

## LOBBYING REPORT

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

1. Registrant Name:

**MORTGAGE BANKERS ASSN OF AMERICA**

2. Address:

1919 PENNSYLVANIA AVENUE, NW, WASHINGTON, DC 20006

3. Principal place of business (if different from line 2):

4. Contact Name: ERICK GUSTAFSON

Telephone: 2025572913

E-mail (optional): egustafson@mortgagebankers.org

Senate ID #: 25955-12

House ID #:

7. Client Name:  Self

## TYPE OF REPORT

8. Year 2007 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

### 12. Lobbying Firms

**INCOME** relating to lobbying activities for this reporting period was:

Less than \$10,000:

\$10,000 or more:  => Income (nearest \$20,000): \_\_\_\_\_

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).

### 13. Organizations

**EXPENSES** relating to lobbying activities for this reporting period were:

Less than \$10,000:

\$10,000 or more:  => Expenses (nearest \$20,000): 1,195,986.00

### 14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

**Method A.** Reporting amounts using LDA definitions only

**Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

**Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

## 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: BAN (one per page)

16. Specific lobbying issues:

Mortgage Process Regulation National Credit Market Secondary Mortgage Market General Banking Issues and FACTA

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

Federal Bureau of Investigation (FBI)  
Federal Deposit Insurance Commission (FDIC)  
Federal Reserve System  
Federal Trade Commission (FTC)  
Ginnie Mae  
Government Accountability Office (GAO)  
HOUSE OF REPRESENTATIVES  
HOUSE OF REPRESENTATIVES  
Housing & Urban Development, Dept of (HUD)  
Natl Credit Union Administration (NCUA)  
SENATE  
SENATE  
Securities & Exchange Commission (SEC)  
Treasury, Dept of  
White House Office

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

Name: BRADSHAW, RYAN PACE  
Covered Official Position (if applicable): N/A  
Name: CARLISLE, COREY  
Covered Official Position (if applicable): N/A  
Name: CREIGHTON, FRANCIS  
Covered Official Position (if applicable): N/A  
Name: DENNEY, JOSH  
Covered Official Position (if applicable): N/A  
Name: GIBBONS, KATHY  
Covered Official Position (if applicable): N/A  
Name: GUSTAFSON, ERICK  
Covered Official Position (if applicable): N/A  
Name: HILLIAR, PAUL  
Covered Official Position (if applicable): N/A  
Name: MARKISON, KEN  
Covered Official Position (if applicable): N/A  
Name: O'CONNOR, STEVE  
Covered Official Position (if applicable): N/A  
Name: PFOTENHAUER, KURT  
Covered Official Position (if applicable): N/A  
Name: RAPPAPORT, RENEE  
Covered Official Position (if applicable): N/A  
Name: RICHMAN, PAUL  
Covered Official Position (if applicable): N/A  
Name: SULLIVAN, MARY JO  
Covered Official Position (if applicable): N/A  
Name: UTERMOHLEN, ALISON  
Covered Official Position (if applicable): N/A  
Name: VIDAL, VICKI  
Covered Official Position (if applicable): N/A  
Name: WOOD, BURTON C.  
Covered Official Position (if applicable): N/A

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

**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: BNK (one per page)

16. Specific lobbying issues:

General Bankruptcy Issues

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

HOUSE OF REPRESENTATIVES  
SENATE

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

Name: BRADSHAW, RYAN PACE  
Covered Official Position (if applicable): N/A  
Name: DENNEY, JOSH  
Covered Official Position (if applicable): N/A  
Name: GUSTAFSON, ERICK  
Covered Official Position (if applicable): N/A  
Name: HILLIAR, PAUL  
Covered Official Position (if applicable): N/A  
Name: O'CONNOR, STEVE  
Covered Official Position (if applicable): N/A  
Name: PFOTENHAUER, KURT  
Covered Official Position (if applicable): N/A  
Name: RAPPAPORT, RENEE  
Covered Official Position (if applicable): N/A  
Name: SULLIVAN, MARY JO  
Covered Official Position (if applicable): N/A  
Name: VIDAL, VICKI  
Covered Official Position (if applicable): N/A  
Name: WOOD, BURTON C.  
Covered Official Position (if applicable): N/A

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

**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: ENV (one per page)

16. Specific lobbying issues:

Environmental Issues Brownfields Mold

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

Environmental Protection Agency (EPA)  
HOUSE OF REPRESENTATIVES  
HOUSE OF REPRESENTATIVES  
Housing & Urban Development, Dept of (HUD)  
SENATE  
SENATE

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

Name: GUSTAFSON, ERICK  
Covered Official Position (if applicable): N/A  
Name: O'CONNOR, STEVE  
Covered Official Position (if applicable): N/A  
Name: RICHMAN, PAUL  
Covered Official Position (if applicable): N/A  
Name: VIDAL, VICKI  
Covered Official Position (if applicable): N/A  
Name: WOOD, BURTON C.  
Covered Official Position (if applicable): N/A

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

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

16. Specific lobbying issues:

Federal Housing Administration Programs Rural, First Time, Low Income Home Buyer Issues Veteran Affairs Programs RESPA

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

Ginnie Mae  
HOUSE OF REPRESENTATIVES  
HOUSE OF REPRESENTATIVES  
Housing & Urban Development, Dept of (HUD)  
SENATE  
SENATE  
Veterans Affairs, Dept of (VA)

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

Name: BRADSHAW, RYAN PACE  
Covered Official Position (if applicable): N/A  
Name: CARLISLE, COREY  
Covered Official Position (if applicable): N/A  
Name: CREIGHTON, FRANCIS  
Covered Official Position (if applicable): N/A  
Name: DENNEY, JOSH  
Covered Official Position (if applicable): N/A  
Name: GIBBONS, KATHY  
Covered Official Position (if applicable): N/A  
Name: GUSTAFSON, ERICK  
Covered Official Position (if applicable): N/A  
Name: HILLIAR, PAUL  
Covered Official Position (if applicable): N/A  
Name: MARKISON, KEN  
Covered Official Position (if applicable): N/A  
Name: O'CONNOR, STEVE  
Covered Official Position (if applicable): N/A  
Name: PFOTENHAUER, KURT  
Covered Official Position (if applicable): N/A  
Name: RAPPAPORT, RENEE  
Covered Official Position (if applicable): N/A  
Name: RICHMAN, PAUL  
Covered Official Position (if applicable): N/A  
Name: SULLIVAN, MARY JO  
Covered Official Position (if applicable): N/A  
Name: VIDAL, VICKI  
Covered Official Position (if applicable): N/A  
Name: WOOD, BURTON C.  
Covered Official Position (if applicable): N/A

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

**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: INS (one per page)

16. Specific lobbying issues:

Terrorism Risk Insurance Act Flood Insurance

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

HOUSE OF REPRESENTATIVES

HOUSE OF REPRESENTATIVES

SENATE

SENATE

Treasury, Dept of

White House Office

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

Name: BRADSHAW, RYAN PACE

Covered Official Position (if applicable): N/A

Name: CREIGHTON, FRANCIS

Covered Official Position (if applicable): N/A

Name: DENNEY, JOSH

Covered Official Position (if applicable): N/A

Name: GUSTAFSON, ERICK

Covered Official Position (if applicable): N/A

Name: HILLIAR, PAUL

Covered Official Position (if applicable): N/A

Name: O'CONNOR, STEVE

Covered Official Position (if applicable): N/A

Name: PFOTENHAUER, KURT

Covered Official Position (if applicable): N/A

Name: RAPPAPORT, RENEE

Covered Official Position (if applicable): N/A

Name: RICHMAN, PAUL

Covered Official Position (if applicable): N/A

Name: VIDAL, VICKI

Covered Official Position (if applicable): N/A

Name: WOOD, BURTON C.

Covered Official Position (if applicable): N/A

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

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

### 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: LBR (one per page)

16. Specific lobbying issues:

Fair Labor Standards Act

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

HOUSE OF REPRESENTATIVES

SENATE

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

Name: DENNEY, JOSH

Covered Official Position (if applicable): N/A

Name: GUSTAFSON, ERICK

Covered Official Position (if applicable): N/A

Name: MARKISON, KEN

Covered Official Position (if applicable): N/A

Name: O'CONNOR, STEVE

Covered Official Position (if applicable): N/A

Name: RICHMAN, PAUL

Covered Official Position (if applicable): N/A

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

### 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: TAX (one per page)

16. Specific lobbying issues:

REMIC's General Tax Issues Mortgage Interest Deduction Mortgage Insurance Deduction

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

HOUSE OF REPRESENTATIVES  
HOUSE OF REPRESENTATIVES  
Internal Revenue Service (IRS)  
SENATE  
SENATE

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

Name: BRADSHAW, RYAN PACE  
Covered Official Position (if applicable): N/A  
Name: CARLISLE, COREY  
Covered Official Position (if applicable): N/A  
Name: CREIGHTON, FRANCIS  
Covered Official Position (if applicable): N/A  
Name: DENNEY, JOSH  
Covered Official Position (if applicable): N/A  
Name: GIBBONS, KATHY  
Covered Official Position (if applicable): N/A  
Name: GUSTAFSON, ERICK  
Covered Official Position (if applicable): N/A  
Name: HILLIAR, PAUL  
Covered Official Position (if applicable): N/A  
Name: O'CONNOR, STEVE  
Covered Official Position (if applicable): N/A  
Name: PFOTENHAUER, KURT  
Covered Official Position (if applicable): N/A  
Name: RAPPAPORT, RENEE  
Covered Official Position (if applicable): N/A  
Name: RICHMAN, PAUL  
Covered Official Position (if applicable): N/A  
Name: UTERMÖHLEN, ALISON  
Covered Official Position (if applicable): N/A  
Name: VIDAL, VICKI  
Covered Official Position (if applicable): N/A  
Name: WOOD, BURTON C.  
Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2008

Printed Name and Title: STEPHEN A. O'CONNOR, SR. VP OF -

**Information Update Page:**

**Complete ONLY where registration information has changed.**

**LOBBYIST UPDATE**

**23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client**

**ISSUE UPDATE**

**24. General lobbying issues previously reported that NO LONGER pertain**

**AFFILIATED ORGANIZATIONS**

**25. Add the following organization(s)**

**26. Name of each previously reported organization that is NO LONGER affiliated with the registrant or client**

**FOREIGN ENTITIES**

**27. Add the following foreign entities**

**28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization**

Signature: ON FILE      Date: Feb 13, 2008

Printed Name and Title: -