September 5, 2008

2008 SEP -8 PM 3:5

U.S. Office of Special Counsel
Scott Bloch
Special Counsel
1730 M Street, NY Suite 218
Washington, DC 20036-4505

Dear Mr. Bloch,

I am writing you regarding a case that is before you, involving the management staff at the Small Business Administration Customer Service Center (CSC) in Buffalo NY. They were participating and supporting illegal gambling within the office. While I understand that our nation is facing trying times, I believe that the issues I am bringing before you are important to citizens in regaining trust in their government.

Let me introduce myself, I have been a valued employee with the SBA since 1998. I was generally one of the top producers and received annual awards for exceeding office production goals, and numerous Star and Cash Awards for various accomplishments. I have identified numerous fraudulent files, saving taxpayers hundreds of thousands of dollars. I provided copies of my monthly and annual reviews to affirm this stellar work history. (see ex. A). I never had any instances of disciplinary actions until my complaint of discrimination happened. Then suddenly, I was deemed a problem. I currently have an ongoing EEOC case, file No: 520-2008-00181X, and I believe I have been released to non-pay status based solely on my allegations of various wrongdoings in the Buffalo SBA office.

OSC File # DI-08-0680 before you, indicates that said office gambling was confined to $1, $2 and $5 dollar pools only. In fact, this investigation failed to mention there were higher pools of $20 pp and $25 pp that had been conducted. The enclosed, (see ex. C) E-mail, verifies my allegations, and was provided to the OSC. This E-mail was not included in their investigation and interestingly enough, the current Counsel for the CSC was the sender. She is, and should be, fully aware of the violations to SOP and CFR, yet she still participated; and amazingly, she was never interviewed by the OIG, nor did she receive any kind of reprimand. The Deputy Center Director stated, in my presence, that she did not participate in these pools; I provided this information to the OSC and the evidence clearly showed that she did in fact participate. She was not interviewed by the OIG, nor did she receive any reprimand. The Deputy Director, William E. Leggerio, was told years ago of the violation to the Code of Federal Regulations (CFR) and the Standard Operating Policy (SOP) he was committing with these and other pools, yet he chose to continue. The OIG failed to interview previous Counsel. I myself was never interviewed by the OIG for this investigation.

I have also enclosed a photo from February 2006 (see exhibit B) of Mr. Leggerio, just six months after Hurricane Katrina, playing cards in his office. While disaster victims were waiting decisions on their futures, our Director found time to play. This leaves me to

wonder why this "Government Gone Wild." management team is not being held to the same "high standard of conduct" that they expect and impose on their employees.

In addition to gambling, there are numerous other activities that I had notified the OSC in file numbers MA-08-0899 and MA O-71433. In the Buffalo CSC, retaliatory action is often taken against those who speak-up about unlawful actions within the office, discrimination claims, or anyone who does not fit into cliques that have formed at the CSC. People are hired, fired and released into non-pay status based on nepotism, race, age and physical appearance, versus job performance. I have witnessed employees with five to fifteen years experienced passed-over for permanent selection based on those factors. Bonuses have been withheld, suspensions given, and some wrongful terminations have occurred.

I believe it is wrong when managers use their positions to obtain dates, solicit sponsorships to private social clubs, sell their household wares and furniture at work, threaten and coerce employees and discriminate based on race, gender age, marital status and physical appearance. These are all examples of the abuse of power and blatantly illegal behaviors, which I have provided documentation to support these allegations, and the OSC and OIG has failed to adequately investigate and address these concerns.

I am now asking for your help as I have grown weary of the bureaucratic process. I have found these investigations to be incomplete and, generally, favorable to management. No empathy or compassion is evident from your employees. I was told by Ellen Oskoui, Complaints Examiner, that I "talk too much". Unfortunately, my story is complicated and long. My previous file number MA-08-0899 indicates that the Agency has intentions upon bringing me back, yet I have not worked in over 8 months. As a victim of these unfair practices, it is very discouraging to witness the OSC believe the lies that management has stated. It is my hope that, you will help me and the other SBA workers like me, by promoting the change that is needed in the SBA Disaster Assistance CSC, and hopefully help me get my job back.

And in closing, as a result of this investigation, there were employees who were given Letters of Admonishment. It is my belief that these employees should not have been punished as they were participating in a function which upper-management enjoyed, supported and condoned. These employees were following the lead of management and did so because they believed if they did not, they would be perceived as "not part of the team." My intention was not to hurt any fellow employees, but to make management accountable for their knowingly bad behavior.

Respectfully,

Michelle L. Genovese

Michelle Genovese
October 5, 1998 to April 24, 1999
May 24, 1999 to July 17, 1999
and
September 16, 1999 to September 30, 1999

Part G - Rating Officials Comments:

Interviewing and Screening:
Michelle was detailed to the field for a ten-day period in January 1999 for an agency declaration. She effectively communicated program information to disaster victims and her inquiry records were accurate, complete and well documented. Due to the limited time spent in this capacity this critical element is **Not Rated**.

Home Loan Processing:
Michelle was hired and completed training in home loan processing and the Automated Loan Officer Report system in October of 1998. She was initially assigned to routine home loan applications and eventually her portfolio was expanded to include 1-4 rental applications as well as loan modifications. Michelle's program knowledge improved as she gained experience and she correctly applied policies and procedures. Her loan officer reports were clear, concise, well documented and always addressed all pertinent issues. She always prepared a thorough financial and credit analysis in support of her loan recommendations. Michelle consistently met and often exceeded established production standards while maintaining minimal aging with her portfolio. She was always receptive to feedback and returns were for corrections that were minor in nature.

Michelle was rehired in May of 1999 and assigned to a portfolio of home and 1-4 rental loan applications primarily consisting of reconsideration and final appeal requests. In addition she processed several loan modification actions during this period. Her program knowledge continued to improve as she gained experience and she correctly applied policies and procedures. She generally met established production standards, however production was impacted by limited inventory during this time period. Her screening and portfolio management techniques resulted in minimal aging within her portfolio. Michelle possesses good communication skills and documented conversations with loan applicants appropriately.

Based on her performance from October through April an overall rating of **Exceeds Fully Successful** in this critical element is warranted.

A

Overall Summary Rating:

Michelle received exposure to various aspects of the disaster loan program during this rating period. In addition she received business loan training and spent a limited time in business loan processing.

Michelle was rehired in September and was initially assigned to the loan-processing department. She was later detailed to the field for a brief period as a result of Hurricane Floyd. Her individual contributions to the loan-processing department resulted in the timely delivery of the program to disaster victims and warrants an overall rating of **Exceeds Fully Successful.**

Ex. A.

Michelle Genovese
October 1, 1999 to May 6, 2000
and
August 17, 2000 to September 30, 2000

Part G – Rating Official's Comments:

Processing of Home Loans

Michelle was assigned a mixed portfolio that included home and rental loan applications. Michelle spent the majority of this rating period processing these files. She demonstrated the knowledge to process these loans according to established procedures. Michelle consistently had production at or above the departmental average. Files submitted were generally complete and well documented. Michelle has shown the ability to work independently and has excellent program knowledge regarding the processing of home loans. Her files were worked in aged order and screened when received. Michelle was often given files approaching aged status. Her ability to process accurately and efficiently allowed the department to achieve its goals in the aging of files. Michelle also attended a business training class in January. However, she processed a minimal amount of routine business files. Michelle also was assigned home loan modifications. Her justifications and recommendations were accurate and well documented. Her rating in this critical element is **Exceeds Fully Successful**.

Program Support and Field Duties

Michelle was assigned as a team leader for a mobile disaster recovery center in West Virginia for a two week period. She was responsible for interviewing applicants and screening applications. These duties were completed in accordance to policies and procedures. Due to limited field duty, **No Rating** is assigned.

