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LOBBYING REPORT

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

1. Registrant Name Associates First Capital Corporation	
2. Address <input type="checkbox"/> Check if different than previously reported 250 E. Carpenter Freeway	
3. Principal Place of Business (if different from line 2) City: Irving State/Zip (or Country) Texas 75062 USA	
4. Contact Name Judy K. Winkel	Telephone 972-652-4344 E-mail (optional) judy_winkel@afcc.com
5. Senate ID # 46266-12	6. House ID # 3435900
7. Client Name <input checked="" type="checkbox"/> Self	

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 type="checkbox"/> ⇒ \$ _____ <small>Income (nearest \$20,000)</small></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"/> ⇒ \$ <u>150,000</u> <small>Expenses (nearest \$20,000)</small></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 type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>
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Signature J. K. Winkel

Printed Name and Title Judy K. Winkel, Senior Vice President

Registrant Name Associates First Capital Corp. Client Name _____

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.625, Bankruptcy Reform Act of 1999, Entire Bill
HR 833, Bankruptcy Reform Act of 1998, Entire Bill

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
Judy K. Winkel		<input type="checkbox"/>
Sherry C. Whitley		<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 J. Winkel Date 12-19-00
Printed Name and Title Judy K. Winkel, Senior Vice President

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 FTW (one per page)

S. 2415, Predatory Lending Consumer Protection Act of 2000, Entire Bill

16. Specific lobbying issues

- S. 2415, Predatory Lending Consumer Protection Act of 2000, Entire Bill
- H.R.4213, Consumer Mortgage Protection Act of 2000, Entire Bill
- H.R.4250, Predatory Lending Consumer Protection Act of 2000, Entire Bill
- H.R.2351, Unsolicited Loan Check Consumer Protection Act of 1999, Entire Bill
- S. 641, Consumer Credit Act of 1999, Entire Bill
- S.480, Credit Card Consumer Protection Act of 1999, Entire Bill
- H.R.900, Consumer Credit Card Protection Amendments of 1999, Entire Bill
- H.R.3901, Anti-Predatory Lending Act of 2000, Entire Bill

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
Judy K. Winkel		<input type="checkbox"/>
Sherry C. Whitley		<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 J.K. Winkel Date 12-19-00
 Printed Name and Title Judy K. Winkel, Senior Vice President

Registrant Name Associates First Capital Client Name _____

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

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	Ownership percentage in client

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

Signature

J. K. Winkel

Date

12-19-00

Printed Name and Title

Judy K. Winkel, Senior Vice President

Form 1 (1-2) (Rev. 1-08)

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