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SECRETARY OF THE SENATE

02 AUG -8 AM 8:23

LOBBYING REPORT

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

1. Registrant Name Mortgage Bankers Association of America			
2. Address <input type="checkbox"/> Check if different than previously reported 1919 Pennsylvania Avenue			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) DC 20006-3438			
4. Contact Name Kurt Pfothauer	Telephone (202) 557-2857	E-mail (optional)	5. Senate ID # 25955
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 2599

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-December)
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	
<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 checked="" type="checkbox"/> ⇒ \$ <u>734,477.18</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of methods.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(c) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>

Signature



Printed Name and Title

Kurt Pfothauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re 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

FHA Streamlined Downpayment, H.R. 3995, H.R. 3661, S. 2239
FHA Hybrid Adjustable Rate Mortgages, H.R. 3995
Projected Surplus in the FHA Mutal Mortgage Insurance Fund, H.R. 3995
Real Estate Settlement Proceedures Act, H.R. 4818
Turth in Lending Act, H.R. 4818
Privacy Regulations
Home Mortgage Disclosure Act, H.R. 3210
Home Ownership and Equity Protection Act, H.R. 1051

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

House, Senate, Department of Housing and Urban Development, Office of Federal Housing Enterprise Oversight, Federal Housing Administration, Department of the Treasury, Federal Reserve Board

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Paul Richman	
Vicki Vidal	
Kathy Gibbons	
Rod Alba	

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

Signature *Kurt Pfothenhauer* Date 7-30-02

Printed Name and Title Kurt Pfothenhauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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

BAN Issues Continued from Page 2:
Treble Damages
Secondary Market for Commercial Mortgages
Federal Home Loan Bank System
Ginnie Mae, H.R. 3995, H.R. 3926,
Regulation of Freddie Mac and Fannie Mae, H.R. 4071
Predatory Lending, H.R. 1051, H.R. 3807, S. 2438
National Registry of Loan Originators

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

See page 2.

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

Name	Covered Official Position (if applicable)
Personnel Continued from Page 2:	
Renee Rappaport	
Barbara Albrecht	
Bud Carter	

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

Signature *Kurt Pfothbauer* Date 7-30-02
Printed Name and Title Kurt Pfothbauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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 (one per page)

16. Specific lobbying issues

Federal Housing Administration (Single Family Programs, Multifamily Programs and New Construction Ten Year Warranty), H.R. 1481, H.R. 3995
 Veterans Administration Loan Limits, H.R. 3719
 Veterans Loan Servicing
 HUD Accelerated Claims Disposition

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

House, Senate, Department of Housing and Urban Development, Veterans Administration, Federal Housing Administration

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Renee Rappaport	
Barbara Albrecht	
Kathy Gibbons	
Vicki Vidal	
Bud Carter	

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

Signature *Kurt P. Pfothenhauer* Date 7-30-02

Printed Name and Title Kurt Pfothenhauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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 (one per page)

16. Specific lobbying issues

Bankruptcy and Disclosure of Credit Scores, H.R. 333, S. 420

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

House, 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)
Alicemary Leach	
Burton Wood	
Bud Carter	

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

Signature *Kurt Pfothenhauer* Date 7-30-02

Printed Name and Title Kurt Pfothenhauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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 ENV (one per page)

16. Specific lobbying issues

Environmental Issues (including Brownfields and Mold), H.R. 2941

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

House, Senate, Department of Housing and Urban Development, Environmental Protection Agency

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

Name	Covered Official Position (if applicable)
Steve O'Connor	
Burton Wood	
Alicemary Leach	
Vicki Vidal	

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

Signature *Kurt P. Protenhauer* Date 7-30-02
Printed Name and Title Kurt Protenhauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Tax Issues (Low Income Housing Tax Credit, Mortgage Revenue Bonds, Corporate Taxes, American Dream Tax Credit), H.R. 4163, H.R. 1030, S. 2436, H.R. 5051, H.R. 2052

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

House, 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)
Alicemary Leach	
Burton Wood	
Sheryl Pardo	

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

Signature Kurt Pfothauer Date 7-30-02

Printed Name and Title Kurt Pfothauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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 INS (one per page)

16. Specific lobbying issues

Terrorism Reinsurance for Commercial Real Estate, H.R. 3210, S. 2600

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

House, Senate, Executive Office of the President

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Alicemary Leach	
Barbara Albrecht	
Renee Rappaport	
Sheryl Pardo	
Burton Wood	

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

Signature *Kurt Pfothenhauer* Date 7-30-02

Printed Name and Title Kurt Pfothenhauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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

20. Client new address

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

City _____ State/Zip (or Country) _____

22. New general description of client's business activities

LOBBYIST UPDATE

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

Bud Carter, Tina Haskell Summers

ISSUE UPDATE

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

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	Other

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

Signature *Kurt P. Pfotenhauer* Date 7-30-02

Printed Name and Title Kurt Pfotenhauer, Senior Vice President, Government Affairs

**Mortgage Bankers Association
2002 Midyear Lobbying Report
Attachment 1**

Expense Summary	
Consultants and Other Outside Lobbying Expenses (Attachment 2)	\$366,587.40
MBA Lobbyist Expenses (Attachment 3)	\$5,664.78
MBA Lobbyist Salary Expenses (Attachment 4)	\$362,225.00
	\$734,477.18