Overall Summary Rating:

Michelle contributed to loan processing during this rating period. In April Michelle took part in a project that required the review of previously withdrawn and declined loan applications. Files that Michelle reviewed were thorough and recommendations were well justified. Michelle maintained an excellent attitude on all duties assigned to her. Michelle was rehired on August 17, 2000 and assigned to a loan processing group. Her contributions to the disaster effort warrant an overall rating of **Exceeds Fully Successful.**

A.

FINAL PMAS

Michelle Genovese
October 1, 2000 to November 3, 2000
and
June 11, 2001 to September 30, 2001

Part G – Rating Official's Comments:

Program Support and Field Duties:
Michelle was detailed to the FEMA Teleregistration Center in Berryville, Virginia for approximately one month during this rating period. There Michelle effectively communicated program information to disaster victims and when called upon assisted on the FEMA HelpLine. Although Michelle performed all duties in a satisfactory manner due to the limited amount of time spent in the field she has not been rated within the critical element.

Processing of Home Loans
Upon her return from field duty Michelle was assigned a mixed portfolio that included home and rental loan applications and loan modifications. During this rating period Michelle achieved an average of 168% of goal. Michelle was diligent in managing her portfolio and processing her files in a timely fashion. She demonstrated sound judgement in her eligibility, credit and repayment analysis and recommendations. She continued to expand her program knowledge by utilizing available resources such as the SOP, Training Manual and by being receptive to feedback and guidance from supervisors. Her decline and withdrawal letters, chrons and communications with applicants were thorough, accurate and professional. As a result of Michelle's ability to process loans in an expeditious manner, she was assigned to a group processing Area 3 files. Through her efforts the Area Office was able to assist Area 3's timely response to the severe flooding which occurred in Houston, Texas.

Michelle's performance in this element is **Exceeds Fully Successful.**

Overall Summary Rating:
Michelle is a valued member of the Loan Processing staff. Her individual contributions have helped improve delivery of the Disaster Loan program to all victims.

Her overall performance for this rating period is **Exceeds Fully Successful.**

EX-1A

Part G - Rating Officials Comments:

Processing of Home Loans:

Michelle routinely prepared thorough loan officer reports in support of her lending recommendations. Her reports were consistently well documented and addressed all pertinent issues. Michelle completed several Area Level requests, in which she prepared very detailed write-ups. Relative to the volume of work completed, the quality of Michelle's work was excellent. Exceptions were minimal and considered minor in nature.

In addition, Michelle completed over 85 loan modification actions. Her write-ups regularly included a thorough justification of the action(s) she was recommending and a detailed memo-to-file for eligibility/repayment calculations.

During this fiscal year the department faced a major disaster in NYC that required Management to use the majority of their personnel in business/EIDL loan processing groups. As a result the Loan Processing Department had a severe shortage of home loan officers for other declared disasters. Michelle was instrumental in filling this void single handedly. She completed over 700 Home/Rental actions over the course of the year with a 57% approval rate. As a result of her dedication, quality and proficiency, Management was able to assign personnel in other needed functions and maintain Agency goals for the home loan portfolio. Performance in this critical element is rated **Outstanding.**

Processing of Business Loans:

Michelle began processing Business loan applications as a regular part of her portfolio during this fiscal year. She is developing into a solid business loan officer and will be successful with additional experience to complete complex cases. Michelle demonstrated sound analytical ability on a consistent basis in her assessment of the financial condition of a business. She properly presented the financial information of a business on a spreadsheet and regularly made appropriate adjustments when determining cash flow.

Michelle is well organized and properly managed her portfolio during periods of large volume. She consistently completed her assignments within stated deadlines (ECD's). She worked well with co-workers and supervisors. She was cooperative with Management and readily accepted additional responsibilities in assisting the needs of the department. Her efforts contributed to improving the delivery of the disaster loan program. Performance in this critical element is rated **Fully Successful.**

Overall Summary Rating:

Michelle has developed into a solid member of the loan processing staff and is increasingly being relied upon by Management to process difficult/sensitive case files. In recognition of Michelle's accomplishments and contributions to the success of the Loan Processing Department in the past year, her overall performance is rated **Exceeds Fully Successful.**

Ex. A.

