

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
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SECRETARY OF THE SENATE

05 FEB -3 PM 12: 23
LOBBYING REPORT

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

1. Registrant name
 Organization Mortgage Bankers Association

2. Address Check if different than previously reported
 Address1 1919 Pennsylvania Ave., NW
 City Washington State DC Zip Code 20006 Country U

3. Principal place of business (if different than line 2)
 City Washington State DC Zip Code 20006 Country U
 City State/Zip or Country

4a. Contact Name Prefix Full Name <u>Mr. Erick Gustafson</u>	b. Telephone number <u>(202) 557-2913</u>	c. E-mail	5. Senate ID # <u>25955-</u>
7. Client Name <input checked="" type="checkbox"/> Self <u>Mortgage Bankers Association</u>			6. House ID # <u>31043</u>

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June30) OR Year End (July 1-December)

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 A

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this report were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> ⇨ \$ _____	\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>1,177,181</u>
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).	14. REPORTING METHOD. Check box to indicate e: accounting method. See instructions for description of o
	<input type="checkbox"/> Method A. Reporting amounts using LDA definitior
	<input type="checkbox"/> Method B. Reporting amounts under section 6033(b) Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(e) Revenue Code



Printed Name and Title

L. R. Coy VP

✓

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues *Add page to continue specific issues associated with this issue*

Mortgage Process Regulation HR 833
 National Credit Market HR 2622, HMDA
 Secondary Mortgage Market HR 1247, S 1508
 General Banking Issues

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

US House of Representatives, US Senate, Federal Reserve Board, Dept. of Housing and Urban Development, US Dept. of Treasury, Office of Federal Housing Enterprise Oversight, Ginnie Mae, Securities & Exchange Commission, Social Security Administration, Federal Bureau of Investigators, Federal Housing Finance Board

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Francis	Creighton		
Josh	Denney		
Tim	Doyle		
Kathy	Gibbons		
Erick	Gustafson		
Christine	Harrington		
Paul	Hilliar		
Ken	Markison		Assist. General Counsel at HUD
Steve	O'Connor		

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

Printed Name and Title

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LD-2DS (RM)

Page

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK - Bankruptcy (one per page)

16. Specific lobbying issues

Add page to continue specific issues description to this page

General Bankruptcy Issues

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

US House of Representatives, US Senate

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists to this page*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Josh	Denney		
Erick	Gustafson		
Kurt	Pfotenhauer		
Renee	Rappaport		
Vicki	Vidal		
Burton	Wood		

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

Printed Name and Title

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LD-2DS (REV. 4/03)

Page _

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

15. General issue area code ENV - Environmental/Superfund (one per page)

16. Specific lobbying issues

Add page to continue specific issues description

Brownfields
Mold HR 1268

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

US House of Representatives, US Senate, Dept. of Housing and Urban Development, Environmental Protection Agency

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue additional lobbyists*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Josh	Denney		
Tim	Doyle		
Erick	Gustafson		
Steve	O'Connor		
Kurt	Pfotenhauer		
Paul	Richman		
Vicki	Vidal		
Rachel	Voss		
Burton	Wood		

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

Printed Name and Title

LD-2DS (REV. 4/03)

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Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each co** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues *Click here to continue specific issues description for this issue* 

FHA Program HR 1985, HR 1276, S 811, HR 3755, Hr 4110
 Rural, First time, Low Income Homebuyer Issues
 VA Programs HR 2486

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

US House of Representatives, US Senate, Dept. of Housing and Urban Development, Federal Housing Administration, Dept. of Veterans Affairs

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Francis	Creighton		
Josh	Denney		
Tim	Doyle		
Kathy	Gibbons		
Erick	Gustafson		
William	Kooper		
Kurt	Pfotenhauer		
Renee	Rappaport		
Paul	Richman		

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

Printed Name and Title

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LD-2DS (REV. 4/03)

Page _

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues

Add a page to continue: specify issue area code(s) on the first issue

Terrorism Risk Insurance Act HR 4634, HR 4772
Flood Insurance HR 253, S 2238

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

US House of Representatives, US Senate, US Dept. of Treasury

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue: add listing lobbyists for*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Francis	Creighton		
Josh	Denney		
Erick	Gustafson		
Steve	O'Connor		
Kurt	Pfotenhauer		
Renee	Rappaport		
Paul	Richman		
Vicki	Vidal		

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

15. General issue area code LBR - Labor Issues/Antitrust/Workplace (one per page)

16. Specific lobbying issues *Add page to ... description for this issue*

Fair Labor Standards Act

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

US House of Representatives, US Senate

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists fo*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Erick	Gustafson		
Paul	Hilliar		
Steve	O'Connor		
Kurt	Pfotenhauer		
Paul	Richman		

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

Printed Name and Title

LD-2DS (RM)

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Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

Add Page for Multiple Specific Issues

Real Estates Tax Issues, HR 4113, S 2422
General Tax Issues

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

US House of Representatives, US Senate, Dept. of Housing and Urban Development

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Francis	Creighton		
Josh	Denney		
Kathy	Gibbons		
Erick	Gustafson		
Steve	O'Connor		
Kurt	Pfotenhauer		
Paul	Richman		
Alison	Utermohlen		
Vicki	Vidal		

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

Add Page for a d:

A.S.R. CM VP

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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

20. Client new address

Address

City

State

Zip Code

Country

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

City

State

Zip Code

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

First Name

Last Name

Suffix

First Name

Last Name

1

3

2

4

ISSUE UPDATE

Find the code to select below.

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

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address	City
	C/S/Z	State
	Address	Country
	C/S/Z	City
		State

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

1

2

3

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
	Street Address		
	City	State/Province Country	
		City	
		State	
		Country	

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

1

3

5

2

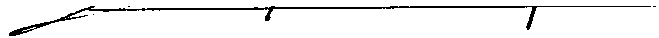
4

6

Add a page for no

Printed Name and Title

R. Coyle VP



**Mortgage Bankers Association
2004 Endyear Lobbying Report
Attachment 1**

Expense Summary	
nsultants and Other Outside Lobbying Expenses (Attachment 2)	\$407,301.66
A Lobbyist Expenses (Attachment 3)	\$56,004.66
A Lobbyist Salary Expenses (Attachment 4)	\$713,875.00
	\$1,177,181.32

	Co
	ME
	ME

Mortgage Bankers Association
2004 Year End Congressional Lobbying Report

Consultants and Other Outside Lobbying Expenses											
	July	August	September	October	November	December	Total				
Congressional Services Inc. (line sitters for hearings)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Club	\$100.00	\$0.00	\$50.00	\$50.00	\$50.00	\$100.00	\$350.00				
Digital Hill Club	\$137.00	\$142.00	\$137.00	\$112.00	\$112.00	\$249.00	\$889.00				
Emply	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00				
Information for Public Affairs Inc. (StateNet)	\$0.00	\$0.00	\$0.00	\$1,668.20	\$1,668.20	\$1,668.20	\$5,004.60				
Jackley Kolar	\$0.00	\$55,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65,000.00				
Nal Estate Roundtable	\$0.00	\$0.00	\$3,000.00	\$0.00	\$0.00	\$3,000.00	\$6,000.00				
esapeake Enterprises	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$60,000.00				
yer, Brown, Rowe	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,250.00	\$8,250.00				
Democracy Data and Communications	\$2,000.00	\$2,000.00	\$8,995.00	\$2,000.00	\$2,000.00	\$2,000.00	\$18,995.00				
Mark Consulting	\$30,000.00	\$0.00	\$0.00	\$15,000.00	\$0.00	\$0.00	\$45,000.00				
Adley, Arant, Rose and White	\$10,030.04	\$5,001.50	\$5,114.45	\$5,000.00	\$5,005.70	\$0.00	\$30,151.69				
Conference of Mayors	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$10,000.00				
State Government Affairs Council	\$0.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$2,500.00				
Democratic Governors Association	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00				
Congressional Black Caucus Foundation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
Lee Johnson Group	\$0.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400.00				
National Association of Homebuilders (Joint Statement)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00				
Leadership Conference on Civil Rights	\$0.00	\$0.00	\$250.00	\$0.00	\$1,000.00	\$0.00	\$1,250.00				
Washington State Society	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$10,000.00				
American's Future Foundation	\$19,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,500.00				
Open Educational Fund	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00				
Consumer Federation of America	\$4,515.00	\$745.00	\$295.00	\$995.00	\$2,894.00	\$1,145.00	\$10,589.00				
Conference Registrations	\$798.00	\$741.31	\$2,622.56	\$35,965.00	\$101.93	\$132.49	\$40,361.29				
Centering	\$0.00	\$0.00	\$264.50	\$0.00	\$0.00	\$0.00	\$264.50				
Office Facilities	\$2,756.20	\$1,554.00	\$100.00	\$0.00	\$0.00	\$0.00	\$4,410.20				
Equipment Rent	\$587.67	\$421.69	\$4,639.94	\$126.16	\$4,260.94	\$32.51	\$10,068.91				
Telephone Conference Calls	\$700.00	\$0.00	\$1,250.00	\$8,374.54	\$1,802.75	\$81.00	\$12,208.29				
Travel/Honoraria and Travel Others	\$62.01	\$48.99	\$77.91	\$109.05	\$10.52	\$462.87	\$771.35				
Telecommunications (Hill Faxes)								\$1,012.26			

	Cor	11c	Cal	iCo	Infc	Bur	Re	Ch	Ma	De	Cla	Br	U.S	Ste	De	Co	Th	Na	Le	W	Att	Rif	Rif	Co	Co	Ca	Sp	Eq	Te	Sp	Te
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2004 Monthly Lobbying Costs

STAFF	July	August	September	October	November	December	Total
Pfotenhauer	\$2,323.86	\$2,505.98	\$2,028.02	\$1,527.88	\$342.85	\$1,636.07	\$10,364.66
re O'Connor							\$3,500.00
# k Gustafson	\$2,916.67	\$2,916.67	\$2,916.67	\$2,916.67	\$2,916.67	\$2,916.67	\$17,500.00
l Richman							\$600.00
am Kooper							\$200.00
ryl Pardo							\$0.00
ncis Creighton	\$1,833.33	\$1,833.33	\$1,833.33	\$1,833.33	\$1,833.33	\$1,833.33	\$11,000.00
Denney	\$340.00	\$1,100.00	\$1,900.00	\$550.00	\$2,130.00	\$200.00	\$6,040.00
on Wood	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$300.00
ee Rappaport	\$2,700.00	\$300.00	\$300.00	\$300.00	\$750.00	\$300.00	\$4,650.00
l Hilliar							\$300.00
Doyle							\$100.00
ry Gibbons							\$100.00
ki Vidal							\$100.00
y Jo Sullivan							\$800.00
is Harrington							\$200.00
on Utermohlen							\$0.00
l Markison							\$200.00
hel Voss							\$50.00
al							\$56,004.66

MB/
Kurt
Stev
Eric
Pau
Willi
She
Frar
Josf
Burt
Ren
Pau
Tim
Katt
Vick
Mar
Chr
Alis
Ken
Rac
Tot

MBA Lobbyists Salary Expense	
Lobbyist	Percent of Time Lobbying
Kurt Pfothenauer	70%
Steve O'Connor	75%
Erick Gustafson	95%
Vicki Vidal	70%
Paul Richman	50%
Rachel Voss	60%
Kathy Gibbons	70%
Renee Rappaport	90%
Burton Wood	75%
Tim Doyle	60%
Mary Jo Sullivan	60%
Christine Harrington	90%
William Kooper	30%
Josh Denney	90%
Francis Creighton	95%
Paul Hilliar	30%
Alison Utermohlen	5%
Ken Markison	65%
	\$713,875.00

