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LOBBYING REPORT

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

1. Registrant Name <u>Robert E. Ruddy</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>9106 Drumaldry Drive Bethesda, Maryland 20817</u>			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
<u>Robert E. Ruddy</u>	<u>(301) 530-1331</u>		<u>33900-3</u>
7. Client Name <input type="checkbox"/> Self			6. House ID #
<u>National Association of Housing Cooperatives</u>			<u>3072600</u>

TYPE OF REPORT 8. Year 2002 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 Lobbying

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 ⇒ \$ 20,000
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 \$

14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of

Method A. Reporting amounts using LDA definition

Method B. Reporting amounts under section 6033 Internal Revenue Code

Method C. Reporting amounts under section 162 Internal Revenue Code

Signature Robert E. Ruddy

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name National Assn. of Housing (

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 co information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 333 Bankruptcy Reform Act
S. 420 Bankrupcy Reform Act

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

Check if None

U.S. House of Representatives
U.S. Senate

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



Name	Covered Official Position (if applicable)
Robert E. Ruddy	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *Robert E. Ruddy* Date August 9, 2002
Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name National Assn. of Housing

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 HOU (one per page)

16. Specific lobbying issues:

H.R. 3995, The Housing Affordability Act of 2002
(for higher mortgage limits for Sections 207 and 213 and for inclusion of a low-income housing production program)

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

Check if None

U.S. House of Representatives

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



Name	Covered Official Position (if applicable)
Robert E. Ruddy	
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.....
.....

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Robert E. Ruddy

Date August 9, 2002

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name National Assn. of Housing C

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 TAX (one per page)

16. Specific lobbying issues

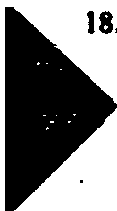
H.R. 1788 Modification of Section 216 "80/20" rule (for)
H.R. 2884 Victims of Terrorism Relief Act
(expanding use of tax exempt bonds to include cooperatives)
S. 48 Conversion of co-ops to condominiums (Against)

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

Check if None

U.S. House of Representatives
U.S. Senate

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



Name	Covered Official Position (if applicable)
Robert E. Ruddy	
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.....
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19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *Robert E. Ruddy* Date August 9, 2002

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name National Assn. of Housing

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

16. Specific lobbying issues

H.R. 1808 Veterans Housing Fairness Act
S. 1203 Veterans Housing Fairness Act

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

Check if None

U.S. House of Representatives
U.S. Senate

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



Name	Covered Official Position (if applicable)
Robert E. Ruddy	

19. Interest of each foreign entry in the specific issues listed on line 16 above

Check if None

Signature *Robert E. Ruddy* Date August 9, 2002

Printed Name and Title Robert E. Ruddy