Michelle Genovese

October 1, 2002 to August 9, 2003
And
September 29, 2003 to September 30, 2003

Part G - Rating Officials Comments:

Processing of Home Loans:

Michelle routinely prepared thorough loan officer reports in support of her lending recommendations. Her reports were consistently well documented and addressed all pertinent issues. Michelle completed several Area Level requests in which she prepared very detailed write-ups, and she consistently exceeded production goals when processing home loans. The quality of Michelle's work in relation to her high production efficiency was excellent.

Michelle averaged 203% efficiency for the months of June and July. As a result the loan processing department was able to maintain its goals for processing home loans within the mandated time. Michelle was instrumental in filling this void single-handedly. As a result of her dedication, quality and proficiency, management was able to assign personnel in other needed functions and maintain agency goals for the home loan portfolio. Performance in this critical element is rated **Outstanding.**

Processing of Business Loans:

Michelle developed into a solid Business loan officer. She properly presented the financial information of a business on a spreadsheet and regularly made appropriate adjustments when determining cash flow. Michelle is well organized and properly managed her portfolio during periods of large volume. In addition Michelle was assigned to a business decline review group during this rating period. She reviewed prior declines of business/EIDL loan requests from 09/11 in effort to try to overcome the original decision. She consistently completed her assignments within stated deadlines (ECD's). She worked well with co-workers and supervisors. She was cooperative with management and readily accepted additional responsibilities in assisting the needs of the department. Her efforts contributed to improving the delivery of the disaster loan program. Performance in this critical element is rated **Fully Successful.**

Overall Summary Rating:

Michelle was a solid member of the loan processing staff and was increasingly being relied upon by management to process sensitive case files. As a result of her high degree of efficiency Michelle was rehired to assist victims of Hurricane Isabel. Her ability to produce high volume and quality work has assisted the department in meeting internal performance objectives. In recognition of Michelle's accomplishments and contributions to the Disaster Loan program her overall performance is rated **Exceeds Fully Successful.**

Ex. A.

Personal Business Commitment Final Rating

Michelle Genovese

October 1, 2003 to January 7, 2004

Michelle was assigned to a group processing home loan applications during this rating period. Michelle is a dedicated and highly motivated member of the loan processing team. Michelle's recommended credit decisions are always supported by a sound financial analysis. Michelle routinely demonstrated excellent written communication skills in her loan officer reports and letters. Her write-ups were thorough addressing all pertinent issues and included insightful comments and her letters were extremely well written and accurate. Michelle's production for home loans always exceeded established department standards and she maintained an extremely high level of quality. She actively monitored her case files resulting in no aging within her portfolio. As a result of her strong processing abilities, Michelle was assigned sensitive, aged, or otherwise high-profile cases. She consistently was able to process these files in an expeditious manner. Michelle was cooperative with management and readily accepted additional responsibilities to accomplish the objectives of the department. Her efforts helped ensure the timely delivery of the Disaster Loan Program. The quality of Michelle's work was excellent.

Michelle's efforts have greatly contributed to the smooth delivery of the Disaster Loan program. Her production, dedication and high quality work during this rating period represent an overall **Extraordinary** effort.

EXA.

SLO Monthly Rating

General Comments:

Michelle served as a Loan Processing SLO during the month of November 2004, in charge of reviewing a group of 9 Loan Officers. Her strong knowledge of SBA Policy and procedures assured Michelle's ability to serve as a mentor to newer Loan Officers and review their work thoroughly. She is reliable, efficient and accurate, assuring a good level of quality of every file she reviews. Michelle has continued to train her Loan Officers using daily meetings, where she brings up examples based on mistakes captured at reviewing.

Summary:

Michelle's rating for the Month of November is Extraordinary.

Ex A.

SLO Monthly Rating

General Comments:

Michelle continued to serve as a Loan Processing SLO during the month of December 2004, in charge of reviewing a group of approximately 9 Loan Officers. Her experience processing home and rental loans allowed her to provide meaningful guidance to her loan officers regarding SBA Disaster Assistance Policy. Michelle provides detailed feedback to her loan officers using an individual approach. She is consistently dependable and strives to improve the quality of each case reviewed. Michelle continued to be successful in exceeding departmental goals and overall average for the month of December.

