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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 Ruddy & Associates			
2. Address <input type="checkbox"/> Check if different than previously reported 9106 Drumdry Drive Bethesda Maryland 20817			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____			
4. Contact Name Robert E. Ruddy	Telephone (301) 530-1331	E-mail (optional) bob.ruddy@yahoo.com	5. Senate ID # 33900
7. Client Name <input type="checkbox"/> Not Mortgage Insurance Companies of America			6. House ID # 30726000

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	
12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>40,000</u> <small>Income (maximum \$20,000)</small> 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 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇨ \$ _____ <small>Expenses (maximum \$20,000)</small>
14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options: <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code	

Signature Robert E. Ruddy
Printed Name and Title Robert E. Ruddy

LD-2 (REV. 6/98)

PAGE 1 of 6

Registrant Name Robert E. Ruddy Client Name Mortgage Insurance Companies of America

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.

13. General issue area code HAN (one per page)

14. Specific lobbying issues

H.R. 10 Financial Services Competitiveness Act of 1999
S. 900 Financial Services Modernization Act of 1999

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

Check if None

U.S. House of Representatives
U.S. Senate

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

Name	Current Official Position (if applicable)	
Robert E. Ruddy		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 15 above

Check if None

Signature Robert E. Ruddy

Date 8/11/99

Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name Mortgage Insurance Companies of America

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 HOH (one per page)

16. Specific lobbying issues

H.R. 2684 VA, HUD & Independent Agencies Appropriations Bill
for FY 2000 (FHA issues)
H.R. 1776 America Homeownership & Economic Opportunity Act
of 1999. (GSE issues)

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)	New
<u>Robert E. Ruddy</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature *Robert E. Ruddy* Date 8/1/99
Printed Name and Title Robert E. Ruddy

Registrant Name Robert E. Ruddy Client Name Mortgage Insurance Companies of America

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 INS (one per page)

16. Specific lobbying issues

H.R. 1776 American Homeownership and Economic Opportunity Act of 1999 (technical amendment dealing with mortgage insurance)

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	Current Official Position (if applicable)	None
<u>Robert E. Ruddy</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 18 above Check if None

Signature Robert E. Ruddy Date 9/11/99
Printed Name and Title Robert E. Ruddy