CREDITOR" AND "HIS" MEANS LENDER.

WARNING - BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOODS, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

BORROWER:


Timothy J. Ryan, individually


Dennis A. Ross, individually

7003 MAR 27 P 12: 25

FEC
FORM 3REPORT OF RECEIPTS
AND DISBURSEMENTS

For An Authorized Committee

Office Use Only

1	NAME OF COMMITTEE (in full)	USE FEC MAILING LABEL OR TYPE OR PRINT	Example If typing, type over the lines
	Tim Ryan for Congress		
	ADDRESS (number and street)	438 North Rhodes Ave	
	Check if different than previously reported (ACC)	Niles	OH 44448
2	FEC IDENTIFICATION NUMBER	CITY	STATE
	C00373484		
3	IS THIS REPORT	NEW (N) OR	X AMENDED (A)
			OH 17

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports

(b) 12-Day PRE-Election Report for the

April 15 Quarterly Report (Q1)

Primary (12P)

General (12G)

Runoff (12R)

X July 15 Quarterly Report (Q2)

Convention (12C)

Special (12S)

October 15 Quarterly Report (Q3)

Election on

in the
State of

January 31 Year-End Report (YE)

(c) 30-Day POST-Election Report for the

July 31 Mid-Year Report
(Non-election Year Only) (MY)

General (30G)

Runoff (30R)

Special (30S)

Termination Report (TER)

Election on

in the
State of

5 Covering Period 04 18 2002 through 06 30 2002

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

Type or Print Name of Treasurer Julie Stitzel

Signature of Treasurer Electronically Filed by Julie Stitzel

Date 07 30 2002

NOTE Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. 437g

Office
Use
OnlyFEC FORM 3
(Revised 1/2001)

SCHEDULE B
ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER
(check only one)

PAGE 55 / 84

☐ 17 ☐ 18 ☒ 19a
20a 20b 20c 21

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee

NAME OF COMMITTEE (in full)

Tim Ryan for Congress

Full Name (Last, First, Middle Initial)

A Second National Bank

Mailing Address

108 Main Avenue SW

PO Box 1311

City

Warren

State

OH

Zip Code

44482

Purpose of Disbursement
loan repayment

Candidate Name

008
Category/
Type

Office Sought

House

Senate

President

Disbursement For

2002

X Primary

General

Other (specify) ▼

State

District

Date of Disbursement

06 " 31 " 2002

Amount of Each Disbursement this Period

5000.00

Transaction ID: D110

Full Name (Last, First, Middle Initial)

B. Second National Bank

Mailing Address

108 Main Avenue SW

PO Box 1311

City

Warren

State

OH

Zip Code

44482

Purpose of Disbursement
loan repayment

Candidate Name

008
Category/
Type

Office Sought

House

Senate

President

Disbursement For

2002

X Primary

General

Other (specify) ▼

State

District

Date of Disbursement

08 " 13 " 2002

Amount of Each Disbursement this Period

6000.00

Transaction ID: D112

Full Name (Last, First, Middle Initial)

C. Second National Bank

Mailing Address

108 Main Avenue SW

PO Box 1311

City

Warren

State

OH

Zip Code

44482

Purpose of Disbursement
loan repayment

Candidate Name

008
Category/
Type

Office Sought

House

Senate

President

Disbursement For

2002

X Primary

General

Other (specify) ▼

State

District

Date of Disbursement

08 " 14 " 2002

Amount of Each Disbursement this Period

1000.00

Transaction ID: D113

SUBTOTAL of Disbursements This Page (optional)

12000.00

TOTAL This Period (last page this line number only)

SCHEDULE B
ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER
(check only one)

PAGE 58 / 64

☐ 17 ☐ 18 ☒ 19a ☐ 21
☐ 20a ☐ 20b ☐ 20c

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee

NAME OF COMMITTEE (in full)

Tim Ryan for Congress

Full Name (Last, First, Middle Initial)

A Second National Bank

Mailing Address

108 Main Avenue SW

City

Warren

Purpose of Disbursement

loan repayment

Candidate Name

PO Box 1311

State

OH

Zip Code

44482

ODS

Category/
Type

Office Sought

House

Senate

President

State.

