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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
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID # 3435900		

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

12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Income (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).	13. Organizations EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇒ \$ <u>150,000</u> Expenses (nearest \$20,000) 14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(5) of the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code
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Signature J.K. Winkel

July 31, 2000

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

House of Representatives
Senate

Check if None

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

Name	Covered Official Position (if applicable)	Net
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. Winkel* Date July 31, 2000

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 FIN (one per page)

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)	Rev
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 *JK Winkel* Date July 31, 2000
Printed Name and Title Judy K. Winkel, Senior Vice President