

Clerk of the House of Representatives  
Legislative Resource Center  
B-106 Cannon Building  
Washington, DC 20515

Secretary of the Senate  
Office of Public Records  
232 Hart Building  
Washington, DC 20510

SECRETARY OF THE SENATE  
04 DEC -7 AM 10:51

## LOBBYING REPORT

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

1. Registrant Name <b>America's Community Bankers</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>900 19th Street, NW, Suite 400</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20006</b> <b>USA</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name <b>Robert R. Davis</b>	Telephone <b>202-857-5088</b>	E-mail (optional) <b>rdavis@acbankers.org</b>	5. Senate ID # <b>3845-24</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>30327000</b>

**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30)  OR Year End (July 1-D

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

### INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<b>INCOME</b> relating to lobbying activities for this reporting period was:	<b>EXPENSES</b> relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000)	\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$680,000.00</u> Expenses (nearest \$ _____)
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).	<b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of methods.
	<input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definition
	<input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 60 of the Internal Revenue Code
	<input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 16 of the Internal Revenue Code

*Robert R. Davis*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

00000893286

**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 ACC (one per page)
- 16. Specific Lobbying issues  
**H.R.3574, Stock Option Accounting Reform Act,**  
**Gramm-Leach-Bliley Act**  
**corporate governance**  
**Investment Advisers Act**  
**stock options expensing**  
**SEC Registration of Federal Home Loan Banks**

- 17. House(s) of Congress and Federal agencies contacted  Check if None  
**Federal Housing Finance Board**  
**Financial Accounting Standards Board**  
**House of Representatives**  
**Securities & Exchange Commission**  
**Senate**

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

Name	Covered Official Position (if applicable)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Casey-Landry, Diane</b>	
<b>Davis, Robert R.</b>	
<b>Koonjy, Diane</b>	

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

*Robert R. Davis*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P.

Registrant Name: America's Community BankersClient Name: America's Community Bankers

**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

H.R.1375, Financial Services Regulatory Relief Act of 2003,

H.R.1731, Identity Theft Penalty Enhancement Act,

H.R.3579, Credit Union Regulatory Improvements Act of 2003,

H.R.3952, Promoting Community Investment Act of 2004,

H.R.4236, To provide for congressional disapproval of certain regulations issued by the Comptroller of the  
accordance with section 802 of title 5, United States Code,H.R.4237, To provide for congressional disapproval of certain regulations issued by the Comptroller of the  
accordance with section 802 of title 5, United States Code,

H.R.4719, Mortgage Market Protection Act of 2004,

H.R.758, Business Checking Freedom Act of 2003,

H.R.833, Responsible Lending Act,

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

 Check if None

Department of Treasury

Federal Deposit Insurance Corporation

Federal Housing Finance Board

Federal Reserve Board

Federal Trade Commission

House of Representatives

National Credit Union Administration

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Berger, B. Daniel	Chief of Staff - Rep Katherine Harris
Davis, Robert R.	
Dayananda, Priya	Legislative Director - Office of Rep. Steve Israel
Drozdowski, Robert	
Hong, Peter	Press Secretary - Senator Rod Grams R-MN
Jones, William I.	Minority Counsel - Financial Services Committee

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

 Check if None


Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P

Registrant Name: America's Community BankersClient Name: America's Community Bankers

Item	Description	Data
16	Lobbying Issues	S.1508, Federal Enterprise Regulatory Reform Act of 2003,
16	Lobbying Issues	S.J.RES.31, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code,
16	Lobbying Issues	S.J.RES.32, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code,
16	Lobbying Issues	Community Reinvestment Act (CRA); Fair Credit Reporting Act (FCRA); and Accurate Credit Transactions Act (FACT); Equal Credit Opportunity (ECOA); Truth in Lending Act; (TILA); Truth in Savings Act; PATRIOT Act; conversion of mutual institutions to stock ownership; regulation of government sponsored enterprises; check truncation; Basel II Accord; regulatory relief; electronic funds transfer; consumer leasing; interstate branching; small business lending limits; transactions with affiliates; privacy and conforming loan lines
17a	House of Congress/Agencies	Office of Federal Housing Enterprise Oversight
17a	House of Congress/Agencies	Office of the Comptroller of the Currency
17a	House of Congress/Agencies	Office of Thrift Supervision
17a	House of Congress/Agencies	Senate
18a	Lobbyist Name	Mesack, Gregory P.
18b	Covered Official Position	Legislative Director - Office of Rep Bob Ney
18c	New Lobbyist	Yes
18a	Lobbyist Name	Verdier, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No



Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

**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

**S.1920, A bill to extend for 6 months the period for which chapter 12 of title 11 of the United States Code is bankruptcy reform**

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

Check if None

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

Name	Covered Official Position (if applicable)
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Hong, Peter</b>	<b>Press Secretary - Senator Rod Grams R-MN</b>

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

Check if None

Signature: *Robert R. Davis*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P.



Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P:

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

00000893291

**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.3755, Zero Downpayment Act of 2004,
- H.R.3938, Expanding Housing Opportunities Through Education and Counseling Act,
- H.R.4110, FHA Single Family Loan Limit Adjustment Act of 2004,
- Real Estate Settlement Procedures Act
- appraisal quality
- loan limits
- Ginnie Mae securities

17. House(s) of Congress and Federal agencies contacted  
**Department of Housing & Urban Development**  
**Federal Housing Administration**  
**Federal Housing Finance Board**  
**House of Representatives**  
**Office of Federal Housing Enterprise Oversight**  
**Senate**

Check if None

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

Name	Covered Official Position (if applicable)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Dayananda, Priya</b>	<b>Legislative Director - Office of Rep. Steve Israel</b>

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

Check if None

*Robert R. Davis*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

**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  
**H.R.4634, Terrorism Insurance Backstop Extension Act of 2004,**  
**S.2238, Flood Insurance Reform Act of 2004,**  
**Terrorism Risk Insurance Act**  
**National Flood Insurance Program**  
**Private Mortgage Insurance**  
**Corporate-owned life insurance**  
**Bank-owned life insurance**  
**Deposit insurance reform**

17. House(s) of Congress and Federal agencies contacted  Check if None  
**Department of Treasury**  
**Federal Deposit Insurance Corporation**  
**House of Representatives**  
**Senate**

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

Name	Covered Official Position (if applicable)
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Frank, Janet</b>	
<b>Mesack, Gregory P.</b>	<b>Legislative Director - Office of Rep Bob Ney</b>

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

Signature *Robert R. Davis*

Date **8/12/2004**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P:

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

00000893293

**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 LAW (one per page)
- 16. Specific Lobbying issues  
**S.2062, Class Action Fairness Act of 2004,  
 "FairPay" overtime regulations**

- 17. House(s) of Congress and Federal agencies contacted  Check if None  
**Department of Labor  
 House of Representatives  
 Senate**

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

Name	Covered Official Position (if applicable)
<b>Briggs, Michael W.</b>	
<b>Davis, Robert R.</b>	
<b>Verdier, Stephen J.</b>	

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

Signature: *Robert R. Davis*

Date: 8/12/2004

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

**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 SMB (one per page)
- 16. Specific Lobbying issues
  - H.R.3915, To provide for an additional temporary extension of programs under the Small Business Act and Business Investment Act of 1958 through April 2, 2004. ,**
  - H.R.4062, To provide for an additional temporary extension of programs under the Small Business Act and Business Investment Act of 1958 through June 4, 2004, and for other purposes,**
  - SBA 7(a) loan guarantee program**
  - Small business lending limits**

- 17. House(s) of Congress and Federal agencies contacted  Check if None
  - House of Representatives**
  - Senate**
  - Small Business Administration**

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

Name	Covered Official Position (if applicable)
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Jones, William I.</b>	<b>Minority Counsel - Financial Services Committee</b>
<b>Koonjy, Diane</b>	

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

Signature *Robert R. Davis*

Date **8/12/2004**

Signature \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P.

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

**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

- H.R.2896, American Jobs Creation Act of 2003, Subchapter S**
- H.R.3220, Business Activity Tax Simplification Act of 2003,**
- H.R.4078, To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts,**
- H.R.4520, American Jobs Creation Act of 2004, Subchapter S**
- S.1637, Jumpstart Our Business Strength (JOBS) Act,**
- S.2263, A bill to amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts,**

17. House(s) of Congress and Federal agencies contacted  
**House of Representatives**  
**Internal Revenue Service**  
**Senate**

Check if None

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

Name	Covered Official Position (if applicable)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Jones, William I.</b>	<b>Minority Counsel - Financial Services Committee</b>
<b>Shonk, Krista</b>	

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

Check if None

Signature

*Robert R. Davis*

Date **8/12/2004**

00000893295

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P:

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

**Information Update Page - Complete ONLY where registration information has changed.**

20. Client new address

21. Client new principal place of business (if different from line 20)

City \_\_\_\_\_ State/Zip (or Country) \_\_\_\_\_

22. New general description of client's business or activities

**LOBBYIST UPDATE**

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

**Hong, Peter**

**Curtis, F. Dina**

**Verdier, Stephen J.**

**ISSUE UPDATE**

24. General lobbying issues previously reported that **no longer** pertain

**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

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

Name	Address	Principal Place of Business (city and state or country)	Amount of contribution for lobbying activities

28. Name of each previously reported foreign entity that **no longer** owns, or controls, or is affiliated with the registrant or affiliated organization

*Robert R. Dina*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ P: