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## LOBBYING REPORT

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

1. Registrant Name Mortgage Bankers Association of America			
2. Address <input type="checkbox"/> Check if different than previously reported 1919 Pennsylvania Avenue NW, 8th Floor, Washington, DC 20006			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name Steve O'Connor		Telephone (202) 557-2867	5. Senate ID # 25955-12
7. Client Name <input type="checkbox"/> Self			6. House ID # 25955

**TYPE OF REPORT** 8. Year 2001 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

### 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 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 type="checkbox"/> ⇨ \$ <u>\$1,237,212.69</u> Expenses (nearest \$20,000)
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 accounting method. See instructions for description of method. <input type="checkbox"/> Method A. Reporting amounts using LDA definition <input type="checkbox"/> Method B. Reporting amounts under section 6033(e) Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code

Signature \_\_\_\_\_

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Registrant Name Mortgage Bankers Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 (one per page)

16. Specific lobbying issues

FHA Streamlined Downpayment Calculation  
Projected Surplus FHA Mutual Mortgage Insurance Fund  
RESPATILA Reform  
Subprime Lending  
Treble Damages  
Home Owners Equity Protection Act

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

United States House of Representatives  
United States Senate  
Department of Housing and Urban Development  
Department of Treasury  
Federal Reserve Board

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

Name	Covered Official Position (if applicable)
Rod Alba	
Barbara Albrecht	
Bud Carter	
Howard Glaser	
Steve O'Connor	
Renee Rappaport	
Burton Wood	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Registrant Name Mortgage Bankers Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 (cont) (one per page)

16. Specific lobbying issues

FHA Multifamily Programs  
Secondary Market for Commercial Mortgages  
Federal Home Loan Bank System  
Ginnie Mae  
FHA Single Family Enforcement Actions

17. House(s) of Congress and Federal agencies contacted  Check if None  
United States House of Representatives  
United States Senate  
Department of Housing and Urban Development  
Department of Treasury  
Federal Reserve Board

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

Name	Covered Official Position (if applicable)
Larry Gilmore	
Vicki Vidal	
Kathy Gibbons	
Phyllis Slesinger	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Mortgage Bankers  
Association of America

Self

Registrant Name \_\_\_\_\_ 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 information as requested. Attach additional page(s) as needed.

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

**16. Specific lobbying issues**

HR 1409 Proposed on Real Estate Brokerage Activities  
Regulation of Fannie Mae and Freddie Mac  
Predatory Lending  
On-Line Lending  
National Registry of Loan Originators  
Interest on Escrow Accounts

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

Check if None

United States House of Representatives  
United States Senate  
Department of Housing and Urban Development  
Department of Treasury  
Federal Reserve Board

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

Name	Covered Official Position (if applicable)
Alicemary Leach	
Bob O'Toole	

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

Check if None

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Mortgage Bankers  
Registrant Name Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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

Disclosure of Credit Scores  
Bankruptcy

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

United States House of Representatives  
United States Senate  
Department of Housing and Urban Development

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

Name	Covered Official Position (if applicable)
Barbara Albrecht	
Bud Carter	
Howard Glaser	
Alicemary Leach	
Burton Wood	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Mortgage Bankers

Registrant Name Association of America Client Name Self

**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 ENV (one per page)

16. Specific lobbying issues

Environmental Issues  
Brownfields

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

United States House of Representatives  
United States Senate  
Environmental Protection Agency  
Department of Housing and Urban Development

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

Name	Covered Official Position (if applicable)
Howard Glaser	
Alicemary Leach	
Steve O'Connor	
Burton Wood	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Registrant Name Mortgage Bankers Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 HOU (one per page)

16. Specific lobbying issues

- FHA New Construction Ten Year Homeowner Warranty
- FHA Hybrid Adjustable Rate Mortgages
- Privacy Regulations
- RESPA Regulations
- TILA Regulations
- Home Mortgage Disclosure Act

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

- United States House of Representatives
- United States Senate
- Department of Housing and Urban Development
- Federal Reserve Board

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

Name	Covered Official Position (if applicable)
Rod Alba	
Barbara Albrecht	
Bud Carter	
Howard Glaser	
Steve O'Connor	
Phyllis Slesinger	
Renee Rappaport	
Vicki Vidal	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Registrant Name Mortgage Bankers Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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

Terrorism Insurance

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

United States House of Representatives  
United States Senate

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

Name	Covered Official Position (if applicable)
Howard Glaser	
Alicemary Leach	
Steve O'Connor	
Burton Wood	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Registrant Name Mortgage Bankers Association of America Client Name Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 TAX (one per page)

16. Specific lobbying issues

HR 951, S 677                      Low - Income Housing Tax Credits and Mortgage Revenue Bonds  
HR 4163, HR 1030, S 2436      Tax Issues  
Corporate Tax Issues & All Tax Information Rysting

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

United States House of Representatives  
United States Senate

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

Name	Covered Official Position (if applicable)
Alicemary Leach	
Allison Utermohlen	
Burton Wood	

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

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

Printed Name and Title Steve O'Connor, Vice President Government Affairs



Mortgage Bankers  
Registrant Name Association of America Client Name Self

**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

Howard Glaser

Bob O'Toole

Bud Carter

**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

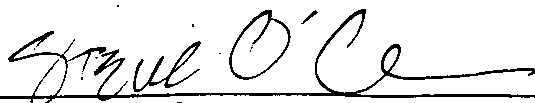
**FOREIGN ENTITIES**

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 affiliated organization

Signature



Date

2-14-05

Printed Name and Title

Steve O'Connor, Vice President Government Affairs

