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SECRETARY OF THE SENATE
03 FEB 21 AM 11:01

LOBBYING REPORT

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

1. Registrant Name California Association of REALTORS®			
2. Address <input type="checkbox"/> Check if different than previously reported 525 South Virgil Avenue			
3. Principal Place of Business (if different from line 2) City: Los Angeles State/Zip (or Country) CA, 90020			
4. Contact Name Janet M. Gagnon	Telephone (213) 739-8272	E-mail (optional) janetg@car.org	5. Senate ID # 7691-
7. Client Name <input checked="" type="checkbox"/> Self Self			6. House ID # 332871

TYPE OF REPORT 8. Year 2002 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

<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"/> ⇒ \$ _____ 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>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 checked="" type="checkbox"/> ⇒ \$ <u>60,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603: Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162: Internal Revenue Code</p>
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Signature

Janet M. Gagnon

Printed Name and Title Janet M. Gagnon, Director of Public Policy

LD-2 (REV. 6/98)

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Registrant Name California Association of REALTORS® 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,** provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 1176 - Fair Credit Reporting Act Amendments, provisions that would give consumers free access to their credit reports during all "creditworthiness decisions processes" — including those involved with mortgages.

HR 3807/ S 2438 – Predatory Lending Consumer Protection Act of 2002, provisions protecting consumers against predatory practices in connection with high cost mortgage transactions and strengthening the civil remedies available to consumers under existing law

HR 4818 – Mortgage Loan Consumer Protection Act, provisions would giving borrowers some recourse against mortgage lenders that hold up escrow accounts for an extended time period

S. 1242 – Consumer Credit Score Disclosure Act of 2001, provisions requiring disclosure of credit scores as well as explanation of the factors involved in the score determination

17. Houses of Congress and Federal agencies contacted Check if None

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature Janet M. Gagnon Date 2/12/03

Registrant Name California Association of REALTORS® 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**, provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 2829/S. 911 – the Sound Science for Endangered Species Act Planning Act of 2001, provisions requiring independent peer-reviewed science when implementing the federal Endangered Species Act.

HR 2869 - To provide certain relief for small businesses from liability under the Comprehension Environmental Response, Compensation, and Liability Act of 1980, and to amend such Act to promote the cleanup and reuse of brownfields, to provide financial assistance for brownfields revitalization, to enhance State response programs, and for other purposes.

HR 3705 – the Sound Science Saves Species Act of 2002, provisions requiring independent peer-reviewed science when implementing the federal Endangered Species Act.

HR 701 - Conservation and Reinvestment Act, provisions pertaining to fully funding of the Land and Water Conservation Fund and the Payment-in-Lieu of Taxes Program, including strong willing seller provisions, ensuring that two-thirds of the federal funds provided will be used to acquire land east of the Dakotas and several other property rights protections, such as public notification and public participation requirements.

17. Houses of Congress and Federal agencies contacted

Check if None

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature Janet M. Gagnon Date 2/24/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

Registrant Name California Association of REALTORS® 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,** provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 333/S. 420 - Bankruptcy Reform Act, provisions closing the loophole on rental tenant abuse of the bankruptcy Code, allowing for protections for shopping center owners when tenants file for bankruptcy; and eliminating the cap on single asset bankruptcy

HR 3424/S 1839 – The Community Choice in Real Estate Act, provisions explicitly prohibiting banks and financial holding companies from engaging in real estate brokerage, sales or property management.

HR 3926 - To repeal a scheduled increase in the fee charged by the Government National Mortgage Association for guarantee of mortgage-backed securities.

HR 4071 – Uniform Securities Disclosure Act of 2002, provisions repealing Fannie Mae and Freddie Mac’s SEC exemption.

Proposed Rule, Secretary of the U.S. Treasury, which would determine that real estate brokerage and management activities are financial in nature and allowable activities for financial subsidiaries of national banks.

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives
U.S. Senate

U.S. Department of the Treasury
Federal Reserve Board

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature Janet M. Gagnon Date 2/12/03
Printed name and Title Janet M. Gagnon, Director of Public Policy

Registrant Name California Association of REALTORS® 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, provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 2349/S. 1248 - To establish a National Housing Trust Fund in the Treasury of the United States to provide for the development of decent, safe, and affordable, housing for low-income families, and for other purposes.

HR 3206/S. 1620 - Home Ownership Expansion and Opportunities Act of 2001, provisions to allow lenders to pool high loan-to-value conventional mortgages into Ginnie Mae mortgage-backed securities.

HR 3661/S. 2239 - The FHA Downpayment Simplification Act, provisions to simplify the downpayment requirements for FHA mortgage insurance for single-family homebuyers.

HR 3995 – Housing Affordability for America Act of 2002, provisions indexing the FHA multifamily loan limits and increasing the maximum high-cost percentage from 110 percent to 140 percent, and increase in FHA and conforming loan limits in high cost states.

HR 4446 – American Dream Downpayment Act, provisions helping low-income families with downpayment and closing costs on their first house.

Proposed Rule, Docket No. FR-4615-P-01, U.S. Department of Housing and Urban Development, Prohibition of Property Flipping in HUD’s Single Family Mortgage Insurance Program.

Proposed Rule, Docket No. FR-4429-F-03, U.S. Department of Housing and Urban Development, Single Family Mortgage Insurance; Appraiser Roster Removal Procedures

17. Houses of Congress and Federal agencies contacted Check if None

U.S. Senate U.S. Department of Housing & Urban Development
House of Representatives

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature *Jane M. Gagnon* Date 4/1/03
Printed name and Title Jane M. Gagnon, Director of Public Policy
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Registrant Name California Association of REALTORS® 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,** provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 13/ S. 1282 - Mortgage Cancellation Relief Act of 2001, provisions to exclude from individual gross income the discharge of certain qualified residential indebtedness

HR 785 – The Policyholder Disaster Protection Act of 2001, allowing insurance companies to create tax-deferred reserves for the payment of claims arising from future catastrophic events.

HR 1669/ S. 424 – Earthquake Loss Reduction Act of 2001, provisions to provide a number of incentives, including grants and tax credits, in order to encourage responsible state and local governments, individuals, and businesses to invest in damage prevention measures before an earthquake strikes

HR 3090 - Economic Security and Recovery Act of 2001, provisions including modest capital gains reductions, 15-year depreciable life for leasehold improvements, and increase in the amount of capital losses that can be utilized to reduce taxable income

HR 2316/HR 586 - Make permanent the tax benefits enacted by the Economic Growth and Tax Relief Reconciliation Act of 2001.

HR 2143 – Permanent Death Tax Repeal Act of 2002, provisions to make the estate tax repeal permanent, while keeping the effective date for repeal as 2010.

HR 5052 – Renewing the Dream Tax Credit Act, provisions to provide a tax credit to developers and investors who build or rehabilitate affordable housing for lower income individuals to purchase.

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature Janet M. Gagnon Date 2/12/03

Registrant Name California Association of REALTORS® 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,** provide information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

HR 3719/ S. 1093/ S. 1088 - To amend title 38, United States Code, to increase the maximum amount of a home loan guarantee available to a veteran

17. Houses of Congress and Federal agencies contacted

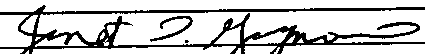
Check if None

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		

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

Signature  Date 3/12/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

Registrant Name California Association of REALTORS® 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

Karen Chen

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 *Janet J. Meyers* Date 2/12/03

Printed Name and Title Janet M. Gagnon, Director of Public Policy
Form LD-2 (Rev. 6/98)

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