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LOBBYING REPORT

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

1. Registrant Name Household Financial Group, Ltd.			
2. Address <input checked="" type="checkbox"/> Check if different than previously reported 1401 Eye Street, NW Suite 520 Washington, DC 20005			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
J. Denis O'Toole	(202) 466-3561	jo'toole@household.com	1861
7. Client Name <input type="checkbox"/> Self			6. House ID #
Household International, Inc.			3100

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-Dec 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

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">12. Lobbying Firms</p> <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 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 align="center">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 \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of method.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 60 Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 16 Internal Revenue Code</p>
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Signature _____

Printed Name and Title Janet G. St. Amand Federal Director/Counsel

LD-2 (REV. 6/98)

Registrant Name Household Financial Group, Ltd. Client Name Household International, Inc.

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 TAX (one per page)

16. Specific lobbying issues

HR 1836 Economic Growth and Tax Relief Reconciliation Act of 2002
 HR 1357 & S 676 To amend the Internal Revenue Code of 1986 to extend Permanently the Subpart F exemption for active financing income
 HR 909 & S 795 To amend the Internal Revenue Code of 1986 to permit the consolidation of life insurance companies with other companies
 HR 661 Life Insurance Tax Simplification Act of 2001
 S 992 To amend the Internal Revenue Code of 1986 to repeal the provision taxing policyholder dividends of mutual life insurance companies and to repeal the policyholders surplus account provisions

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

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)
Janet St. Amand-Director/Counsel Government Relations	
A. Blake Hanlon-Federal Director	
Dion Spencer- Federal Legislative Director	
J. Denis O'Toole- Sr. VP Government Relations	
.....	
.....	
.....	
.....	

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

Signature _____ Date _____

Registrant Name _____ Client Name _____

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15. General issue area code TAX (one per page)

16. Specific lobbying issues

S 288 & HR 1552 Internet Tax and Nondiscrimination Act
 S 512 & HR 1410 Internet Moratorium and Equity Act
 HR 2695 & S 1383 To clarify the treatment of ISUs and ESPPs
 S 566 & HR 3529 Economic Stimulus Bill
 HR 5095 The American Competitiveness and Corporate Accountability Act of 2002
 HR 4151 Fairness, Simplification and Competitiveness for American Business Act of 2002
 S 1940 Ending the Double Standard for Stock Options Act
 HR 3762 Pension Security Act of 2002

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

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)
Janet. G. St. Amand-Director/Counsel Government Relations	
A. Blake Hanlon- Federal Director	
Dion Spencer- Federal Legislative Director	
J. Denis O'Toole- Sr. VP Government Relations	

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15. General issue area code TAX (one per page)

16. Specific lobbying issues

S 1971 National Employee Savings and Trust Equity Guarantee Act

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

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Janet. G. St. Amand-Director/Counsel Government Relations	
A. Blake Hanlon- Federal Director	
Dion Spencer- Federal Legislative Director	
J. Denis O'Toole- Sr. VP Government Relations	
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15. General issue area code ACC (one per page)

16. Specific lobbying issues

S 2673 Public Company Accounting Reform and Investor Protection Act of 2002
HR 5070 Public Company Accounting Reform and Investor Protection Act of 2002
HR 3763 Corporate and Auditing Accountability, Responsibility, and Transparency Act of 2002

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

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Janet. G. St. Amand-Director/Counsel Government Relations	
A. Blake Hanlon- Federal Director	
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15. General issue area code HCR (one per page)

16. Specific lobbying issues

HR 2563 Bipartisan Patient Protection Act
HR 2315 & S 6 Patients' Bill of Rights Act of 2001
S 872 Bipartisan Patient Protection Act
HR 2366 & S 489 Family and Medical Leave Clarification Act

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

House of Representatives
Senate

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15. General issue area code EDU (one per page)

16. Specific lobbying issues

HR 1 No Child Left Behind Act of 2001
S 1 Better Education for Students and Teachers Act

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

House of Representatives
Senate

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

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A. Blake Hanlon- Federal Director	
Dion Spencer- Federal Legislative Director	
J. Denis O'Toole- Sr. VP Government Relations	

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Signature _____ Date _____

Registrant Name Household Financial Group, Ltd. Client Name Household International, Inc.

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 TOR (one per page)

16. Specific lobbying issues

S 1712 Class Action Fairness Act 2001
HR 2341 Class Action Fairness Act of 2001
HR 860 Multidistrict, Multiparty, Multiforum Trial Jurisdiction Act of 2001

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

Check if None

House of Representatives
Senate

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

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J. Denis O'Toole- Sr. VP Government Relations	

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Check if None

Signature _____ Date _____

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15. General issue area code DEF (one per page)

16. Specific lobbying issues

S 2514 & HR 4547 National Defense Authorization Act for Fiscal Year 2003

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

Check if None

House of Representatives
Senate

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

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Janet. G. St. Amand-Director/Counsel Government Relations	
A. Blake Hanlon- Federal Director	
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Check if None

Signature _____ Date _____

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15. General issue area code BNK (one per page)

