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# LOBBYING REPORT

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

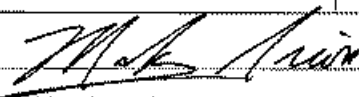
1. Registrant Name <b>The Dulko Group, Inc.</b>	
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>412 First Street SE Suite 100</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20003</b>	
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____	
4. Contact Name _____ Telephone _____ E-mail (optional) _____	5. Senate ID # <b>12868-48</b>
7. Client Name <input type="checkbox"/> Self <b>America's Community Bankers</b>	6. House ID # <b>32229000</b>

**TYPE OF REPORT** 8. Year 1999 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	
<p><b>12. Lobbying Firms</b></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 checked="" type="checkbox"/> &gt;&gt; \$ <u>\$15,000.00</u> 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><b>13. Organizations</b></p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> &gt;&gt; \$ _____ Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only.</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature  Date 8/12/99

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Registrant Name: The Dutko Group, Inc.

Client Name: America's Community Bankers

**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  
Monitoring legislation relative to banking reform issues

- 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)	New
<u>Andres, Gary</u>		<u>No</u>
<u>Spaulding, Kimberly</u>		<u>No</u>

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

Signature \_\_\_\_\_ Date 9/12/99

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