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LOBBYING REPORT

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

1. Registrant Name Commercial Finance Association			
2. Address <input type="checkbox"/> Check if different than previously reported 225 W. 34th Street, Suite 1815			
3. Principal Place of Business (if different from line 2) New York NY 10122 City: State/zip (or Country)			
4. Contact Name Brian P. Cove	Telephone (212) 594-3490	E-mail (optional) bcove@cfa.com	5. Senate ID # 10137-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 3312500

TYPE OF REPORT 8. Year 2003 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 report period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>20,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate exp accounting method. See instructions for description of op</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(c) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>

Signature Brian P. Cove Date 2/9/04

Printed Name and Title Brian P. Cove, Government Relations Director

LD-2 (REV. 4/03)

PAGE 1 of

Registrant Name Commercial Finance Association Client Name _____

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 BNK (one per page)

16. Specific lobbying issues

Bankruptcy Reform Legislation

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)
Brian P. Cove	

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

Signature *Brian P. Cove* Date 2/9/04

Printed Name and Title ⁱ Brian P. Cove, Government Relations Director

Form LD-2 (Rec. 4/03)

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Registrant Name Commercial Finance Association Client Name _____

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 TRD (one per page)

16. Specific lobbying issues

Ratification of the United Nations Commission on International Trade Law's Convention on the Assignment of Receivables in International Trade

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

House of Representatives
Senate
U.S. Department of State

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

Name	Covered Official Position (if applicable)
Brian P. Cove	

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

Signature *Brian P. Cove* Date 2/9/04

Printed Name and Title Brian P. Cove, Government Relations Director

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