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**LOBBYING REPORT**

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

|   |                                    |  |                                   |
|---|------------------------------------|--|-----------------------------------|
| 1. Registrant Name<br><b>Butera &amp; Andrews</b>   |                                    |  |                                   |
| 2. Address <input type="checkbox"/> Check if different than previously reported<br><b>1301 Pennsylvania Ave., NW Suite 500, Washington, DC 20004-1701</b> |                                    |  |                                   |
| 3. Principal Place of Business (if different from line 2)<br>City: _____ State/zip (or Country) _____   |                                    |  |                                   |
| 4. Contact Name<br><b>Ryan Israel</b>   | Telephone<br><b>(202) 347-6875</b> | E-mail (optional)<br><b>risrael@butera-andrews.com</b> | 5. Senate ID #<br><b>7565-811</b> |
| 7. Client Name <input type="checkbox"/> Self<br><b>Irwin Home Equity Corp.</b>  |                                    |  | 6. House ID #<br><b>32403069</b>  |

**TYPE OF REPORT** 8. Year 2003 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 /

|  |  |
|--|--|
| <b>INCOME OR EXPENSES</b> Complete Either Line 12 OR Line 13   |  |
| <p align="center"><b>12. Lobbying Firms</b></p> <p><b>INCOME</b> 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>60,000.00</u><br/>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 align="center"><b>13. Organizations</b></p> <p><b>EXPENSES</b> 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"/> ⇨ \$ _____<br/>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 definition.</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b) Internal Revenue Code</p> <p><input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) Internal Revenue Code</p> |

Signature \_\_\_\_\_  Date **8/14/03**



Registrant Name Butera & Andrews Client Name Irwin Home Equity Corp.

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

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

16. Specific lobbying issues

Passage of national, uniform legal standards for nonprime mortgage lenders.  
 H.R. 833 - the Responsible Lending Act - to combat unfair and deceptive practices in the high-cost mortgage markets, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers.  
 H.R. 1865 - the Prevention of Predatory Lending Through Education Act - to create grants for counseling and education programs for the prevention of predatory lending and to establish a toll-free telephone number for complaints regarding predatory lending practices.

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

House of Representatives  
 Senate  
 Department of Treasury  
 Department of Housing and Urban Development  
 The Federal Reserve

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

| Name           | Covered Official Position (if applicable) |
|----------------|---|
| Wright Andrews |   |
| Cliff Andrews  |   |
| Jim Butera     |   |
| Phil Corwin    |   |
| Stana Kimball  |   |
| Ryan Israel    |   |

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

Signature  Date 8/14/03