Summary:

Michelle's rating for the Month of December is Extraordinary.

Ex. A.

SLO Monthly Rating

General Comments:

During the month of January, Michelle served as Reviewer for a group of approximately nine Loan Officers processing home loan applications. Her unique method of reviewing case files allows her to keep a good hand on the files to be reviewed. She will get together with the Loan Officer at the moment of review, when needed to clarify the file information. Due to the efficiency level that she works at, Michelle is always designated to help turning files around in an expedited manner. Her strong knowledge of SBA Policy and procedures guarantee consistently a high quality level. Michelle fulfills all her SLO duties effectively and efficiently.

Summary:

Michelle's rating for the month of January is extraordinary.

Ex. A.

Lead Name:	Michelle Genovese	**Rating Official:**	Perry Pedini
Date:	October 25, 2005	**Rating Period:**	September 2005

Training Completed This Period:

Date:	September 2005	**Instructor:**	Patti Schultz

Comments: Customer Service Training/DCMS

Summary:

1.) Teambuilding/Leadership			
A. Demonstrates leadership ability in working with staff.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Fosters a team environment and invites input from team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Holds regular team meetings and actively includes team members	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Interacts closely with, and supports needs of team.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
E. Works with staff members to assist their professional development	☑ Satisfactory	☐ Needs Imp	☐ Unsat
2.) Quality Assurance			
A. Regularly monitors staff to ensure accuracy of information provided.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Ensures team members are professional and courteous to callers.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
3.) Program/Systems Knowledge			
A. Demonstrates solid understanding of SBA's disaster loan program.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Demonstrates proficiency in use of various computer systems.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
4.) Communication Skills:			
A. Communicates with team members in a professional manner.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Prepares detailed and accurate reports for management.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Provides clear guidance to team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
5.) Other Skills and Traits:			
A. Appropriately handles pressure and/or stressful situations.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Able to work independently.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Dependable and punctual.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Remains organized and focused.	☑ Satisfactory	☐ Needs Imp	☐ Unsat

Comments: Michelle supervised CSR groups of up to 10 agents. She worked with several new employees during this period and provided appropriate guidance regarding the DCMS and program information. Michelle provided close oversight of her group and strictly enforced the department's break policy. She regularly monitored her agents both telephonically and by observing them on the phone. She met with her group individually and collectively to provide feedback and on-going training. Michelle is transitioning well into her role within the CSC and she is a key contributor.

Overall Monthly Rating: ☑ **Meets Acceptable Level** ☐ **Does Not Meet Acceptable Level** ☐ **No Rating**

Signature		Perry Pedini	
Name / Title		Perry Pedini, Supervisor	
Date:		10/26/05	

Ex A.

Training Completed This Period:

Date: Various | Instructor:

Comments: Team Lead Training - Savinsky
Legal - Closing Doc Training - Cohen

Summary:

1.) Teambuilding/Leadership			
A. Demonstrates leadership ability in working with staff.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Fosters a team environment and invites input from team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Holds regular team meetings and actively includes team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Interacts closely with, and supports needs of team.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
E. Works with staff members to assist their professional development.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
2.) Quality Assurance			
A. Regularly monitors staff to ensure accuracy of information provided.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Ensures team members are professional and courteous to callers.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
3.) Program/Systems Knowledge			
A. Demonstrates solid understanding of SBA's disaster loan program.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Demonstrates proficiency in use of various computer systems.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
4.) Communication Skills:			
A. Communicates with team members in a professional manner.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Prepares detailed and accurate reports for management.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Provides clear guidance to team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
5.) Other Skills and Traits:			
A. Appropriately handles pressure and/or stressful situations.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Able to work independently.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Dependable and punctual.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Remains organized and focused.	☑ Satisfactory	☐ Needs Imp	☐ Unsat

Comments: *Over the past three months, Michelle worked exclusively in a loan processing capacity. She concluded an extended TDY to the Sacramento office where she served as an SLO for a team of new Home Loan officers. Upon her return to the CSC in January, she was tasked with leading a group of agents in processing activities. Due to a general lack of experience among CSC staff regarding loan making, Michelle has been required to provide various ad hoc training classes on LP procedures and extensive 1 on 1 mentoring. She has done an excellent job in this regard.*
Despite her small processing team, Michelle is very committed to making a difference to the processing effort and her team consistently produces 85-100 loans per week. Michelle is highly motivated and will often process loans herself when time permits.

