

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE

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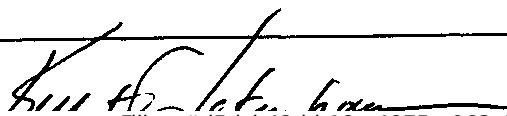
LOBBYING REPORT

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


1. Registrant Name Mortgage Bankers Association			
2. Address <input type="checkbox"/> Check if different than previously reported 1919 Pennsylvania Ave., NW 8th Floor			
3. Principal Place of Business (if different from line 2) Washington DC 20006 City: State/zip (or Country)			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Kurt Pfothenhauer	(202) 557-2857		25922-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID #
			25922

TYPE OF REPORT 8. Year 2004 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 **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"/> ⇌ \$ _____ 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"/> ⇌ \$ <u>1,223,392.34</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate reporting method. See instructions for description of method.</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 Internal Revenue Code</p>
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Aug. 6, 2004

Signature  Date 11/10/11

Printed Name and Title Kurt Pfothauer, Senior Vice President, Government Affairs

Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Mortgage Process Regulation
National Credit Market HR 2622
Secondary Mortgage Market S 1508
General Banking Issues S 229

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

United States House of Representatives, United States Senate, Federal Reserve Board, Ginnie Mae, Department of Housing and Urban Development, Securities and Exchange Commission, Office of Federal Housing Enterprises Oversight, United States Department of Treasury

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Francis Creighton	Legislative Director to Rep. Steve Israel
Josh Denney	Legislative Assistant to Senator Chuck Hagel
Paul Hilliar	

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

Signature *Kurt Pfothenhauer* Date Aug. 6, 2004

Printed Name and Title Kern Protennauer, Senior vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City

State/Zip (or Country)

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

Rod Alba, Larry Gilmore

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant or affiliated organization

Signature *[Handwritten Signature]*

Date Aug. 6, 2010

Printed Name and Title U

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Registrant Name Mortgage Bankers Association Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was 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 BAN (one per page)

16. Specific lobbying issues

same as page 2

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

same as page 2

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

Name	Covered Official Position (if applicable)
Paul Richman	
Vicki Vidal	
Alison Utermohlen	
Tim doyle	
Mary Jo Sullivan	
Rod Alba	
Kathy Gibbons	
Chris Harrington	

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

Signature *[Handwritten Signature]* Date Aug. 6, 2004

Printed Name and Title Kurt Plotenhauer, Senior Vice President

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Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Bankruptcy Issues

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

United States House of Representatives, United States Senate

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

Name	Covered Official Position (if applicable)
Kurt Pfothenauer	Chief of Staff to Senator Gordon Smith
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Vicki Vidal	

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

Signature *Kurt Pfothenauer* Date Aug. 6, 2004

Printed Name and Title Kurt Pfotenhauer, Senior Vice President, Government Affairs

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Page 5

Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Environmental Issues
Brownfields
Mold

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

United States House of Representatives, United States Senate, Department of Housing and Urban Affairs, Environmental Protection Agency

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Vicki Vidal	
Tim Doyle	

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

Signature *Kurt Pfothenhauer* Date Aug. 6, 2004

Printed Name and Title Christ Pfotenhauer, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

FHA Programs HR 1985, HR 1276, HR 3755, HR 4110, S 811
Rural, First Time and Low Income homebuyer issues

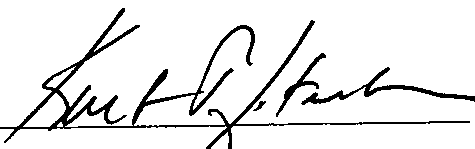
17. House(s) of Congress and Federal agencies contacted Check if None

United States House of Representatives, United States Senate, Federal Housing Agency, Veterans Administration, Federal Trade Commission

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

Name	Covered Official Position (if applicable)
Kurt Pfothauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Francis Creighton	Legislative Director to Rep. Steve Israel
Josh Denney	Legislative Assist. to Senator Chuck Hagel
William Kooper	

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

Signature Aug. 6, 2004  Date Aug. 6, 2007

Printed Name and Title ^v Kurt Pfofenhauer, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

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 area as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

same as page 7

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

Check if None

same as page 7

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

Name	Covered Official Position (if applicable)
Kathy Gibbons	
Paul Richman	
Tim Doyle	
Vicki Vidal	

