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LOBBYING REPORT

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

1. Registrant Name Butera & Andrews			
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: _____ State/zip (or Country) _____			
4. Contact Name Ryan Israel	Telephone (202) 347-6875	E-mail (optional) risrael@butera-andrews.com	5. Senate ID # 7565-342
7. Client Name <input type="checkbox"/> Self National Home Equity Mortgage Association			6. House ID # 32403034

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-Dec

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 Lobbyin

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>40,000.00</u> Income (nearest \$20,000)	\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Expenses (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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of
	<input type="checkbox"/> Method A. Reporting amounts using LDA definiti
	<input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(i) Internal Revenue Code

Signature _____

Date **2/16/04**

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage Associatio

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which th engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each co 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 2/16/04

Printed Name and Title Ryan D. Israel - Associate

