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Washington, DC 20515

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Washington, DC 20510

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LOBBYING REPORT

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

1. Registrant Name Bradley Arant Rose & White LLP			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address One Federal Place 1819 Fifth Avenue North City Birmingham State/Zip (or Country) AL 35203			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Luther J. Strange	Telephone 205-521-8000	E-mail (optional) lstrange@bradleyarant.com	5. Senate ID # 36914-292
7. Client Name <input type="checkbox"/> Self Mortgage Bankers Association of America			6. House ID # 30590020

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-De

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 Lobby

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<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 checked="" type="checkbox"/> >> \$ <u>\$20,000.00</u> 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>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 type="checkbox"/> >> \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>

Signature

Daryl A. ...

Filing #c260780b-86d4-4cca-9d18-214487d2d567 - Page 1 of 8

Date 8/11/2004

Signature _____

Printed Name and Title David Stewart - Attorney at Law Pa

Registrant Name: Bradley Arant Rose & White LLP

Client Name: Mortgage Bankers Association of America

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
Real Estate Settlement Procedures Act
Subprime Lending

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

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

Name	Covered Official Position (if applicable)
Dresher, J. David	
Strange, Luther J.	
Vinson, Laurence D.	

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

Signature _____ Date _____

Printed Name and Title **David Stewart - Attorney at Law** _____ Page

Registrant Name: Bradley Arant Rose & White LLP

Client Name: Mortgage Bankers Association of America

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 HOU (one per page)

16. Specific Lobbying issues
Real Estate Settlement Procedures Act

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

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

Name	Covered Official Position (if applicable)
Dresher, J. David	
Strange, Luther J.	
Vinson, Laurence D.	

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

Signature _____ Date _____

Printed Name and Title **David Stewart - Attorney at Law** _____ Pa

Registrant Name: Bradley Arant Rose & White LLP

Client Name: Mortgage Bankers Association of America

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 RES (one per page)

16. Specific Lobbying issues
Real Estate Settlement Procedures Act

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)
Dresher, J. David	
Strange, Luther J.	
Vinson, Laurence D.	

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

Signature _____ Date _____

Printed Name and Title **David Stewart - Attorney at Law** _____ Page