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

Check if None

Signature *Kurt D. ...* Date Aug. 6, 2007

Printed Name and Title Kurt P~~o~~tenhauer, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Fair Labor Standards Act

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

United States House of Representatives, United States Senate, United States Department of Labor

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

Name	Covered Official Position (if applicable)
Kurt Pfothenauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Paul Hilliar	
Rod Alba	
Paul Richman	

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

Signature *Kurt Pfothenauer* Date Aug. 6, 2004

Printed Name and Title K. Pfotenhauer, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

Terrorism Reinsurance for Commercial Real Estate HR 4634, HR 4772
Flood Insurance HR 253, S 2238

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

United States House of Representatives, United States Senate, United States Department of Treasury

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Francis Creighton	Legislative Director to Rep. Steve Israel
Josh Denney	Legislative Assist. to Senator Chuck Hagel
Paul Richman	

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

Signature *Kurt Pfothenhauer* Date Aug. 6. 2007

Printed Name and Title Ulrich Protermauer, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

same as page 10

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

same as page 10

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

Name	Covered Official Position (if applicable)
Vicki Vidal	

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

Signature *Kurt A. J. ...* Date Aug. 6, 2004

Printed Name and Title Ray F. Blumenthal, Senior Vice President, Government Affairs

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Registrant Name Mortgage Bankers Association Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client was 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 TAX (one per page)

16. Specific lobbying issues

Real Estate Tax Issues HR 4113, S 2422
General Tax Issues

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

United States House of Representatives, United States Senate, Department of Housing and Urban Development

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

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Francis Creighton	Legislative Director to Rep. Steve Israel
Paul Richman	
Kathy Gibbons	

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

Signature *Kurt Pfothenhauer* Date Aug. 6, 2004

Registrant Name Mortgage Bankers Association Client Name _____

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

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

16. Specific lobbying issues

same as page 12

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

same as page 12

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

Name	Covered Official Position (if applicable)
Alison Utermohlen	Legislative Assist. to Senator Chuck Hagel
Josh Denney	

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

Signature *Kurt D. Hansen* Date Aug. 6. 2004

Printed Name and Title Kurt Pfotenhauer, Senior Vice President, Government Affairs

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2004 Monthly Lobbying Costs

A STAFF	January	February	March	April	May	June	Total
Plotenhauer	\$4,724.96	\$2,784.59	\$527.56	\$541.12	\$751.07	\$313.63	\$9,642.93
ve O'Connor							\$2,500.00
rk Gustafson	\$3,223.89	\$2,091.32	\$4,516.19	\$1,173.20	\$1,520.99	\$3,070.22	\$15,595.81
il Richman							\$300.00
lam Kooper							\$400.00
ryl Pardo							\$0.00
ncis Creighton	\$4,667.37	\$1,230.53	\$970.00	\$1,018.63	\$548.11	\$1,951.60	\$10,386.24
h Denney		\$12.00	\$520.00	\$153.00	\$270.00	\$810.00	\$1,765.00
ton Wood	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$300.00
lee Rappaport	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$1,800.00
il Hilliar							\$300.00
Doyle							\$200.00
hy Gibbons							\$650.00
ti Vidal							\$50.00
y Jo Sullivan							\$400.00
is Harrington							\$200.00
on Utermohlen							\$500.00
Alba							\$0.00
al							\$44,989.98

MB	Kurt	Stev	Eric	Pau	Will	She	Frai	Jos	Bur	Rer	Pal	Tim	Kal	Vic	Mar	Chr	Alli	Roc	Tot
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Mortgage Bankers Association

MBA Lobbyists Salary Expense	
Lobbyist	Percent of Time Lobbying
Kurt Pfothenhauer	70%
Steve O'Connor	75%
Erick Gustafson	95%
Vicki Vidal	70%
Paul Richman	50%
Rod Alba	75%
Kathy Gibbons	60%
Renee Rappaport	90%
Burton Wood	75%
Tim Doyle	70%
Mary Jo Sullivan	75%
Christine Harrington	80%
William Kooper	30%
Josh Denney	90%
Francis Creighton	95%
Paul Hilliar	30%
Alison Utermohlen	40%
	\$703,725.00

