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Washington, DC 20515

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Washington, DC 20510

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LOBBYING REPORT

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

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

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 August 9, 2002

11. No Lobbying

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input checked="" 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>13. Organizations</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"/> ⇒ \$ _____ Expenses (nearest \$)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definiti</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature

Robert E. Ruddy

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name Mortgage Ins. Companies of

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 BAN (one per page)

16. Specific lobbying issues

H.R. 1409 Secondary Mortgage Market Enterprises Regulatory Improvement Act

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	

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 Mortgage Ins. Companies of

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 HOU (one per page)

16. Specific lobbying issues

H.R. 3206 Homeownership Expansion and Opportunities Act
S. 1620 Homeownership Expansion Act
H.R. 3995 The Housing Affordability Act of 2002

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

U.S. House of Representatives
U.S. Senate
Department of Housing and Urban Development

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, 20

Printed Name and Title Robert E. Ruddy

