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SECRETARY OF THE SENATE

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LOBBYING REGISTRATION

Lobby Disclosure Act of 1995 (Section 4)

Check if this is an Amended Registration 1. Effective Date of Registration April 17, 2000
 2. House Identification Number _____ Senate Identification Number _____

REGISTRANT

3. Registrant name
Wilmer, Cutler & Pickering
 Address
2445 M Street, N.W.
 City State Zip
Washington D.C. 20037-1420
 4. Principal place of business (if different from line 3)
 City State/Zip(or Country)

 5. Telephone number and contact name
 Contact E-mail(optional)
(202) 663-6156 Michael S. Helfer MIHelfer@Wilmer.com
 6. General description of registrant's business or activities
Law Firm

CLIENT *A Lobbying firm is required to file a separate registration for each client. Organizations employing in-house lobbyists should check the box labeled "Self" and proceed to line 10.*

7. Client name
Providian Financial Corporation
 Address
201 Mission Street, 28th Floor
 City State Zip
San Francisco, CA 94105
 8. Principal place of business (if different from line 3)
 City State/Zip(or Country)

 6. General description of registrant's business or activities
Financial Services

LOBBYISTS

10. Name of each individual who has acted or is expected to act as a lobbyist for the client identified on line 7.
 If any person listed in this section has served as a "covered executive branch official" or "covered legislative branch official" within two years of first acting as a lobbyist for the client, state the executive and/or legislative position(s) in which the person served.

Name	Covered Official Position (if applicable)
Michael S. Helfer	

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Registrant Name Wilmer, Cutler & Pickering Client Name Providian Financial

LOBBYING ISSUES

11. General lobbying issue areas. Select all applicable codes listed in instructions and on the reverse side of Form LD-1, page 1.

BAN

12. Specific lobbying issues (current and anticipated)

Federal Banking agency subprime lending initiatives.

AFFILIATED ORGANIZATIONS

13. Is there an entity other than the client that contributes more than \$10,000 to the lobbying activities of the registrant in a semiannual period **and** in whole or in major part plans, supervises or controls the registrant's lobbying activities?

No → Go to line 14.

Yes & Complete the rest of this section for each entity matching the criteria above, then proceed to line 14.

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

FOREIGN ENTITIES

14. Is there any foreign entity that:

- a) holds at least 20% equitable ownership in the client or any organization identified on line 13; or
- b) directly or indirectly, in whole or in major part, plans, supervises, controls, directs, finances or subsidizes activities of the client or any organization identified on line 13; or
- c) is an affiliate of the client or any organization identified on line 13 and has a direct interest in the outcome of the lobbying activity?

No → Sign and date the registration.

Yes & Complete the rest of this section for each entity matching the criteria above, then sign and date the registration.

Name	Address	Principal Place of Business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in client

Signature

Date

May 5, 2000

Printed Name and Title Michael S. Helfer, Partner

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