

LOBBYING REPORT

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

1. Registrant Name:

AMERICAS COMMUNITY BANKERS

2. Address:

900 19TH STREET, NW, #400, WASHINGTON, DC 20006

3. Principal place of business (if different from line 2):

4. Contact Name: ROBERT R. DAVIS

Telephone: 2026635588

E-mail (optional): rdavis@aba.com

Senate ID #: 3845-24

House ID #:

7. Client Name: Self

TYPE OF REPORT

8. Year 2007 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: Nov 30, 2007 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:

\$10,000 or more: => 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:

\$10,000 or more: => Expenses (nearest \$20,000): 690,000.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

Method A. Reporting amounts using LDA definitions only

Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: AMERICAS COMMUNITY BANKERS 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: BAN (one per page)

16. Specific lobbying issues:

H. R. 1849, Credit Union Small Business Lending Act" a bill that would allow large bank-like credit unions to skirt their congressionally mandated business lending cap of 12%, which is not the best way to increase credit availability to small businesses.

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

Federal Deposit Insurance Commission (FDIC)
Federal Housing Finance Board (FHFB)
Federal Reserve System
HOUSE OF REPRESENTATIVES
Natl Credit Union Administration (NCUA)
Office of Thrift Supervision (OTS)
Office of the Comptroller of the Currency (OCC)
SENATE
Securities & Exchange Commission (SEC)
Treasury, Dept of

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

Name: CASEY-LANDRY, DIANE
Covered Official Position (if applicable): N/A
Name: DAVIS, ROBERT R.
Covered Official Position (if applicable): N/A
Name: FREEMAN, NICOLE PALYA
Covered Official Position (if applicable): N/A
Name: GOFF, JODIE
Covered Official Position (if applicable): N/A
Name: HAEGER, SHARDON
Covered Official Position (if applicable): N/A
Name: KENNEALLY, STEPHEN
Covered Official Position (if applicable): N/A
Name: MILON, PATRICIA
Covered Official Position (if applicable): N/A
Name: O'BRIEN, PATRICK
Covered Official Position (if applicable): N/A
Name: SHONK, KRISTA
Covered Official Position (if applicable): N/A
Name: SHYCOFF, BARBARA
Covered Official Position (if applicable): SPECIAL COUNSEL, OFFICE OF THRIFT SUPERVISION

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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: BNK (one per page)

16. Specific lobbying issues:

H.R. 3609, "Emergency Home Ownership Mortgage Equity Protection Act-- a bill to allow judges to modify the terms of a mortgage in Chapter 13 proceedings .

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

HOUSE OF REPRESENTATIVES
SENATE

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: O'BRIEN, PATRICK

Covered Official Position (if applicable): N/A

Name: SHYCOFF, BARBARA

Covered Official Position (if applicable): SPECIAL COUNSEL - OFFICE OF THRIFT SUPERVISION

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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: CPT (one per page)

16. Specific lobbying issues:

H.R. 1908, Patent Reform Act of 2007--a bill to reform the patent process that will help banks cope with "business method patent" infringement claims

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

HOUSE OF REPRESENTATIVES
SENATE

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: O'BRIEN, PATRICK

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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:

Hedge funds and other private investment vehicles. Shareholder access to company proxy materials for shareholder director nominees, and to withdraw a second proposal. Sarbanes-Oxley Section 404 relief.

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

SENATE
Securities & Exchange Commission (SEC)

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: HAEGER, SHARON

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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:

H.R. 1427, Federal Housing Finance Reform Act of 2007a bill to reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

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

Federal Deposit Insurance Commission (FDIC)
Federal Reserve System
HOUSE OF REPRESENTATIVES
Housing & Urban Development, Dept of (HUD)
Office of Thrift Supervision (OTS)
Office of the Comptroller of the Currency (OCC)
SENATE
Treasury, Dept of

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: FRANK, JANET

Covered Official Position (if applicable): N/A

Name: FREEMAN, NICOLE PALYA

Covered Official Position (if applicable): N/A

Name: MESACK, GREGORY P

Covered Official Position (if applicable): N/A

Name: O'BRIEN, PATRICK

Covered Official Position (if applicable): N/A

Name: SHYCOFF, BARBARA

Covered Official Position (if applicable): SPECIAL COUNSEL - OFFICE OF THRIFT SUPERVISION

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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: INS (one per page)

16. Specific lobbying issues:

H.R. 920, Multiple Peril Insurance Act of 2007a bill to amend the National Flood Insurance Act of 1968 to provide for the national flood insurance program to make available multiperil coverage for damage resulting from windstorms or floods, and for other purposes.

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: O'BRIEN, PATRICK

Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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: SMB (one per page)

16. Specific lobbying issues:

H.R. 2829--a bill providing funding for the fiscal year ending September 30, 2008 for the Small Business Administration and the Community Development Financial Institutions Fund.

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES

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

Name: FREEMAN, NICOLE PALYA
Covered Official Position (if applicable): N/A
Name: O'BRIEN, PATRICK
Covered Official Position (if applicable): N/A

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

Registrant Name: AMERICAS COMMUNITY BANKERS 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:

H.R. 1876, Mortgage Cancellation Relief Act of 2007 a bill to amend the Internal Revenue Code of 1986 to exclude from gross income of individual taxpayers discharges of indebtedness attributable to certain forgiven residential mortgage obligations.

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

HOUSE OF REPRESENTATIVES
SENATE

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

Name: DAVIS, ROBERT R.

Covered Official Position (if applicable): N/A

Name: O'BRIEN, PATRICK

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2008

Printed Name and Title: ROBERT R. DAVIS, EXECUTIVE VIC -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client

Name: CASEY-LANDRY, DIANE
Name: DAVIS, ROBERT R.
Name: FRANK, JANET
Name: FREEMAN, NICOLE PALYA
Name: GOFF, JODIE
Name: HAEGER, SHARON
Name: KENNEALLY, STEPHEN
Name: MESACK, GREGORY P
Name: MILON, PATRICIA
Name: O'BRIEN, PATRICK
Name: SHONK, KRISTA
Name: SHYCOFF, BARBARA

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

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

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Feb 13, 2008

Printed Name and Title: -