Michelle has met all expectations for her position this period.

Overall Monthly Rating: ☑ Satisfactory ☐ Needs Improvement ☐ Unsatisfactory ☐ No Rating

Signature: Terry Pedini
Name / Title: Michelle Genovese
Date: 4/28/2006

Signature: Perry Pedini
Rating Official
4/28/2006

SX. A

Training Completed This Period:

Date: Q/E 6/30/06 Instructor: see below

Comments: Train the Trainer-Presentation Skills - NCCC program
I/T Telecom and Telephone Systems - T.Guido
Prevention of Sexual Harassment in the Workplace - G. Koop & K.Eldridge
Training Tour of Erie County Clerks Office - P. Cohen & G. Waggoner

Summary:

1.) Teambuilding/Leadership			
A. Demonstrates leadership ability in working with staff.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Fosters a team environment and invites input from team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Holds regular team meetings and actively includes team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Interacts closely with, and supports needs of team.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
E. Works with staff members to assist their professional development.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
2.) Quality Assurance			
A. Regularly monitors staff to ensure accuracy of information provided.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Ensures team members are professional and courteous to callers.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
3.) Program/Systems Knowledge			
A. Demonstrates solid understanding of SBA's disaster loan program.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Demonstrates proficiency in use of various computer systems.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
4.) Communication Skills:			
A. Communicates with team members in a professional manner.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Prepares detailed and accurate reports for management.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Provides clear guidance to team members.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
5.) Other Skills and Traits:			
A. Appropriately handles pressure and/or stressful situations.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
B. Able to work independently.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
C. Dependable and punctual.	☑ Satisfactory	☐ Needs Imp	☐ Unsat
D. Remains organized and focused.	☑ Satisfactory	☐ Needs Imp	☐ Unsat

Comments: *Since Michelle's return to the CSC she has been involved in processing of Home Loans and serving in both processing and supervision capacity to approximately 6 CSR agents that were cross-trained to process disaster home loans. To date the team has processed well over 1,100 loans to completion. Mid-quarter, during May, Michelle was assigned to oversee a special project to handle Reconsideration Reviews. This resulted in the team's handling over 647 units and the expansion of the loan processing team to 12 processors. Michelle's diligent work ethic, excellent program knowlege and SBA processing and DCMS experience play heavily in the success of this phase of the CSC Team's success. Michelle also has an excellent sense of humor that she uses in balance to help make her staff feel more comfortable and highly productive in a potentially stressful work environment.*

Overall Monthly Rating: ☑ Satisfactory ☐ Needs Improvement ☐ Unsatisfactory ☐ No Rating

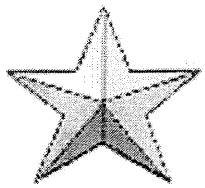
Signature: [signature] Signature: [signature]

Name / Title: Michelle L. Genovese Rating Official: Perry J. Pedini

Date: 9.21.06

EX. A

U.S. Small Business Administration



STAR AWARD

Special Thanks for Achievement Reward

Authorization Voucher

Date Issued 07-05-2006

Name of SBA Employee Michelle L. Genovese

Number of Hours Off: ☐ ½ day ☒ 1 day ☐ 1½ day ☐ 2 days

Circle appropriate award

Justification:

In recognition of Michelle's outstanding contributions to the CSC's loan processing efforts in 2006. Since January, Michelle has lead a team of CSR's in loan making activities. Her team has processed in excess of 1,100 loans and 500 Recon Reviews during this period. Michelle's motivation and coaching has resulted in a highly productive team of loan officers.

