

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

Secretary of the Senate
 Office of Public Records
 232 Hart Building
 Washington, DC 20510

SECRETARY OF THE SEN

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LOBBYING REPORT

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

1. Registrant Name The Smith-Free Group			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 1401 K Street NW 12th Floor City Washington State/Zip (or Country) DC 20005-3401 USA			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Robina Spruill-Lynch	Telephone 202-393-4760	E-mail (optional) rlynch@smithfree.com	5. Senate ID # 35800-101
7. Client Name <input type="checkbox"/> Self MBNA Corporation			6. House ID # 30770014

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 Lobbying

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$120,000.00</u> Income (nearest \$20,000)	\$10,000 or more <input type="checkbox"/> >> \$ _____ Expenses (nearest \$20,000)
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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of
	<input type="checkbox"/> Method A. Reporting amounts using LDA definition
	<input type="checkbox"/> Method B. Reporting amounts under section 6033 of the Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Signature _____ Date _____

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Pa

Name: The Smith-Free Group

Name: MBNA Corporation

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. 2622, To amend the Fair Credit Reporting Act and issues relating to extension of certain provisions of the Credit Reporting Act,
S. 877 Can-Spam Act of 2003
All legislation relating to FCRA**

17. House(s) of Congress and Federal agencies contacted Check if None
**Department of Treasury
House of Representatives
Senate
White House**

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

Name	Covered Official Position (if applicable)
Dumont, Sarah	
Smith, James E.	

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

Signature _____ Date _____

Printed Name and Title Alicia W. Smith - Senior VP & Corp. Secretary Pa

Name: The Smith-Free Group

Name: MBNA Corporation

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
H.R. 975, Bankruptcy Abuse Prevention and Consumer Protection Act.,

- 17. House(s) of Congress and Federal agencies contacted Check if None
Department of Treasury
House of Representatives
Senate
White House

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

Name	Covered Official Position (if applicable)
Dumont, Sarah	
Free, James C.	
Locke, W. Timothy	
Smith, James E.	

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

Signature _____ Date _____

Printed Name and Title **Alicia W. Smith - Senior VP & Corp. Secretary** _____ Pa