

LOBBYING REPORT

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

1. Registrant Name:

MORTGAGE BANKERS ASSN OF AMERICA

2. Address:

1919 PENNSYLVANIA AVE NW, WASHINGTON, DC 20006

3. Principal place of business (if different from line 2):

4. Contact Name: ERICK GUSTAFSON

Telephone: 2025572913

E-mail (optional): egustafson@mortgagebankers.org

Senate ID #: 25955-12

House ID #:

7. Client Name: Self

TYPE OF REPORT

8. Year 2006 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 Activity:

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: => 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 \$20,000): 1,504,659.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- Method A.** Reporting amounts using LDA definitions only
 Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
 Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

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:

Banking Regulators; Social Security Administration; Federal Trade Commission; The White House; National Credit Union Association; Federal Deposit Insurance Corporation Mortgage Process Regulation; National Credit Market; Secondary Mortgage Market; General Banking Issues; FACTA

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

Federal Bureau of Investigation (FBI)
Federal Housing Finance Board (FHFB)
Federal Reserve System
Government Accountability Office (GAO)
HOUSE OF REPRESENTATIVES
Housing & Urban Development, Dept of (HUD)
SENATE
Securities & Exchange Commission (SEC)
Treasury, Dept of

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

Name: CARLISLE, COREY
Covered Official Position (if applicable): N/A
Name: CREIGHTON, FRANCIS
Covered Official Position (if applicable): N/A
Name: DENNEY, JOSH
Covered Official Position (if applicable): N/A
Name: GIBBONS, KATHY
Covered Official Position (if applicable): N/A
Name: GUSTAFSON, ERICK
Covered Official Position (if applicable): N/A
Name: HARRINGTON, CHRISTINE
Covered Official Position (if applicable): N/A
Name: MARKISON, KEN
Covered Official Position (if applicable): N/A
Name: O'CONNOR, STEVE
Covered Official Position (if applicable): N/A
Name: PFOTENHAUER, KURT
Covered Official Position (if applicable): N/A
Name: RAPPAPORT, RENEE
Covered Official Position (if applicable): N/A
Name: RICHMAN, PAUL
Covered Official Position (if applicable): N/A
Name: SULLIVAN, MARY JO
Covered Official Position (if applicable): N/A
Name: UTERMOHLEN, ALISON
Covered Official Position (if applicable): N/A
Name: VIDAL, VICKI
Covered Official Position (if applicable): N/A
Name: WOOD, BURTON C.
Covered Official Position (if applicable): N/A

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

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:

General Bankruptcy Issues

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

HOUSE OF REPRESENTATIVES

SENATE

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

Name: DENNEY, JOSH

Covered Official Position (if applicable): N/A

Name: GUSTAFSON, ERICK

Covered Official Position (if applicable): N/A

Name: PFOTENHAUER, KURT

Covered Official Position (if applicable): N/A

Name: RAPPAPORT, RENEE

Covered Official Position (if applicable): N/A

Name: SULLIVAN, MARY JO

Covered Official Position (if applicable): N/A

Name: VIDAL, VICKI

Covered Official Position (if applicable): N/A

Name: WOOD, BURTON C.

Covered Official Position (if applicable): N/A

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

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: ENV (one per page)

16. Specific lobbying issues:

Environmental Issues; Brownfields; Mold

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

Environmental Protection Agency (EPA)
HOUSE OF REPRESENTATIVES
Housing & Urban Development, Dept of (HUD)
SENATE

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

Name: CARLISLE, COREY
Covered Official Position (if applicable): N/A
Name: DENNEY, JOSH
Covered Official Position (if applicable): N/A
Name: GUSTAFSON, ERICK
Covered Official Position (if applicable): N/A
Name: O'CONNOR, STEVE
Covered Official Position (if applicable): N/A
Name: RICHMAN, PAUL
Covered Official Position (if applicable): N/A
Name: VIDAL, VICKI
Covered Official Position (if applicable): N/A
Name: WOOD, BURTON C.
Covered Official Position (if applicable): N/A

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

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

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: HOU (one per page)

16. Specific lobbying issues:

Federal Housing Administration Programs; Rural, First Time, Low Income Homebuyer Issues; Veterans Affairs Programs; Natural Disaster Relief; RESPA

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

HOUSE OF REPRESENTATIVES
Housing & Urban Development, Dept of (HUD)
SENATE
Veterans Affairs, Dept of (VA)

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

Name: CARLISLE, COREY
Covered Official Position (if applicable): N/A
Name: CREIGHTON, FRANCIS
Covered Official Position (if applicable): N/A
Name: DENNEY, JOSH
Covered Official Position (if applicable): N/A
Name: GIBBONS, KATHY
Covered Official Position (if applicable): N/A
Name: GUSTAFSON, ERICK
Covered Official Position (if applicable): N/A
Name: HARRINGTON, CHRISTINE
Covered Official Position (if applicable): N/A
Name: MARKISON, KEN
Covered Official Position (if applicable): N/A
Name: O'CONNOR, STEVE
Covered Official Position (if applicable): N/A
Name: PFOTENHAUER, KURT
Covered Official Position (if applicable): N/A
Name: RAPPAPORT, RENEE
Covered Official Position (if applicable): N/A
Name: RICHMAN, PAUL
Covered Official Position (if applicable): N/A
Name: VIDAL, VICKI
Covered Official Position (if applicable): N/A
Name: WOOD, BURTON C.
Covered Official Position (if applicable): N/A

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

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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: INS (one per page)

16. Specific lobbying issues:

Terrorism Risk Insurance Act; Flood Insurance

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

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

White House Office

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

Name: CREIGHTON, FRANCIS

Covered Official Position (if applicable): N/A

Name: DENNEY, JOSH

Covered Official Position (if applicable): N/A

Name: GUSTAFSON, ERICK

Covered Official Position (if applicable): N/A

Name: O'CONNOR, STEVE

Covered Official Position (if applicable): N/A

Name: PFOTENHAUER, KURT

Covered Official Position (if applicable): N/A

Name: RAPPAPORT, RENEE

Covered Official Position (if applicable): N/A

Name: RICHMAN, PAUL

Covered Official Position (if applicable): N/A

Name: VIDAL, VICKI

Covered Official Position (if applicable): N/A

Name: WOOD, BURTON C.

Covered Official Position (if applicable): N/A

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

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

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: LBR (one per page)

16. Specific lobbying issues:

Fair Labor Standards Act; Fax Ban

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

HOUSE OF REPRESENTATIVES
SENATE

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

Name: DENNEY, JOSH
Covered Official Position (if applicable): N/A
Name: GUSTAFSON, ERICK
Covered Official Position (if applicable): N/A
Name: MARKISON, KEN
Covered Official Position (if applicable): N/A
Name: O'CONNOR, STEVE
Covered Official Position (if applicable): N/A
Name: PFOTENHAUER, KURT
Covered Official Position (if applicable): N/A
Name: RICHMAN, PAUL
Covered Official Position (if applicable): N/A
Name: VIDAL, VICKI
Covered Official Position (if applicable): N/A

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

Registrant Name: MORTGAGE BANKERS ASSN OF AMERICA Client Name: Self

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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: TAX (one per page)

16. Specific lobbying issues:

REMICs; General Tax Issues; Mortgage Interest Deduction

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

HOUSE OF REPRESENTATIVES

Internal Revenue Service (IRS)

SENATE

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

Name: CREIGHTON, FRANCIS

Covered Official Position (if applicable): N/A

Name: DENNEY, JOSH

Covered Official Position (if applicable): N/A

Name: GIBBONS, KATHY

Covered Official Position (if applicable): N/A

Name: GUSTAFSON, ERICK

Covered Official Position (if applicable): N/A

Name: O'CONNOR, STEVE

Covered Official Position (if applicable): N/A

Name: PFOTENHAUER, KURT

Covered Official Position (if applicable): N/A

Name: RAPPAPORT, RENEE

Covered Official Position (if applicable): N/A

Name: RICHMAN, PAUL

Covered Official Position (if applicable): N/A

Name: UTERMÖHLEN, ALISON

Covered Official Position (if applicable): N/A

Name: VIDAL, VICKI

Covered Official Position (if applicable): N/A

Name: WOOD, BURTON C.

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 12, 2007

Printed Name and Title: KURT PFOTENHAUER, SENIOR VICE PRESIDENT GOVERNMENT -