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LOBBYING REPORT

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

1. Registrant Name Ron Harrod, Inc. Ron Harrod			
2. Address <input type="checkbox"/> Check if different than previously reported 700 East 9th, Suite 6M			
3. Principal Place of Business (if different from line 2) Little Rock, AR 72202-3989 City: _____ State/zip (or Country) _____			
4. Contact Name Ron Harrod	Telephone 501 376-3233	E-mail (optional) rharrod@sbcglobla.net	5. Senate ID # 17658-12
7. Client Name <input type="checkbox"/> Self Arkansas Credit Union League			6. House ID # 33351002

TYPE OF REPORT 8. Year 2003 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 align="center">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"/> ⇨ \$ <u>15,000.00</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 align="center">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 type="checkbox"/> ⇨ \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate reporting accounting method. See instructions for description of methods.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
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Registrant Name Ron Harrod, Inc. Ron Harrod Client Name Arkansas Credit Union League

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 975.EH
"Bankruptcy Abuse Prevention and Consumer Protection Act of 2003
Issue: The bill as bankruptcy reform

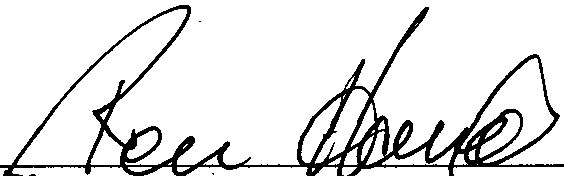
17. House(s) of Congress and Federal agencies contacted Check if None

House of Representative
Senate

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

Name	Covered Official Position (if applicable)
Ron Harrod	

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

Signature  Date 1-26-04

Printed Name and Title Ron Harrod, President

Form LD-2 (Rec. 4/03)

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