

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

SECRETARY OF THE SENATE

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LOBBYING REPORT

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

1. Registrant Name Canfield & Associates, Inc.			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 801 Pennsylvania Avenue, NW Suite 625 City Washington State/Zip (or Country) DC 20004			
3. Principal Place of Business (if different from line 2) City Same State/Zip (or Country)			
4. Contact Name Anne Canfield			5. Senate ID 7997-000
7. Client Name <input type="checkbox"/> Self Consumer Mortgage Coalition			6. House ID 3359-200

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-

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 Lot

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<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"/> >> \$ <u>\$600,000.00</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>EXPENSES relating to lobbying activities for this period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> >> \$ _____ Expenses (nearest</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description:</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA def</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6 the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 1 Internal Revenue Code</p>

Signature  Date 8/13/2004

Printed Name and Title Anne Canfield - President

Registrant Name: Canfield & Associates, Inc.

Client Name: Consumer Mortgage Coalition

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrar 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

HR 2022, Leave No Securities Behind Act, Issues related to secondary market

HR 2575, Secondary Mortgage Market Enterprises Regulatory Improvement Act, Issues related to secon

**HR 4236, To provide for congressional disapproval of certain regulations issued by the Comptroller of th
accordance with section 802 of title 5, United States Code, Issues related to federal preemption**

**HR 4237, To provide for congressional disapproval of certain regulations issued by the Comptroller of th
accordance with section 802 of title 5, United States Code, Issues related to federal preemption**

HR 833, Responsible Lending Act,

**HR 975, Bankruptcy Abuse Prevention and Consumer Protection Act of 2003 , In Rem Language, Auton
Provision, Protection of Holders of Claims Secured by Debtor's Principal Residence, Asset-Backed Secur
P.L. 108-264, Flood Insurance Reform Act of 2004,**

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

Check if None

Department of Housing & Urban Development

Department of Labor

Department of Treasury

Executive Office of the President

Federal Communications Commission

Federal Housing Administration

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

Name	Covered Official Position (if applicable)
Blauwet, Roger	
Canfield, Anne	
Frederick, Erin	

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

Check if None

Registrant Name: Canfield & Associates, Inc.

Client Name: Consumer Mortgage Coalition

Item	Description	Data
16	Lobbying Issues	P.L. 108-159, Fair and Accurate Credit Transactions Act of 2003, Provisions related to adverse action and risk-based pricing notices to be given to mortgage borrowers
16	Lobbying Issues	S. 1508, Federal Enterprise Regulatory Reform Act of 2003, Issues related to secondary market
16	Lobbying Issues	S. 1656, Federal Housing Enterprise Oversight Modernization Act of 2003, related to secondary market
16	Lobbying Issues	S.J. Res 31, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code, Issues related to federal prudential
16	Lobbying Issues	S.J. Res 32, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code, Issues related to federal prudential
16	Lobbying Issues	Issues related to housing counseling.
16	Lobbying Issues	Issues related to HUD's proposed RESPA rule, mortgage-backed securities, Lending Act, mortgage reform, mortgage broker compensation, subprime lending, privacy, secondary mortgage market, proposed changes to the Alternative Mortgage Transaction Parity Act regulations, changes to the Mortgage Disclosure Act ("HMDA") regulation, USA Patriot Act regulatory Fair Labor Standards Act, FCC's "Do-Not-Fax" registry, and FTC's "Do-Not-Call" registry; provisions included in the H.R.2622/S.1753/P.L. relating to notice and disclosures to be given to mortgage borrowers; proposed changes by the FRB to Regs B, E, M, Z, and DD relating to rules defining and conspicuous" disclosures; issues related to the SEC's proposed accounting treatment of loan commitments; issues related to FHA's rule on lender accountability on appraisals; pending legislation to create a new regulatory housing GSEs; HUD's proposed rule to establish new affordable housing guidelines for Fannie Mae and Freddie Mac; OFHEO's proposed rule to implement updated corporate governance standards for Fannie Mae and Freddie Mac; HUD/FHA's proposed rule to establish new appraisal guidelines; the and the Federal Reserve Board's implementation of the FACT Act; and is related to House- and Senate-introduced legislation relating to the preeminent authority of the Office of the Comptroller of the Currency.

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Registrant Name: **Canfield & Associates, Inc.**

Client Name: **Consumer Mortgage Coalition**

Item	Description	Data
17a	House of Congress/Agencies	Federal Reserve Board
17a	House of Congress/Agencies	Federal Trade Commission
17a	House of Congress/Agencies	General Accounting Office
17a	House of Congress/Agencies	Office of Federal Housing Enterprise Oversight
17a	House of Congress/Agencies	Office of Management and Budget
17a	House of Congress/Agencies	Office of the Comptroller of the Currency
17a	House of Congress/Agencies	Office of the Vice President
17a	House of Congress/Agencies	Office of Thrift Supervision
17a	House of Congress/Agencies	Securities & Exchange Commission
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate

