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Aug. 25, 2003  
 DATE

## LOBBYING REPORT

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

1. Registrant Name <b>The Smith-Free Group</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>1401 K Street NW</b> <b>12th Floor</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20005-3401 USA</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name <b>Robina Spruill-Lynch</b>	Telephone <b>202-393-4760</b>	E-mail (optional) <b>rlynch@smithfree.com</b>	5. Senate ID # <b>35800-101</b>
7. Client Name <input type="checkbox"/> Self <b>MBNA Corporation</b>			6. House ID # <b>30770014</b>

**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 Lobbyi

### INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<b>INCOME</b> relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$120,000.00</u> Income (nearest \$20,000)	<b>EXPENSES</b> relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ Expenses (nearest \$20
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).	<b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of <input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definiti <input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033 the Internal Revenue Code <input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162( Internal Revenue Code

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary \_\_\_\_\_ Page \_\_\_\_\_

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

**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. 2622, To amend the Fair Credit Reporting Act and issues relating to extension of certain provisions of t Credit Reporting Act,**

17. House(s) of Congress and Federal agencies contacted  Check if None  
**Senate**  
**White House**

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

Name	Covered Official Position (if applicable)
<b>Dumont, Sarah</b>	
<b>Smith, James E.</b>	

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

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Alicia W. Smith - Senior VP & Corp. Secretary** Page

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

**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. 975, Bankruptcy Abuse Prevention and Consumer Protection Act.,**

- 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)
<b>Dumont, Sarah</b>	
<b>Free, James C.</b>	
<b>Locke, W. Timothy</b>	
<b>Smith, James E.</b>	

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

Signature Alicia W. Smith Date Aug 15, 20

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Page