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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 Home Equity Mortgage Association			
2. Address <input type="checkbox"/> Check if different than previously reported 1301 Pennsylvania Avenue, NW Washington DC USA Suite 500			
3. Principal Place of Business (if different from line 2) City Chino State/Zip (or Country) CA 91710 USA			
4. Contact Name Jeffrey Zeltzer	Telephone 202-347-1210	E-mail (optional) jeffzeltzer@mindspring.com	5. Senate ID #
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 34414000

TYPE OF REPORT 8. Year 2000 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 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"/> >> \$ _____ 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>\$180,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature  Date 2/14/2001

Printed Name and Title Jeffrey Zeltzer - Executive Director Page 1 of 5

Registrant Name: National Home Equity Mortgage Association

Client Name: National Home Equity Mortgage Association

Item	Description	Data
2f	Registrant Zip	20004-1701

Registrant Name: National Home Equity Mortgage Association

Client Name: National Home Equity Mortgage Association

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.3703, Housing Finance Regulatory Improvement Act,
H.R.3901, Anti-Predatory Lending Act of 2000, Predatory Lending
H.R.4213, Consumer Mortgage Protection Act of 2000, Predatory Lending
S.2404, To amend chapter 75 of title 5, United States Code, to provide that any Federal law enforcement officer who is convicted of a felony shall be terminated from employment, Predatory Lending
S.2413, Predatory Lending Consumer Protection Act of 2000, Predatory Lending
H.R.4250, Predatory Lending Consumer Protection Act of 2000, Predatory Lending
, All Banking and/or housing legislative and regulatory proposals relating to home equity lending,
Government Sponsored Enterprises, All legislation and regulatory proposals relating to government sponsored enterprises (e.g., Fannie Mae and Freddie Mac), expansion into home equity lending market

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)	New
<u>Zeltzer, Jeffrey</u>		No

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

Signature  Date 2/14/2001
Printed Name and Title Jeffrey Zeltzer - Executive Director Page 3 of 5

Registrant Name: National Home Equity Mortgage Association

Client Name: National Home Equity Mortgage Association

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

S.625, Bankruptcy Reform Act of 1999, All provisions relevant to Home Equity Mortgage Lending
H.R.833, Bankruptcy Reform Act of 1999, All provisions relevant to Home Equity Mortgage Lending

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


Check if None

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

Name	Covered Official Position (if applicable)	New
Zeltzer, Jeffrey		No

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

Check if None

Signature  Date 2/14/2001
Printed Name and Title Jeffrey Zeltzer - Executive Director Page 4 of 5

Registrant Name: National Home Equity Mortgage Association

Client Name: National Home Equity Mortgage Association

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 TAX (one per page)

16. Specific Lobbying issues
 , Tax deductibility of home mortgage interest,

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)	New
<u>Zeltzer, Jeffrey</u>		<u>No</u>

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

Signature  Date 2/14/2001
Printed Name and Title Jeffrey Zeltzer - Executive Director Page 5 of 5