Employee's SSN: **Signature of nominating supervisor**

Reviewer's signature

Nature of Action Code: **872/Time-Off Award**

Date entered into Time and Attendance Report:

Authority: **T & A Clerk's Initials**

SBA Form 1915 (7/99)

EX A.

Personal Business Commitment Plan
Final Rating
Michelle Genovese
October 1, 2005 – September 30, 2006

During this rating period, Michelle worked primarily at the Disaster Assistance Customer Service Center where she supervised groups of customer service representatives in various loan making activities. Michelle also served an extended deployment to the Processing and Disbursement Center (Sacramento) where she assisted with loan processing duties and played a significant role in that office's ability to alleviate the tremendous application backlogs incurred as a result of the Gulf Coast hurricanes.

In her role as a Team Leader, Michelle was responsible for supervising and overseeing the activity of several customer service representatives with minimal experience. Her strong program knowledge and communication skills enabled Michelle to quickly develop her agents into a high-functioning team. Michelle places a high priority on quality customer service and makes certain that every member of her team focuses on providing service that exceeded the expectations of disaster victims.

She held regular team meetings to discuss policies and procedures and convey information from management. She did a good job enforcing management's 'schedule adherence' requirements (log-on times, break and lunch schedules, etc..) and was consistent in performing required call monitoring for quality assurance purposes. Michelle provided agents in her group with balanced feedback along with periodic written performance evaluations. Michelle properly documented performance issues and kept management apprised of all pertinent issues related to her group. The reports Michelle completed were always accurate and submitted within the requisite timeframes.

For several months this rating period, Michelle was detailed to the Sacramento disaster office where she served in a Supervisory Loan Officer capacity to assist with loan processing needs. Michelle was assigned a team of new hires and was tasked with developing them into productive loan officers. Under her guidance, Michelle's group quickly grasped the concepts of processing disaster home loans using DCMS. For her part, Michelle was a top-producer, often signing-off on loans produced by other teams, and routinely exceeding production goals while on this assignment.

When Michelle returned to the CSC in January, her loan processing experience was utilized to establish a satellite loan processing presence in the CSC. Michelle headed a team of agent/loan officers responsible for processing original home loan applications. Acting as a Supervisory Loan Officer, Michelle was responsible for tutoring CSRs in loan making, many of whom had no previous loan processing experience. As a result of Michelle's efforts, the loan officers within the CSC produced over 1,200 original home loan decisions and achieved a 45% approval rate greatly helping to alleviate the backlog of loan applications within the DCMS.

A

In conjunction with her processing duties, Michelle was also tasked with heading up a project to review 'Reconsideration' and 'Reacceptance' requests. For several weeks, Michelle coordinated the review of over 800 Recon requests and took appropriate action to accept or deny the request in a timely manner. Michelle's efforts were recognized by management at the PDC as a contributing factor to the quick reduction of backlog of these requests.

Michelle's outstanding analytical and investigative abilities enabled her to uncover several instances of suspected fraud by applicants to this program. As a result of her referrals to the Office of Inspector General, several individuals have been indicted on criminal charges related to their intention to defraud the government.

Michelle's versatility and enabled her to be utilized in several different roles throughout the year greatly contributing to the efficient delivery of program benefits to disaster victims. Her overall performance for this rating period **Exceeds Expectations**.

A

EX. B

Hanaka, Linda M.

From: Eldridge, Kathleen A.
Sent: Wednesday, March 15, 2006 10:06 AM
To: Hanaka, Linda M.
Subject: NCAA Pool

Hi Linda:

Mr. [redacted] is running his NCAA pool this year and is having a few people from A1 participate. If you would like to do it, then send Steven a completed bracket and he is collecting $25 to participate. He is having only 20 people and there will be 3 winners: 1st: $350, 2nd: $100, and 3rd: $50.....he said you can mail him a check to the following address: 809 Manchester Dr., Mansfield, TX 76063. If you have any questions, call me.

Kathleen

EX. C.