District:

Disbursement For

2002

X Primary

General

Other (specify) ▼

Date of Disbursement

06 " 26 " 2002

Amount of Each Disbursement this Period

6078.29

Transaction ID: D114

B.

C

SUBTOTAL of Disbursements This Page (optional)

6078.29

TOTAL This Period (last page this line number only)

25350.00

DETAILED SUMMARY PAGE

of Receipts

FEC Form 3 (Revised 1/2001)

Page 3

Write or Type Committee Name

Tim Ryan for Congress

Report Covering the Period From ^M04 ^D18 ^Y2002 To ^M06 ^D30 ^Y2002

I. RECEIPTS	COLUMN A Total This Period	COLUMN B Election Cycle-to-Date
11. CONTRIBUTIONS (other than loans) FROM		
(a) Individuals/Persons Other Than Political Committees	18960 00	
(i) Itemized (use Schedule A).	10550 00	
(ii) Unitemized.	29510 00	48816 00
(iii) TOTAL of contributions from individuals		8500 00
(b) Political Party Committees	6000 00	
(c) Other Political Committees (such as PACS).	130250 00	141050 00
(d) The Candidate.	2000 00	2000 00
(e) TOTAL CONTRIBUTIONS (other than loans) (add Lines 11(a)(ii) (b), (c) and (d))	167760 00	198366 00
12. TRANSFERS FROM OTHER AUTHORIZED COMMITTEES	0 00	0 00
13. LOANS		
(a) Made or Guaranteed by the Candidate	0 00	50350 00
(b) All Other Loans	0 00	0 00
(c) TOTAL LOANS (add Lines 13(a) and (b)).	0 00	50350 00
14. OFFSETS TO OPERATING EXPENDITURES (Refunds, Rebates, etc)	0.00	0 00
15. OTHER RECEIPTS (Dividends, Interest, etc)	0 00	0 00
16. TOTAL RECEIPTS (add Lines 11(e), 12, 13(c), 14 and 15) (Carry Total to Line 24, page 4).	167760 00	248716 00

DETAILED SUMMARY PAGE
of Disbursements

FEC Form 3 (Revised 1/2001)

Page 4

II DISBURSEMENTS	COLUMN A Total This Period	COLUMN B Election Cycle-to-Date
17 OPERATING EXPENDITURES...	63518 09	108858 10
18 TRANSFERS TO OTHER AUTHORIZED COMMITTEES...	0 00	0 00
19 LOAN REPAYMENTS:		
(a) Of Loans Made or Guaranteed by the Candidate...	25350 00	50350 00
(b) Of all Other Loans	0 00	0 00
(c) TOTAL LOAN REPAYMENTS (add Lines 18(a) and (b))...	25350 00	50350 00
20 REFUNDS OF CONTRIBUTIONS TO		
(a) Individuals/Persons Other Than Political Committees...	0 00	0 00
(b) Political Party Committees...	2500 00	2500 00
(c) Other Political Committees (such as PACs)...	0 00	0 00
(d) TOTAL CONTRIBUTION REFUNDS (add Lines 20(a), (b), and (c))	2500 00	2500 00
21 OTHER DISBURSEMENTS	150 00	150 00
22 TOTAL DISBURSEMENTS (add Lines 17, 18, 19(c), 20(d), and 21)	91518 09	161858 10
III. CASH SUMMARY		
23 CASH ON HAND AT BEGINNING OF REPORTING PERIOD.		10615 99
24 TOTAL RECEIPTS THIS PERIOD (from Line 15, page3)		167760 00
25 SUBTOTAL (add Line 23 and Line 24).		178375 99
26 TOTAL DISBURSEMENTS THIS PERIOD (from Line 22).		91518 09
27 CASH ON HAND AT CLOSE OF REPORTING PERIOD (subtract Line 26 from Line 25)		86857 90