16. Specific lobbying issues

HR 333 Bankruptcy Abuse Prevention and Consumer Protection Act of 2001
HR 5420 & S 420 Bankruptcy Reform Act of 2001
HR 3211 Financial Contracts Bankruptcy Reform Act of 2001
HR 3357 Terrorism Risk and Protection Act

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

House of Representatives
Senate

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

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Janet. G. St. Amand-Director/Counsel Government Relations	
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15. General issue area code FIN (one per page)

16. Specific lobbying issues

HR 163 Mortgage Servicing Clarification Act
 HR 557 Deposit Insurance Fairness and Economic Opportunity Act of 2001
 HR 1053 Equal Credit Enhancement & Neighborhood Act of 2001
 HR 1059 Consumer Affordable Transaction Account Act of 2001
 HR 1293 Deposit Insurance Stabilization Act
 HR 1355 Deposit Insurance Funds Merger Act of 2001
 HR 1408 Financial Services Antifraud Network Act of 2001
 HR 3951 Financial Services Regulatory Relief Act of 2001

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

House of Representatives
 Senate

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Signature _____

Printed Name and Title Janet G St. Amand Federal Director/Counsel

Form LD-2 (Rev.6/98)

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15. General issue area code FIN (one per page)

16. Specific lobbying issues

HR 3763 & S 2673 Public Company Accounting Reform and Investor Protection Act of 2002
 HR 3210 & S 2600 Terrorism Risk Insurance Act of 2002
 HR 1409 Secondary Mortgage Market Enterprises Regulatory Improvement Act
 HR 3206 Home Ownership Expansion and Opportunity Act of 2001
 S 1620 Home Ownership Expansion Act of 2001
 HR 4071 Uniform Securities Disclosure Act
 HR 3995 Housing Affordability for America Act of 2002

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

House of Representatives
 Senate

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15. General issue area code CPI (one per page)

16. Specific lobbying issues

HR 583 Privacy Commission Act
 S 851 Citizens' Privacy Commission Act of 2001
 HR 1478 Personal Information Privacy Act of 2001
 HR 2135 Consumer Privacy Protection Act of 2001
 S 30 Financial Information Privacy Protection Act of 2001
 HR 2730 National Consumer Privacy Act
 HR 3068 Financial Privacy and National Security Enhancement Act
 HR 3053 & S 1399 Identity Theft Prevention Act of 2001

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

House of Representatives
 Senate

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15. General issue area code CPI (one per page)

16. Specific lobbying issues

S 848 Social Security Number Misuse Prevention Act of 2001
 S 1742 Restore Your Identity Act of 2001
 S 2201 Online Personal Privacy Act
 HR 3369 FCRA Amendment of 2001
 HR 3368 Protect Victims of Identity Theft Act of 2001
 S 450 Financial Institution Privacy Protection Act of 2001
 HR 1176 Fair Credit Reporting Act Amendments of 2001
 S 1242 Consumer Credit Score Disclosure Act of 2001

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

House of Representatives
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15. General issue area code CPI (one per page)

16. Specific lobbying issues

HR 2031 Consumer Credit Report Accuracy & Privacy Act of 2001

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

Check if None

House of Representatives
Senate

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

16. Specific lobbying issues

HR 556 Unlawful Internet Gambling Funding Prohibition Act
 HR 1051 Predatory Lending Consumer Protection Act of 2001
 HR 1052 Consumer Credit Card Protection Amendments of 2001
 HR 1054 Truth in Lending Modernization Act of 2001
 HR 1057 Truth in Savings Enhancement Act of 2001
 HR 1058 Unsolicited Loan Check Consumer Protection Act of 2001
 HR 3125 Credit Card Fairness Act
 HR 3126 Credit Card Fairness Act

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

House of Representatives
 Senate

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

16. Specific lobbying issues

HR 1060 Credit Card Predatory Practices Prevention Act of 2001
 HR 1175 Fair Credit Reporting Act of 2001
 HR 2031 Consumer Credit Reform Accuracy and Privacy Act of 2001
 HR 2032 Credit Card Consumer Protection Act of 2001
 HR 2136 Consumer Privacy Protection Act
 HR 3215 Combatting Illegal Gambling Reform and Modernization Act
 HR 2531 Save Our Homes Act

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

House of Representatives
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15. General issue area code BAN (one per page)

16. Specific lobbying issues

HR 3175 Late Fee Emergency Relief Act of 2001
 HR 3807 Predatory Mortgage Lending Practices Reduction Act
 S 2438 Predatory Lending Consumer Protection Act of 2002
 HR 4818 Mortgage Loan Consumer Protection Act

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

House of Representatives
 Senate

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

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A. Blake Hanlon-Federal Director	
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15. General issue area code AUT (one per page)

16. Specific lobbying issues

HR 1056 Consumer Automobile Lease Advertising Improvement Act of 2001
 HR 1296 & S 1140 Motor Vehicle Contract Arbitration Fairness Act of 2001

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

House of Representatives
 Senate

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Signature *Janet St. Amand*

Date *2-12-03*