**Mortgage Bankers Association
Midyear 2002 Lobbying Report
Attachment 2**

Consultants and Other Outside Lobbying Expenses							
Expenses	January	February	March	April	May	June	Total
116 Club	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$240.00
Capitol Hill Club	\$102.00	\$102.00	\$132.70	\$123.20	\$127.00	\$102.00	\$688.90
Chesapeake Enterprises	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$75,000.00
The Smith Free Group	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$30,000.00
Potomac Partners	\$0.00	\$0.00	\$0.00	\$12,000.00	\$12,000.00	\$12,000.00	\$36,000.00
Baker and Hosteller	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
Democracy Data and Communications	\$6,631.25	\$4,500.00	\$4,500.00	\$4,500.00	\$8,428.25	\$4,500.00	\$33,059.50
The Group (Winter Meeting)	\$0.00	\$0.00	\$1,120.80	\$0.00	\$0.00	\$0.00	\$1,120.80
Coalition to Insure Against Terrorism	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00
Outside Advertising	\$0.00	\$32,191.72	\$8,950.00	\$0.00	\$0.00	\$0.00	\$41,141.72
Financial Services Forum (speaking fee: WLC/NHS)	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00
Nick Retsinas (speaking fee: WLC/NHS)	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00
Michael Dunn Associates (speaking fees)	\$0.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$0.00	\$4,500.00
Photographers (WLC/NHS)	\$0.00	\$0.00	\$2,028.78	\$0.00	\$0.00	\$0.00	\$2,028.78
Adcom Freight (WLC/NHS)	\$0.00	\$0.00	\$1,214.08	\$0.00	\$0.00	\$0.00	\$1,214.08
Fulfillment (WLC/NHS)	\$0.00	\$0.00	\$2,223.00	\$0.00	\$0.00	\$0.00	\$2,223.00
Postage (WLC/NHS)	\$0.00	\$0.00	\$2,783.15	\$0.00	\$0.00	\$0.00	\$2,783.15
Catering (WLC/NHS)	\$0.00	\$0.00	\$60,358.00	\$0.00	\$0.00	\$0.00	\$60,358.00
Equipment Rent (WLC/NHS)	\$0.00	\$0.00	\$8,245.34	\$0.00	\$0.00	\$0.00	\$8,245.34
Space/Facilities Rent (WLC/NHS)	\$0.00	\$0.00	\$13,762.00	\$0.00	\$0.00	\$0.00	\$13,762.00
Shuttle buses (WLC/NHS)	\$0.00	\$0.00	\$2,720.00	\$0.00	\$0.00	\$0.00	\$2,720.00
Printing (WLC/NHS)	\$0.00	\$0.00	\$13,113.60	\$0.00	\$0.00	\$0.00	\$13,113.60
Design (WLC/NHS)	\$0.00	\$0.00	\$14.00	\$0.00	\$0.00	\$0.00	\$14.00
Other Production Costs (WLC/NHS)	\$0.00	\$0.00	\$23.45	\$0.00	\$0.00	\$0.00	\$23.45
Leadership Dinner at Secondary Market Conference	\$0.00	\$0.00	\$0.00	\$250.00	\$0.00	\$0.00	\$250.00
Washington Express	\$147.82	\$89.36	\$53.01	\$403.32	\$39.51	\$14.59	\$747.61
Postage	\$27.42	\$1,284.18	\$1,858.01	\$527.26	\$24.28	\$14.59	\$3,735.74
Printing	\$502.50	\$0.00	\$949.28	\$7,285.95	\$0.00	\$0.00	\$8,737.73
Roll Call Subscription	\$0.00	\$0.00	\$0.00	\$0.00	\$280.00	\$0.00	\$280.00
National Journals Congress Daily	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,600.00	\$2,600.00
Total	\$25,950.99	\$56,707.26	\$156,089.20	\$42,629.73	\$38,439.04	\$46,771.18	\$366,587.40

"WLC/NHS" designates an expense attributed to MRA's Washington Leadership Conference/National Housing Summit

**Mortgage Bankers Association
2002 Midyear Lobbying Report
Attachment 3**

<i>MBA Lobbyist Expenses</i>							
Lobbyists	January	February	March	April	May	June	Total
Kurt Pfothenhauer						\$300.00	\$300.0
Steve O'Connor							\$500.0
Vicki Vidal							\$200.0
Paul Richman							\$50.0
Rod Alba							\$100.0
Barbara Albrecht	\$55.24	\$243.42	\$225.15	\$355.72	\$194.70	\$275.54	\$1,349.7
Kathy Gibbons							\$200.0
Alicemary Leach	\$408.06	\$375.44	\$514.39	\$208.03	\$83.64	\$942.46	\$2,532.0
Renee Rappaport	\$0.00	\$99.50	\$126.50	\$0.00	\$214.43	\$195.56	\$635.9
Miscellaneous	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.00	\$97.0
							\$5,964.7

**Mortgage Bankers Association
2002 Midyear Lobbying Report
Attachment 4**

MBA Lobbyist Salary Expense	
Lobbyist	Percent of Time Lobbying
Kurt Pfotenhauer	50%
Steve O'Connor	80%
Bud Carter	50%
Vicki Vidal	75%
Paul Richman	33%
Rod Alba	70%
Barbara Albrecht	70%
Kathy Gibbons	50%
Sheryl Pardo	20%
Alicemary Leach	95%
Renee Rappaport	90%
Burton Wood	80%
Veronica Clark	75%
Total	\$362,225.00

