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SECRETARY OF THE SENATE
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LOBBYING REPORT

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

1. Registrant Name National Home Equity Mortgage Association			
2. Address <input type="checkbox"/> Check if different than previously reported 1301 Pennsylvania Ave., NW Suite 500 Washington, DC 20004-1701			
3. Principal Place of Business (if different from line 2) City: Chino State/Zip (or Country) California 91710			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Jeffrey Zeltzer	(202) 347-1210	jeffzeltzer@mindspring.com	470
7. Client Name <input type="checkbox"/> Self			6. House ID #
National Home Equity Mortgage Association			344

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 align="center">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 align="center">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"/> ⇒ \$ _____ \$20,000.00 Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of methods.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 60 Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 16 Internal Revenue Code</p>
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Signature _____

Printed Name and Title _____

Jeffrey Zeltzer - RDI
Jeffrey Zeltzer - Executive Director

Registrant Name National Home Equity Mortgage Associati Client Name National Home Equity Mortgage Associatic

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

All banking and/or housing legislative and regulatory proposals relating to home equity lending, Government Sponsored Enterprises' (GSEs) expansion into the home equity lending market
H.R. 3703 - Housing Finance Regulatory Improvement Act
H.R. 3901 - Anti-Predatory Lending Act - Predatory Lending
H.R. 4213 - Consumer Mortgage Protection Act - Predatory Lending
H.R. 4250 - Predatory Lending Consumer Protection - Predatory Lending
S. 2404 - To amend Ch. 75 of title 5, United States Code, to provide that any Federal law enforcement officer who is convicted of a felony shall be terminated from employment - Predatory Lending

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)
Jeffrey Zeltzer	

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

Signature Jeffrey Zeltzer - RZF Date 8/13/02
Printed Name and Title Jeffrey Zeltzer - Executive Director

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16. Specific lobbying issues

S. 2415, Predatory Lending Consumer Protection Act, Predatory Lending

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)
Jeffrey Zeltzer	

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

Signature Jeffrey Zeltzer - RDI Date 8/13/02
Printed Name and Title Jeffrey Zeltzer

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

16. Specific lobbying issues

H.R. 833 - Bankruptcy Reform Act, All provisions relevant to home equity mortgage lending
S. 625 - Bankruptcy Reform Act, All provisions relevant to home equity mortgage lending

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)
Jeffrey Zeltzer	

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

Signature Jeffrey Zeltzer - RDI Date 2/13/02
Printed Name and Title Jeffrey Zeltzer - Executive Director

Registrant Name National Home Equity Mortgage Associati Client Name National Home Equity Mortgage Associatic

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

16. Specific lobbying issues

Tax deductibility of home mortgage interest

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)
Jeffrey Zeltzer	

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

Signature *Jeffrey Zeltzer -ROI* Date 8/13/02
Printed Name and Title Jeffrey Zeltzer