Mortgage Bankers Association
Midyear 2004 Lobbying Report

Consultants and Other Outside Lobbying Expenses							
Expenses	January	February	March	April	May	June	Total
Congressional Services Inc. (line sitters for hearings)	\$0.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00
116 Club	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$300.00
Capital Hill Club	\$137.00	\$138.98	\$137.00	\$542.35	\$137.00	\$137.00	\$1,229.33
National Association of Neighborhoods	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00
Leadership Conference on Civil Rights	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00
Washington State Society	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00
Nebraska Society	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00
National Community Reinvestment Coalition	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00
Coalition to Insure Against Terrorism (GA & Commercial \$)	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$10,000.00
Consumer Federation of America	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00
Public Affairs Council	\$825.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$825.00
Chesapeake Enterprises	\$12,500.00	\$12,500.00	\$12,500.00	\$10,000.00	\$10,000.00	\$10,000.00	\$67,500.00
B&D Sagamore	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$20,000.00
Democracy Data and Communications (Website)	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$12,000.00
Clark Consulting	\$0.00	\$0.00	\$0.00	\$0.00	\$45,000.00	\$0.00	\$45,000.00
Bradley, Arant, Rose and White	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$30,000.00
U.S. Conference of Mayors	\$0.00	\$60,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60,000.00
State Government Affairs Council	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
National Conference of State Legislators	\$0.00	\$0.00	\$75.00	\$7,500.00	\$0.00	\$500.00	\$8,075.00
National Policy Conference (Washington Leadership Conference)	\$0.00	\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$10,000.00
Congressional Black Caucus	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	\$0.00	\$250.00
Women in Housing Finance	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
Partnership to Protect Consumer Credit	\$0.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$2,000.00
Democratic Leadership Council	\$0.00	\$7,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,500.00
Progressive Policy Institute	\$0.00	\$2,775.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,775.00
American Legion	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
Townhouse Associates	\$2,325.00	\$0.00	\$0.00	\$505.00	\$0.00	\$0.00	\$2,830.00
Conference Registrations	\$579.19	\$2,729.20	\$16,931.74	\$5,376.87	\$1,029.80	\$1,681.82	\$28,328.62
Catering	\$0.00	\$200.00	\$1,620.00	\$0.00	\$0.00	\$0.00	\$1,820.00
Space Facilities	\$500.00	\$0.00	\$1,264.58	\$636.03	\$0.00	\$0.00	\$1,128.55
Equipment Rent	\$1,006.87	\$339.86	\$3,426.85	\$495.73	\$480.05	\$1,847.48	\$7,596.84
Telephone Conference Calls	\$0.00	\$1,604.02	\$0.00	\$0.00	\$0.00	\$0.00	\$1,604.02
Speaker Travel and Honoraria	\$0.00	\$0.00	\$45.91	\$322.52	\$137.53	\$13.72	\$519.68
Telecommunications (Hill Faxes)	\$130.48	\$1,630.41	\$57.59	\$57.59	\$99.55	\$222.51	\$2,198.13
Freight and Courier Services	\$58.29	\$139.31	\$24.03	\$24.03	\$47.27	\$251.97	\$544.90
Postage	\$0.00	\$6,570.80	\$6,873.28	\$342.00	\$686.90	\$37.60	\$14,510.58
Printing	\$0.00	\$0.00	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00
Consumer Data Industry Association	\$0.00	\$0.00	\$544.00	\$0.00	\$0.00	\$0.00	\$544.00
Inside Mortgage Compliance	\$0.00	\$0.00	\$79.99	\$0.00	\$0.00	\$0.00	\$79.99
RESPAReform.com	\$0.00	\$0.00	\$0.00	\$627.00	\$0.00	\$0.00	\$627.00
Inside the GSEs	\$0.00	\$0.00	\$0.00	\$1,153.21	\$0.00	\$0.00	\$1,153.21
Leadership Institutes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Mortgage Bankers Association
2004 Midyear Lobbying Report
Attachment 1**

Expense Summary	
Consultants and Other Outside Lobbying Expenses (Attachment 2)	\$474,67
MBA Lobbyist Expenses (Attachment 3)	\$44,989
MBA Lobbyist Salary Expenses (Attachment 4)	\$703,725
	\$1,223,392

