

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name <u>Robert E. Ruddy</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>9106 Drumaldray Drive Bethesda, Maryland 20817</u>			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____			
4. Contact Name <u>Robert E. Ruddy</u>	Telephone <u>(301) 530-1331</u>	E-mail (optional) <u>bob.ruddy@yahoo.com</u>	5. Senate ID # <u>33900-12</u>
7. Client Name <input type="checkbox"/> Self <u>Mortgage Insurance Companies of America</u>	6. House ID # <u>30726000</u>		

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report
 10. Check if this is a Termination Report ⇒ Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>40,000</u> Income (net of \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Expenses (net of \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature Robert E. Ruddy
 Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name Mortgage Ins. Companies of America

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BMK (one per page)

16. Specific lobbying issues

H.R. 3703 Housing Financial Regulation Improvement Act of 2000

17. House(s) of Congress and Federal agencies contacted

Check if None

U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Robert E. Ruddy		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *Robert E. Ruddy*

Date Feb 13, 2001

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name Mortgage Ins. Companies of America

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code HOU (one per page)

16. Specific lobbying issues H.R. 1776 The Homeownership and Economic Opportunity Act and related bills S 1452 and H.R. 5640
Changes to PMI legislation
H.R. 3637 PMI Technical Corrections Bill
H.R. 4923 Community Renewal and New Market Act of 2000
Wording on CDFI
H.R. 4635 VA-HUD Appropriations Bill

17. House(s) of Congress and Federal agencies contacted Check if None
U.S. House of Representatives
U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Robert E. Ruddy		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Robert E. Ruddy* Date Feb 13, 2001

Printed Name and Title Robert E. Ruddy