

Clerk of the House of Representatives  
Legislative Resource Center  
B-106 Cannon Building  
Washington, DC 20515

Secretary of the Senate  
Office of Public Records  
332 Hart Building  
Washington, DC 20530

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 Michael L. Tiner				
2. Address <input type="checkbox"/> Check if different than previously reported 1824 S St. NW, Suite 402 Washington DC 20009				
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____				
4. Contact Name Michael L. Tiner		Telephone 202.546.8577	E-mail (optional) TinerML@aol.com	5. Senate ID # 38175-24
7. Client Name <input type="checkbox"/> Self American Financial Services Association		6. House ID # 31938004		

TYPE OF REPORT: 8. Year: 1999 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	
<b>12. Lobbying Firms</b> INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> > \$ 20,000 Income (nearest \$20,000)	<b>13. Organizations</b> EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> > \$ _____ Expenses (nearest \$20,000)
<b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code	

Signature

Printed Name and Title

Michael L. Tiner--owner

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Registrant Name Michael L. Tiner Client Name American Financial Services 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--legislation reforming consumer bankruptcy laws

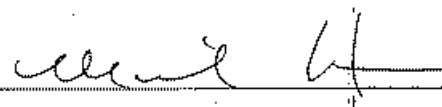
17. House(s) of Congress and Federal agencies contacted  Check if None

US House of Representatives  
US Senate

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

Name	Covered Official Position (if applicable)	Yes
Michael L. Tiner		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature  Date 01/25/03  
Printed Name and Title Michael L. Tiner--owner