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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			
2. Address <input type="checkbox"/> Check if different than previously reported 9106 Drumaldry Drive Bethesda, Maryland 20817			
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 #
..... Robert E. Ruddy (301) 530-1331 33900-3
7. Client Name <input type="checkbox"/> Self			6. House ID #
..... Mortgage Insurance Companies of America 307260

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

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

12. Lobbying Firms
INCOME relating to lobbying activities for this reporting period was:
Less than \$10,000
\$10,000 or more ⇒ \$ 40,000
Income (nearest \$20,000)

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
\$10,000 or more ⇒ \$ _____
Expenses (nearest \$20,000)

14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of method.
 Method A. Reporting amounts using LDA definition
 Method B. Reporting amounts under section 6033 Internal Revenue Code
 Method C. Reporting amounts under section 162 Internal Revenue Code

Signature

Robert E. Ruddy

