

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE
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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 NW			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) DC 20006-3438			
4. Contact Name Kurt Pfothenhauer	Telephone (202) 557-2857	E-mail (optional)	5. Senate ID # 2591
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 25

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 Lobbyin

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>693,555.01</u> 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 type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature _____

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

LD-2 (REV. 6/98)

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 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 Calculation, H.R. 3995, H.R. 3661, S.2239
 FHA Hybrid Adjustable Rate Mortgages, H.R. 3995
 Projected Surplus in FHA Mutual Mortgage Insurance Fund, H.R. 3995
 Real Estate Settlement Procedures Act (RESPA), H.R. 4818
 Truth in Lending Act (TILA), H.R. 4818
 Privacy Regulations
 Home Mortgage Disclosure Act Regulations, H.R. 3210
 Subprime Lending

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

United States House of Representatives, United States Senate, Department of Housing and Urban Development, Office of Federal Housing Enterprise Oversight, Federal Housing Administration, Department of the Treasury, Federal Reserve Board, Federal Trade Commission, Federal Communications Commission

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

Name	Covered Official Position (if applicable)
Kurt Pfotenhauer	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 Pfotenhauer* Date 02-07-2003

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 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
Home Ownership and Equity Protection Act, H.R.1051
Secondary Market for Commercial Mortgages
Federal Home Loan Bank System
Ginnie Mae, H.R. 3995, H.R.3926, H.R. 4071
Regulation of Freddie Mac
Predatory Lending, H.R. 1051, H.R.3807, H.R.2438

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)
Renee Rappaport
Barbara Albrecht
Alicemary Leach
Tim Doyle
Mary Jo Sullivan
William Kooper
Sheryl Pardo

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

Kurt P. Johnson

Date

02-07-2003

Printed Name and Title Kurt P. Potenhauer, Senior Vice President, Government Affairs

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Page

Registrant Name Mortgage Bankers Association Client Name _____

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

16. Specific lobbying issues

(BAN issues continued from page 3)
National Registry of Loan Originators
FHA Home Equity Conversion Mortgages, H.R. 3995
Soldiers and Sailors Civil Relief Act, H.R. 5111, H.R. 4017
Deposit Insurance Reform, H.R. 3717, S.194
USA Patriot Act/Internal Money Laundering Abatement and Anti-Terrorist Financing Act of 2001, H.R. 5111, H.R. 4017
Interest on Escrow Accounts
Mortgage Technology Issues

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)
Larry Gilmore	

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

Signature *Kurt P. Johnson* Date 02-07-2003

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

16. Specific lobbying issues

(BAN issues continued from page 4)
Mortgage Fraud
Appraiser Accountability
Do-Not-Call Registry
Up-Front Mortgage Insurance Premium
Regulation of Fannie Mae

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)
See pages 2, 3, and 4	
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Kurt T. Johnson* Date 02-07-2003

Registrant Name Mortgage Bankers Association Client Name _____

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

16. Specific lobbying issues

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

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

United States House of Representatives, United States 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)
Kurt Pfothenauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Alicemary Leach	
Rod Alba	
Tim Doyle	

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

Signature *Kurt Pfothenauer* Date 02-07-2003

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

16. Specific lobbying issues

FHA New Construction Ten Year Warranty
 FHA Multifamily Programs, H.R. 1481, H.R. 3995
 FHA Single Family, H.R. 3995
 HUD Accelerated Claims Disposition
 Veterans' Administration Loan Servicing
 Veterans' Administration Loan Limits, H.R. 3719

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

United States House of Representatives, United States Senate, Department of Housing and Urban Development, Veterans' Administration, Federal Housing Administration, Department of Agriculture

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

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

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

Signature *Kurt Pfothauer* Date 02-07-2003

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

16. Specific lobbying issues

Terrorism Reinsurance for Commercial Real Estate, S. 2600, H.R. 3210
 Flood Insurance, H.R. 11

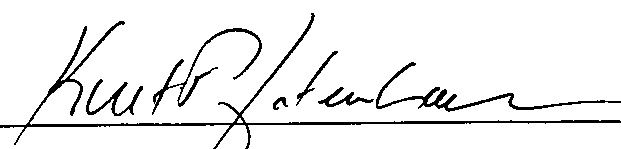
17. House(s) of Congress and Federal agencies contacted Check if None

United States House of Representatives, United States Senate, White House (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 Pfothauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Alicemary Leach	
Renee Rappaport	
Vicki Vidal	
Barbara Albrecht	

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

Signature  Date 02-07-2003

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

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Page

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

16. Specific lobbying issues

See page 10

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

Check if None

See page 10

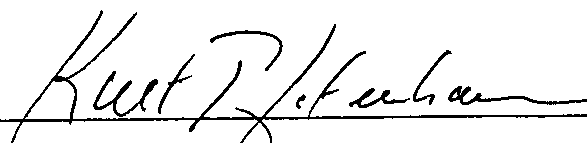
18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Tim Doyle	
Paul Richman	
Sheryl Pardo	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature



Date

02-07-2003

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 engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Fair Labor Standards Act (Wage and Hour)

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

United States House of Representatives, United States Senate, Department of Labor

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

Name	Covered Official Position (if applicable)
Kurt Pfothauer	Chief of Staff to Senator Gordon Smith
Paul Richman	
Sheryl Pardo	
Alicemary Leach	
Rod Alba	

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

Signature *Kurt Pfothauer* Date 02-07-2003

Registrant Name Mortgage Bankers Association Client Name _____

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

16. Specific lobbying issues

Low-Income Housing Tax Credit and Mortgage Revenue Bonds
American Dream Tax Credit, H.R. 2052
Tax Issues, H.R. 4163, H.R. 1030, S. 2436
Access to Capital under 7(a) and 504 SBA Loan Programs
Certification Requirements under Sarbanes/Oxley
Corporate Tax Issues

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

United States House of Representatives, United States 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)
Kurt Pfothauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Sheryl Pardo	
Alicemary Leach	
Burton Wood	

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

Signature *Kurt Pfothauer* Date 02-07-2003

Printed Name and Title Kurt P. Fotenhauer, Senior Vice President, Government Affairs

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

<i>Expense Summary</i>	
Consultants and Other Outside Lobbying Expenses (Attachment 2)	\$179,900
MBA Lobbyist Expenses (Attachment 3)	\$18,400
MBA Lobbyist Salary Expenses (Attachment 4)	\$495,000
	\$693,300

Mortgage Bankers Association
 Endyear 2002 Lobbying Report
 Attachment 2

Consultants and Other Outside Lobbying Expenses

Expenses	July	August	September	October	November	December	Total
Club	\$40.00	\$50.00	\$50.00	\$50.00	\$50.00	\$70.15	\$310.15
of Hill Club	\$127.00	\$127.00	\$153.90	\$130.81	\$127.00	\$133.12	\$798.83
apeake Enterprises	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$75,000.00
Smith Free Group	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$15,000.00
mac Partners	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$0.00	\$0.00	\$24,000.00
imore Associates	\$0.00	\$0.00	\$10,000.00	\$10,043.96	\$10,023.34	\$0.00	\$30,067.30
ocracy Data & Communications-Grasroots Database	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$12,000.00
ocracy Data & Communications-Toll Free Phone Line	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$0.00	\$12,500.00
tal Advantage-Grasroots Website	\$916.66	\$916.66	\$916.66	\$916.66	\$916.66	\$916.66	\$5,499.96
Group (Summer Meeting)	\$0.00	\$0.00	\$1,233.00	\$0.00	\$0.00	\$0.00	\$1,233.00
hington Express	\$11.34	\$47.85	\$352.93	\$422.22	\$63.86	\$0.00	\$898.20
age	\$145.82	\$151.49	\$399.76	\$57.29	\$59.68	\$102.58	\$916.62
ing	\$0.00	\$186.81	\$662.00	\$909.26	\$0.00	\$0.00	\$1,758.07
Total	\$29,240.82	\$29,479.81	\$41,768.25	\$35,530.20	\$28,240.54	\$15,722.51	\$179,982.13

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

MBA Lobbyist Expenses							
Lobbyists	July	August	September	October	November	December	Total
Kurt Pfothenauer	\$513.88	\$521.39	\$1,058.16	\$796.69	\$990.70	\$842.25	\$4,723.07
Steve O'Connor							\$1,500.00
Barbara Albrecht	\$119.15	\$219.60		\$277.21		\$288.63	\$904.59
Renee Rappaport	\$1,430.05	\$215.92	\$288.77	\$378.45	\$166.59	\$265.89	\$2,745.67
Burton Wood							\$0.00
Alicemary Leach	\$255.65	\$654.65	\$70.00	\$573.33	\$142.79	\$127.13	\$1,823.55
Paul Richman							\$5,000.00
Vicki Vidal							\$55.00
Kathy Gibbons							\$150.00
Larry Gilmore							\$400.00
William Kooper							\$200.00
Mary Jo Sullivan							\$75.00
Tim Doyle							\$600.00
Rod Alba							\$250.00
Sheryl Pardo							\$60.00
Total	\$2,318.73	\$1,611.56	\$1,416.93	\$2,025.68	\$1,300.08	\$1,523.90	\$18,486.88

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

MBA Lobbyist Salary Expense	
Lobbyist	Percent of Time Lobbying
Kurt Pfothenauer	60%
Steve O'Connor	70%
Vicki Vidal	75%
Paul Richman	50%
Rod Alba	70%
Barbara Albrecht	80%
Kathy Gibbons	50%
William Kooper	25%
Sheryl Pardo	50%
Alicemary Leach	95%
Renee Rappaport	95%
Burton Wood	75%
Tim Doyle	50%
Joanna Serra	20%
Mary Jo Sullivan	25%
Larry Gilmore	25%
Total	\$495,086.00

