

Exhibit 3

EMANUEL CLEAVER, II  
5TH DISTRICT, MISSOURI

FINANCIAL SERVICES COMMITTEE

SUBCOMMITTEE ON HOUSING AND  
COMMUNITY OPPORTUNITY

SUBCOMMITTEE ON  
FINANCIAL INSTITUTIONS AND  
CONSUMER CREDIT

SELECT COMMITTEE ON  
ENERGY INDEPENDENCE AND  
GLOBAL WARMING

REGIONAL WHIP (Region 4)



**Congress of the United States**  
**House of Representatives**

**Emanuel Cleaver, II**

December 17, 2008

WASHINGTON, D.C. OFFICE:  
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emanuel.cleaver@mail.house.gov  
<http://www.house.gov/Cleaver>

Denny R. Hardin  
2450 Elmwood Avenue  
Kansas City, MO 64127-4535

Dear Denny:

Thank you for sharing your views on issues facing our country. I regret the delay in responding to you.

It is an honor to serve as your representative in Congress. Please know that I am working hard for the people of the 5<sup>th</sup> district of Missouri. I am very interested in hearing the concerns of my constituents, so I will be better able to serve you as your elected representative.

Again, thank you for sharing your views with me. Please do not hesitate to contact me in the future if I may be of further assistance. Also, I encourage you to visit my website at <http://www.house.gov/cleaver/> where you can sign up for my electronic newsletter and receive updates on my latest activities as your Representative.

Sincerely,

Emanuel Cleaver, II  
Member of Congress

EC/dci

EMANUEL CLEAVER, II  
5TH DISTRICT, MISSOURI

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February 17, 2009

Mr. Denny R. Hardin  
2450 Elmwood Avenue  
Kansas City, MO 64127-4535

Dear Mr. Hardin:

This Saturday, February 21, 2009, I will be in your neighborhood to visit as part of my monthly "Coffee with Cleaver" series. Every month since October of 2005, I have visited a different coffee house somewhere in Missouri's Fifth Congressional District. The intention of these Coffees was to go out to where people live and gather their thoughts, provide assistance, and most of all listen. I cannot tell you how much I enjoy sharing a moment with you. I am sure Saturday morning will be no different.

I am proud to say that this Saturday's Coffee marks our 38th monthly Coffee. Over the years, over a thousand constituents have set their alarms early on Saturday morning to come to their local coffee shop and share their thoughts with me over a cup of coffee. It is a small thing and yet I believe it is democracy at its simplest and most pure. Imagine, people telling their Congressional representative what they thought one-on-one over a cup of coffee. It seems so novel, and yet it is exactly the way our government is supposed to work.

Thank you for allowing me to serve you over the years, and I look forward to seeing you Saturday morning!

Coffee with Cleaver  
Saturday, February 21, 2009  
8:00 am to 10:00 am  
Papa Lew's  
2128 E. 12th Street, Kansas City, MO 64127

I hope that you can stop by and visit briefly! If you are unable to attend this coffee, please consider attending our next coffee at another area location this year. As always, I welcome you to contact my office anytime regarding your concerns about federal issues and you can always e-mail me at [emanuel.cleaver@mail.house.gov](mailto:emanuel.cleaver@mail.house.gov). Additionally, if you have an opportunity to visit my website at [www.house.gov/cleaver](http://www.house.gov/cleaver), you can sign up for my weekly e-newsletter and stay informed about my activities on your behalf, as well as view future coffee dates and locations.

Warmest regards,

Emanuel Cleaver, II  
Member of Congress

THE WHITE HOUSE  
WASHINGTON

August 13, 2009

Dear Friend:

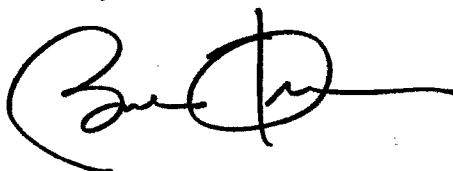
Thank you for your views on my Administration's work to fix our economy. Our Nation's current recession has been caused by irresponsibility and poor decision-making that stretched from Wall Street to Washington to Main Street. It started with the housing market, where bets were made on risky loans wrongly marked with safe ratings. As property values declined and loans went into default, investors panicked. Banks stopped lending, businesses began to struggle and lay off workers, who then struggled with their own bills.

I understand that some people think we should let banks fail, while others support taking them over. I believe we need aggressive action to get credit flowing again. Credit sustains our economy; it allows families to pay for college education and small businesses to expand and hire workers. Without the flow of credit, we risk years of sluggish growth, low job creation, and anemic investment.

My Administration has taken bold action to help banks start lending again. We are pairing government resources with private investment to clear away bad loans and securities that prevent banks from lending—the so-called “toxic assets.” We are also restructuring the auto industry so that America can preserve jobs and lead the world in building the next generation of clean cars. We are implementing regulatory reforms in the financial sector and increasing accountability in Washington to prevent another disaster. Each change protects the well-being of American workers and taxpayers above all. For more information, visit: [www.whitehouse.gov/issues/economy](http://www.whitehouse.gov/issues/economy).

I will continue to do everything in my power to get our economy back on track. American families deserve nothing less. Thank you again for writing.

Sincerely,

A handwritten signature in black ink, appearing to be Barack Obama's signature, written in a cursive style.