

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

SECRETARY OF THE SENATE

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**LOBBYING REPORT**

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

1. Registrant Name <b>The Smith-Free Group</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>1401 K Street NW</b> <b>12th Floor</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20005-3401 USA</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name <b>Robina Spruill-Lynch</b>			5. Senate ID # <b>35800-101</b>
Telephone <b>202-393-4760</b>			E-mail (optional) <b>rlynch@smithfree.com</b>
7. Client Name <input type="checkbox"/> Self <b>MBNA Corporation</b>			6. House ID # <b>30770014</b>

**TYPE OF REPORT** 8. Year 2002 Midyear (January 1-June 30)  **OR** Year End (July 1-December 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 Activities **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

12. Lobbying Firms	13. Organizations
<b>INCOME</b> relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$80,000.00</u> <small>Income (nearest \$20,000)</small>	<b>EXPENSES</b> relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ <small>Expenses (nearest \$)</small>
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).	<b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of method. <input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definition <input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6011 of the Internal Revenue Code <input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) of the Internal Revenue Code

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary P

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

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

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

16. Specific Lobbying issues

- H.R. 3004, Financial Anti-Terrorism Act,**
- H.R. 3162, Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and C**
- Terrorism (USA PATRIOT ACT) Act of 2001,**
- H.R. 556, Unlawful Internet Gambling Funding Prohibition Act,**
- HR. 3951, Financial Services Regulatory Relief Act of 2002 ,**
- Issues relating to consumer credit**
- Administrative regulations relating to the Truth and Lending Act.**

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

Check if None

- Department of Treasury**
- House of Representatives**
- Senate**
- White House**

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

Name	Covered Official Position (if applicable)
<b>Bartlett, Doyle C.</b>	
<b>Smith, James E.</b>	

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

Check if None

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title **Alicia W. Smith - Senior VP & Corp. Secretary** \_\_\_\_\_ P

Registrant Name: The Smith-Free Group

Client Name: MBNA Corporation

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

- 15. General issue area code BNK (one per page)
- 16. Specific Lobbying issues  
**HR 333, Bankruptcy Abuse Prevention & Consumer Protection Act of 2001,**  
**S. 420 , Bankruptcy Reform Act of 2001,**

- 17. House(s) of Congress and Federal agencies contacted  Check if None  
**Department of Justice**  
**Department of Treasury**  
**House of Representatives**  
**Senate**  
**The White House**

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

Name	Covered Official Position (if applicable)
<b>Bartlett, Doyle C.</b>	
<b>Free, James C.</b>	
<b>Locke, W. Timothy</b>	
<b>Smith, James E.</b>	

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

Signature Alicia W. Smith Date 02/13/03

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary P