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# LOBBYING REPORT

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

1. Registrant Name <b>The Smith-Free Group</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>1401 K Street NW</b> <b>13th Floor</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20005-3401 USA</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name <b>Robina Spruill-Lynch</b>		Telephone <b>202-393-4760</b>	E-mail (optional) <b>riynch@smithfree.com</b>
5. Senate ID # <b>35800-101</b>			
7. Client Name <input type="checkbox"/> Self <b>MBNA Corporation</b>		6. House ID # <b>30770014</b>	

**TYPE OF REPORT** 8. Year 1999 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><b>12. Lobbying Firms</b></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"/> &gt;&gt; \$ <u>\$60,000.00</u> Income (nearest \$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><b>13. Organizations</b></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"/> &gt;&gt; \$ _____ Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) of the Internal Revenue Code</p>



Signature \_\_\_\_\_ Date 02/14/2000  
Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Page 1 of 3

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

**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. 10, Financial Services Act of 1999,  
S. 576, Financial Regulatory & Economic Efficiency Act of 1999,  
S. 900, Financial Services Modernization Act of 1999,

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

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

Name	Covered Official Position (if applicable)	New
Bartlett, Doyle		Yes
Locke, W. Timothy		No
Smith, James E.		No

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

Signature \_\_\_\_\_ Date 02/14/2000

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Page 2 of 3

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

**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  
**HR 625, Bankruptcy Reform Act of 1999,**  
**HR 833, Bankruptcy Reform Act of 1999,**

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

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

Name	Covered Official Position (if applicable)	New
Bartlett, Doyle		Yes
Free, James C.		No
Locke, W. Timothy		No
Smith, James E.		No

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

Signature Alicia W. Smith Date 02/14/2000

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Page 3 of 3