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06 AUG 11 PM 3:39

LOBBYING REPORT

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

1. Registrant name Mortgage Bankers Association			
2. Address <input type="checkbox"/> Check if different than previously reported 1919 Pennsylvania Avenue, NW Washington DC 20006 USA			
3. Principal place of business (if different than line 2) City: _____ State/Zip or Country: _____			
4a. Contact Name Mr. Erick Gustafson	b. Telephone number (202) 557-2913	c. E-mail egustafson@mortgagebankers.org	5. Senate ID # 25955-12
7. Client Name <input checked="" type="checkbox"/> Self Mortgage Bankers Association			6. House ID # 31043000

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 Activities

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 ⇨ \$ _____

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 ⇨ \$ 1,228,183

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

Method A. Reporting amounts using LDA definitions only

Method B. Reporting amounts under section 6033(b)(8) of Internal Revenue Code

Method C. Reporting amounts under section 162(e) of the Revenue Code

[Edit Form >](#)

Signature *Kurt Protenhauer* Date 8-11-06

Printed Name and Title Kurt Protenhauer, Sr. Vice President Government Affairs

0000191642



Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

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,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Mortgage Process Regulation
National Credit Market
Secondary Mortgage Market
General Banking Issues
FACTA

17. House(s) of Congress and Federal agencies contacted None House Senate Other

Department of Housing & Urban Development, US House of Representatives, US Senate, Federal Reserve Board, US Department of Treasury, Office of Federal Housing Enterprise Oversight, Ginnie Mae, Federal Bureau of Investigation, Federal Housing Finance Board, US Securities & Exchange Commission, Government Accountability Office, Banking Regulators, Social Security Administration, Federal Trade Commission, White House

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

Name	Covered Official Position (if applicable)
Kurt Pfothauer	
Steve O'Connor	
Renee Rappaport	
Burton Wood	
Paul Richman	
Erick Gustafson	
Francis Creighton	
Alison Utermohlen	
Mary Jo Sullivan	

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

Signature *Kurt Pfothauer*

Date 8-11-06

Printed Name and Title Kurt Pfothauer, Sr. Vice President Government Affairs
Filing #72721917-2cfd-46fd-8cba-9cca9f1beaf0 - Page 3 of 26

0000191643

Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

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 BNK - Bankruptcy (one per page)

16. Specific lobbying issues

General Bankruptcy Issues

17. House(s) of Congress and Federal agencies contacted None House Senate Other

US House of Representatives, US Senate

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

Name		Covered Official Position (if applicable)
Kurt	Pfotenhauer	
Erick	Gustafson	
Burton	Wood	
Renee	Rappaport	
Vicki	Vidal	
Josh	Denney	
Mary Jo	Sullivan	

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

0000191645



Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code ENV - Environmental/Superfund (one per page)

16. Specific lobbying issues

Environmental issues Brownfields Mold

17. House(s) of Congress and Federal agencies contacted None House Senate Other

Environmental Protection Agency, Department of Housing & Urban Development, US House of Representatives, US Senate
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18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Josh Denney	
Paul Richman	
Tim Doyle	
Rachel Voss	
Vicki Vidal	

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

0000191646



Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

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 HOU - Housing (one per page)

16. Specific lobbying issues

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

17. House(s) of Congress and Federal agencies contacted None House Senate Other

Department of Housing & Urban Development, US House of Representatives, US Senate, Ginnie Mae, Federal Housing Administration, Veterans Affairs

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

Name		Covered Official Position (if applicable)
Kurt	Pfotenhauer	
Steve	O'Connor	
Erick	Gustafson	
Renee	Rappaport	
Burton	Wood	
Kathy	Gibbons	
Francis	Creighton	
William	Kooper	
Tim	Doyle	

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

0000191647

Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was 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 INS - Insurance (one per page)

16. Specific lobbying issues

TRIA
Flood Insurance

17. House(s) of Congress and Federal agencies contacted None House Senate Other

US House of Representatives, US Senate, US Department of Treasury, White House

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

Name	Covered Official Position (if applicable)
Kurt Pfothauer	
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Renee Rappaport	
Francis Creighton	
Paul Richman	
Josh Denney	
Vicki Vidal	

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

0000191649





Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code LBR - Labor Issues/Antitrust/Workplace (one per page)

16. Specific lobbying issues

Fair Labor Standards Act Fax Ban

17. House(s) of Congress and Federal agencies contacted None House Senate Other

US House of Representatives, US Senate
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18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kurt Pfothauer	
Steve O'Connor	
Paul Richman	
Erick Gustafson	
Vicki Vidal	
Ken Markison	

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

000191651



Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide the information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

REMICs General Tax Issues Mortgage Interest Deduction

17. House(s) of Congress and Federal agencies contacted None House Senate Other

US House of Representatives, US Senate, Internal Revenue Service
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18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kurt Pfothhauer	
Steve O'Connor	
Burton Wood	
Erick Gustafson	
Renee Rappaport	
Kathy Gibbons	
Paul Richman	
Francis Creighton	
Josh Denney	

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

000191652



Registrant Name Mortgage Bankers Association

Client Name Mortgage Bankers Association

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different than line 20)

City

State/Zip

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues that **no longer** pertain

FIN

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owner percent client

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, cli
affiliated organization

Signature  Date 8-11-06

Printed Name and Title Kurt Pfotenhauer, Sr. Vice President Government Affairs

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