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LOBBYING REPORT

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

1. Registrant name NATIONAL ASSOCIATION OF REALTORS			
2. Address <input type="checkbox"/> Check if different than previously reported 500 NEW JERSEY AVE., NW WASHINGTON DC 20001 US			
3. Principal place of business (if different than line 2) CHICAGO IL 60611 US			
4a. Contact Name	b. Telephone number	c. E-mail	5. Senate ID #
Mr. JERRY GIOVANIELLO	202-383-1194	JGIOVANIELLO@REALTORS.ORG	27070-12
7. Client Name <input checked="" type="checkbox"/> Self NATIONAL ASSOCIATION OF REALTORS			6. House ID # 31733000

TYPE OF REPORT 8. Year 2006 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 Activity

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"/> ⇒ \$ _____</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 were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>10,380,000</u></p> <p>14. REPORTING METHOD. Check box to indicate expert accounting method. See instructions for description of option</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions on</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of Internal Revenue Code</p>
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1000201617

Signature Jerry Giovaniello Digitally signed by Jerry Giovaniello
DN: CN = Jerry Giovaniello, C = US, O = DST ACES Business Representative, OU = ACES TrustID Business Certificate, Date: 2006.08.11 11:32:42 -0400

Senate Password _____ Date 8/11/2006

Printed Name and Title Jerry Giovaniello -- Senior Vice President, Government Affairs



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTO

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 - Banking (one per page)

16. Specific lobbying issues

H.R. 111/S. 98 – “Community Choice in Real Estate” -- Prohibits financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities.
H.R. 2660 – “Fair Choice and Competition in Real Estate Act of 2005” -- Would allow financial holding companies and national banks to engage in real estate brokerage and real estate management activities.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, TREASURY DEPARTMENT

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

Name		Covered Official Position (if applicable)
Helen	Devlin	Ed Miller
Jim	Freeman	
Jerry	Giovaniello	
Jamie	Gregory	
Julia	Gustafson	
Lynn	King	
Jeff	Lischer	
Sam	Whitfield	
Jimmy	Williams	

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

Signature _____ Date 8/11/2006

Printed Name and Title Jerry Giovaniello -- Senior Vice President, Government Affairs

0000201618

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 - Environmental/Superfund (one per page)

16. Specific lobbying issues

H.R. 103 – “Low-Income Families Flood Insurance Access Act” -- Amends the National Flood Insurance Act of 1968 to provide a 50 percent discount in flood insurance rates for the first 5 years that certain low-cost properties are included in flood hazard zones.

H.R. 1299 – “Critical Habitat Enhancement Act” -- Amends the Endangered Species Act of 1973 to reform the process for designating critical habitat under that Act.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, EPA, FEMA, OMB, DEPARTMENT OF INTERIOR

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Colin McLaurin	
Russell Riggs	
Mark Washko	
Sam Whitfield	

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

0000201619



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTORS

ADDENDUM for General Lobbying Issue Area ENV

16. Specific lobbying issues (continued from previous page)

H.R. 4633/S. 3117 -- "Homeowners Insurance Protection Act" -- Establishes a program to provide reinsurance to State natural catastrophe insurance programs to help the United States better prepare for and protect its citizens against the ravages of natural catastrophes, to encourage and promote mitigation and prevention for, and recovery and rebuilding from such catastrophes, and to better assist in the financial recovery from such catastrophes.

H.R. 2668/S. 3116 -- "Policyholder Disaster Protection Act of 2005" -- A natural disaster insurance bill that will allow insurance companies to create reserve funds with pre-tax dollars in order to pay claims arising from future major natural disasters.

H.R. 4836/ S. 3115 -- "Catastrophe Savings Accounts Act" -- Creates tax-exempt catastrophe savings accounts.

S. 3114/H.R. 5891 -- Creates a commission to study each of the approaches set forth in the S. 3115, S. 3116, and S. 3117.

H.R. 2658 -- "Federal Wetlands Jurisdiction Act of 2005" -- Would clarify federal wetlands jurisdiction under the Clean Water Act and consolidate authority over the federal wetlands program in one agency, the U.S. Army of Engineers.

