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LOBBYING REPORT

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

1. Registrant Name Natl. Home Equity Mortgage Assoc.			
2. Address <input type="checkbox"/> Check if different than previously reported 1301 Pennsylvania Ave., NW, Suite 500, Washington, DC 20004-1701			
3. Principal Place of Business (if different from line 2) City: Chino State/Zip (or Country): California 91710			
4. Contact Name Jeffrey Zeltzer	Telephone (202) 347-1210	E-mail (optional) jeffzeltzer@mindspring.com	5. Senate ID # 4706
7. Client Name <input checked="" type="checkbox"/> Self Natl. Home Equity Mortgage Assoc.			6. House ID # 3441

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>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>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>40,000.00</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 60 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 14 Internal Revenue Code</p>
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Signature Jeffrey Zeltzer - RDE

Printed Name and Title Jeffrey Zeltzer - Executive Director

LD-2 (REV. 6/98)



Registrant Name Natl. Home Equity Mortgage Assoc. Client Name Natl. Home Equity Mortgage Assoc.

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

All banking legislation and regulatory issues, including tax and housing sub-issues, related to home equity lending, and predatory lending legislation.
Legislation affecting the home mortgage interest deduction.
Home equity mortgage lending provisions of bankruptcy reform legislation.


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)
Jeffrey Zeltzer	

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

Signature  Date 2/12/2003

Printed Name and Title _____

Form LD-2 (Rev. 6/98)

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