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LOBBYING REPORT

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

1. Registrant Name The Smith-Free Group			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 1401 K Street NW 12th Floor City Washington State/Zip (or Country) DC 20005-3401 USA			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Robina Spruill-Lynch	Telephone 202-393-4760	E-mail (optional) rlynch@smithfree.com	5. Senate ID # 35800-101
7. Client Name <input type="checkbox"/> Self MBNA Corporation			6. House ID # 30770014

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-Dec

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 Lobbyi

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<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>\$80,000.00</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>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 (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definiti</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(c Internal Revenue Code</p>

Signature _____ Date _____

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. 3004, Financial Anti-Terrorism Act,**
- H.R. 3162, Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and (**
- Terrorism (USA PATRIOT ACT) Act of 2001,**
- H.R. 556, Unlawful Internet Gambling Funding Prohibition Act,**
- HR. 3951, Financial Services Regulatory Relief Act of 2002 ,**
- Issues relating to consumer credit**
- Administrative regulations relating to the Truth and Lending Act.**

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

- Department of Treasury**
- House of Representatives**
- Senate**
- White House**

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

Name	Covered Official Position (if applicable)
Bartlett, Doyle	
Smith, James E.	

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

Signature _____ Date _____

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 333, Bankruptcy Abuse Prevention & Consumer Protection Act of 2001,
S. 420, Bankruptcy Reform Act of 2001,**

17. House(s) of Congress and Federal agencies contacted Check if None
**Department of Justice
Department of Treasury
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)
Bartlett, Doyle	
Free, James C.	
Locke, W. Timothy	
Smith, James E.	

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

Signature AW Smith Date August 9,