HR. 3083/S. 1313/H.R. 3631/H.R. 3405/H.R. 3315/H.R. 4128 -- Eminent Domain legislation -- Protects home and small businesses, and other private property rights, by limiting the power of eminent domain.

H.R. 3824/2110 -- Reforms Endangered Species Act of 1973.

0000201620



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTORS

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

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

H.R. 1226 – “United States Financial Policy Committee For Fair Capital Standards Act” -- Establishes a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision at the Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

H.R. 1010/S. 580 – “Real Estate Mortgage Investment Conduit” -- Allows for certain modifications to be made

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, DEPARTMENT OF TREASURY

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Tom Heinemann	
Lynn King	
Jeff Lischer	
Colin McLaurin	
Ed Miller	

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

0000201622

Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

H.R. 1461/S. 190 – "Federal Housing Finance Reform Act" -- Reforms the regulation of housing-related Government-sponsored enterprises.

H.R. 3997/ H.R. 4127/S. 1332/S. 1408/S. 1326/S. 751/H.R. 3375/H.R. 3140 – "Data Security and Consumer Notification" -- Require agencies in personal possession of data containing sensitive personal information, to disclose security breaches where such breach poses a significant risk of identity theft.

H.R. 1295 – "Responsible Lending Act" -- Protects consumers against unfair and deceptive practices in connection with higher cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, to provide for certain uniform lending standards, to improve housing counseling, to better mortgage servicing, to enhance appraisal standards and oversight, to establish licensing and minimum standards for mortgage brokers, and for other purposes.

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Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTORS

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 - Housing (one per page)

16. Specific lobbying issues

H.R. 5121/S. 3535 – “Expanding American Homeownership Act” -- Reform the Federal Housing Administration (FHA) and would make the FHA single family insurance program more useable for homebuyers.

S. 3173 – “21st Century Housing Act” -- Modernizes the Federal Housing Administration to meet the housing needs of the American people.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, HUD, VA

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

Name	Covered Official Position (if applicable)
Megan Booth	
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Colin McLaurin	
Peter Morgan	
Sam Whitfield	

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

1000201625

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

ADDENDUM for General Lobbying Issue Area HOU

16. Specific lobbying issues (continued from previous page)

H.R. 176 – "FHA Single Family Loan Limit Adjustment Act" -- Would allow FHA mortgage limits to be adjusted to facilitate homeownership in high-cost areas.

H.R. 798 – "The Methamphetamine Remediation Research Act" -- Provides for a research program for remediation of closed methamphetamine production laboratories, and for other purposes.

S. 1235 – "Veterans' Benefits Improvement Act" -- Allows the VA Secretary to determine the annual rate adjustment for VA hybrid ARM products.

H.R. 3043 – "Zero Downpayment Pilot Program Act" -- Authorizes the Secretary of Housing and Urban Development to carry out a pilot program to insure zero-downpayment mortgages for one-unit residences.

S. 2121/H.R. 4537 – "Veterans Housing Fairness Act of 2006" -- Authorizes the use of veterans' housing loan benefits to purchase a cooperative housing corporation (coop).

H.R. 5039 – "Saving America's Rural Housing Act" -- Establishes a program to revitalize rural multifamily housing assisted under the Housing Act of 1949.

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Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 INS - Insurance (one per page)

16. Specific lobbying issues

H.R. 525/S. 406 -- "Small Business Health Fairness Act" -- Creates small business health plans (SBHPs), which would allow small businesses to band together and purchase quality health care at a lower cost for their workers.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Lynn King	
Marcia Salkin	
Ken Trepeta	
Sam Whitfield	

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

0000201628

Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTORS

ADDENDUM for General Lobbying Issue Area INS

16. Specific lobbying issues (continued from previous page)

S. 1955 – “Health Insurance Marketplace Modernization & Affordability Act” -- Authorizes the creation of fully insured small business health plans but does not allow for the much criticized, self-insured SBHPs allowed in 406. In addition, the bill establishes a set of federal coverage mandates for small group insurance plans and process for harmonizing the states' small group insurance regulations for both SBHPs and traditional small group insurance products.

H.R. 1955/S. 874/S. 637 – “Small Employers Health Benefits Program Act” (Alternative Small Business Health Plans) -- Establishes a national health program administered by the Office of Personnel Management to offer health benefits plans to individuals who are not Federal employees, and for other purposes.

1000201629



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 RES - Real Estate/Land Use/Conservation (one per page)

16. Specific lobbying issues

HR. 3083/S. 1313/H.R. 3631/H.R. 3405/H.R. 3315/H.R. 4128 – Eminent Domain legislation -- Protects homes, small businesses, and other private property rights, by limiting the power of eminent domain.

H.R. 3268/H.R. 2980 – Eminent Domain tax legislation.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES

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

Name		Covered Official Position (if applicable)
Helen	Devlin	
Jim	Freeman	
Jerry	Giovaniello	
Jamie	Gregory	
Julia	Gustafson	
Bob	McNamara	
Russell	Riggs	
Mark	Washko	
Sam	Whitfield	

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

0000201631

Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTO

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 SMB - Small Business (one per page)

16. Specific lobbying issues

H.R. 1950 – "Do Not Call Exceptions" -- To direct the Federal Trade Commission to revise the regulations regarding the Do-not-call registry to prohibit politically-oriented recorded message telephone calls to telephone numbers listed on that registry.
H.R. 1139 – "Wireless 411 Privacy Act" -- Amends the Communications Act of 1934 to protect the privacy rights of subscribers to wireless communications services.
H.R. 4943/S. 2389/H.R. 4709/S. 2178 – Legislation protecting consumer phone records.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, FEDERAL TRADE COMMISSION

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Lynn King	
Marcia Salkin	
Ken Trepeta	
Sam Whitfield	

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

1000201633



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTO

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

H.R. 1549/S. 859 – “Renewing the Dream Tax Credit Act” -- Creates a tax credit available to developers and investors who build or rehabilitate affordable housing that individuals below the median income in an area could purchase.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

SENATE, HOUSE OF REPRESENTATIVES, DEPARTMENT OF TREASURY

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Linda Goold	
Jamie Gregory	
Julia Gustafson	
Tom Heinemann	
Jeff Lischer	
Sam Whitfield	

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

0000201635

Printed Name and Title Jerry Giovaniello -- Senior Vice President, Government Affairs



Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

ADDENDUM for General Lobbying Issue Area TAX

16. Specific lobbying issues (continued from previous page)

- H.R. 8 – “Death Tax Repeal Permanency Act” -- Permanently repeals the Estate Tax.
- H.R. 877/S. 398 – “Brownfields Cleanup Deduction” -- Makes the deduction for brownfields cleanup permanent and adds petroleum products to qualified expenditures.
- H.R. 25/S. 25 – “Fair Tax Act” -- Abolishes the Internal Revenue Service by enacting a national sales tax to be administered primarily by the States.
- S. 132 – “Mortgage Insurance Fairness Act” -- Amends the Internal Revenue Code to treat mortgage insurance premium payments as tax deductible interest. Phases out the deduction for taxpayers with adjusted gross incomes exceeding \$100,000.
- H.R. 1663/S. 621 – Leasehold Improvements -- Amends the Internal Revenue Code to make permanent the year recovery period for the depreciation of qualified leasehold improvement property.
- H.R. 1500 – “Investment Tax Simplification Act” -- Makes permanent the reduction in individual capital gains rates enacted by the Jobs and Growth Tax Relief Reconciliation Act of 2003. Amends the Internal Revenue Code to reduce the maximum capital gains tax rates for individuals and corporations.

3000201636

Add page to continue specific issues description for this issue

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTOR

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

20. Client new address

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

City _____ State/Zip _____

22. New general description of client's business or activities

LOBBYIST UPDATE

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

Ed Miller Peter Morgan
Julia Gustafson

ISSUE UPDATE

24. General lobbying issues 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	Owns perce client

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

Signature _____ Date 8/11/2006

Printed Name and Title Jerry Giovaniello -- Senior Vice President, Government Affairs

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