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**LOBBYING REPORT**


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

1. Registrant Name <b>Mortgage Bankers Association</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>1919 Pennsylvania Avenue, NW</b>			
3. Principal Place of Business (if different from line 2) <b>Washington</b> <b>DC 20006</b> City: State/zip (or Country)			
4. Contact Name <b>Kurt Pfothenauer</b>	Telephone <b>(202) 557-2857</b>	E-mail (optional)	5. Senate ID # <b>25955-12</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>25955</b>

**TYPE OF REPORT** 8. Year 2003 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 

<b>INCOME OR EXPENSES</b> Complete Either Line 12 OR Line 13	
<p align="center"><b>12. Lobbying Firms</b></p> <p><b>INCOME</b> 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"><b>13. Organizations</b></p> <p><b>EXPENSES</b> 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 checked="" type="checkbox"/> ⇌ \$ <u>939,183.31</u> Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definition</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b) Internal Revenue Code</p> <p><input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) Internal Revenue Code</p>

Signature  Date AUG. 11, 2007

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 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

Low-Income Housing Tax Credit and Mortgage Revenue Bonds, HR 839, S 875, S 198  
American Dream Tax Credit, S 1175  
General Tax Issues  
Corporate 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, Treasury Department

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	
Burton Wood	
Erick Gustafson	
Tim Doyle	
Sheryl Pardo	
William Kooper	
Christine Harrington	

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

Signature *Kurt Pfothenhauer* Date Aug 11, 2003

Printed Name and Title Kurt 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 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, Department of Labor

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

Name	Covered Official Position (if applicable)
Kurt Pfotenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Sheryl Pardo	
Rod Alba	
Paul Richman	

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

Signature Kurt Pfotenhauer Date Aug. 11, 2003

Printed Name and Title Kurt Pfothenhauer, 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 INS (one per page)

16. Specific lobbying issues

Terrorism Reinsurance for Commercial Real Estate  
Flood Insurance, HR 253, HR 670

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

United States House of Representatives, United States Senate, Federal Emergency Management Agency, Treasury Department

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

Name	Covered Official Position (if applicable)
Kurt Pfotenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Burton Wood	
Renee Rappaport	
Barbara Albrecht	
Paul Richman	
Alicemary Leach	

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

Signature *Kurt Pfotenhauer* Date Aug. 11, 2003

Printed Name and Title Kurt Plotenhauer, 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 BNK (one per page)

16. Specific lobbying issues

Disclosure of Credit Scores, HR 2622  
Bankruptcy, HR 975

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	
Burton Wood	
Tim Doyle	
Rod Alba	
Alicemary Leach	
Mary Jo Sullivan	

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

Signature *Kurt Pfothenhauer* Date *Aug. 11, 2003*

Printed Name and Title Kurt Protenhauer, 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 BNK (one per page)

16. Specific lobbying issues

See Page 5

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

See Page 5

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 G. Lehmann* Date Aug. 11, 2003

Printed Name and Title Kurt Profenhauer, 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 ENV (one per page)

16. Specific lobbying issues

Brownfields, HR 239  
Mold, HR 1268

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

United States House of Representatives, United States Senate, Environmental Protection Agency, 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 Pfotenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Alicemary Leach	
Paul Richman	
William Kooper	
Vicki Vidal	

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

Signature *Kurt Pfotenhauer* Date Aug. 11, 2003

Printed Name and Title Kurt Pfothenhauer, 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 HOU (one per page)

16. Specific lobbying issues

FHA Multifamily Programs, HR 1985  
FHA Single Family  
HUD Accelerated Claims Disposition  
Veterans' Administration Loan Servicing  
Veterans' Administration Loan Limits  
Millennial Housing Commission  
Rehabilitation Loan Program 203 (k)  
Veterans' Appraiser Issues, HR 1500

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, Federal Trade Commission, Veteran's Administration, Federal Housing Administration, Federal Communications Commission

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	
Renee Rappaport	
Barbara Albrecht	
William Kooper	
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. 11, 2003

Printed Name and Title Kurt F. Frotenhauer, 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 cod information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

(HOU issues continued from page 8)  
Home Equity Conversion Mortgages (H.E.C.M.)  
Do Not Call Registry

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

See page 8

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

Name	Covered Official Position (if applicable)
Vicki Vidal	
Christine Harrington	
Tim Doyle	

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

Signature *Kurt G. Johnson* Date Aug. 16, 2003

Printed Name and Title Kurt W. Stennauer, 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, information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

FHA Hybrid Adjustable Rate Mortgages, HR 1443  
Projected Surplus in FHA Mutual Mortgage Insurance Fund  
Real Estate Settlement Procedures Act (RESPA)  
Truth in Lending (TILA)  
Privacy Regulations  
Home Mortgage Disclosure Act Regulations  
Subprime Lending  
Treble Damages

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, Federal Reserve Board, Department of Treasury, Office of Federal Housing Enterprise Oversight

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

Name	Covered Official Position (if applicable)
Kurt Pfotenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Barbara Albrecht	
Renee Rappaport	
Paul Richman	
William Kooper	

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

*Kurt Pfotenhauer*

Date Aug. 11, 2003

Signature [Handwritten Signature]  
Printed Name and Title Kurt Pfotenhauer, 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 the 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 BAN (one per page)

16. Specific lobbying issues

(BAN issues continued from page10)  
Home Ownership and Equity Protection Act  
Secondary Market for Commercial Mortgages  
Federal Home Loan Bank System  
Ginnie Mae  
Regulation of Freddie Mac, HR 2575  
Regulation of Fannie Mae, HR 2575, HR 2022  
Mortgage Fraud (Predatory Lending), HR 833

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

See page 10

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

Name	Covered Official Position (if applicable)
Rod Alba	
Larry Gilmore	
Vicki Vidal	
Kathy Gibbons	
Mary Jo Sullivan	
Tim Doyle	
Christine Harrington	

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

Signature *Kurt J. Farnham* Date Aug. 11, 2003

Printed Name and Title

Paul F. Blumenthal, Senior Vice President, Government Affairs

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Printed Name and Title Kurt Potenhauer, 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 cod information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

(BAN Issues continued from page 12)  
Up Front Mortgage Insurance Premium  
Fair Credit Reporting Act (FCRA), HR 2622  
Mortgage Insurance Certification

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

See page 10

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

Name

Covered Official Position (if applicable)

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

Signature *Kurt P. Fotenhauer* Date *Aug. 11, 2003*

Printed Name and Title \_\_\_\_\_ ✓

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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

Alicemary Leach  
Barbara Albrecht

**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 Bus (city and state or coun

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

*Kevin H. P. / [Signature]*

*Aug. 11, 2006*

Signature [Handwritten Signature] Date [Handwritten Date]

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

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**Mortgage Bankers Association  
2003 Midyear Lobbying Report  
Attachment 1**

<b><i>Expense Summary</i></b>	
Consultants and Other Outside Lobbying Expenses (Attachment 2)	\$284,896.30
MBA Lobbyist Expenses (Attachment 3)	\$38,037.01
MBA Lobbyist Salary Expenses (Attachment 4)	\$616,250.00
<b>Total</b>	<b>\$939,183.31</b>



Consultants and Other Outside Lobbying Expenses							
Expenses	January	February	March	April	May	June	Total
Capital Advantage-Grassroots Website	\$916.67	\$916.67	\$916.67	\$916.67	\$916.67	\$916.65	\$5,500
116 Club				\$100.00	\$50.00	\$50.00	\$200
Capital Hill Club		\$132.00	\$134.15	\$133.98	\$137.03	\$132.00	\$669
Congressional Institute		\$25,000.00					\$25,000
Consumer Federation of America						\$2,000.00	\$2,000
McCauley Foundation		\$1,000.00					\$1,000
Democratic Leadership Conference		\$7,800.00					\$7,800
Chesapeake Enterprises	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$75,000
Mayer, Brown, Rowe and Maw			\$16,500.00				\$16,500
Kirkpatrick and Lockhardt			\$8,500.00				\$8,500
B&D Sagamore						\$10,072.53	\$10,072
Democracy Data and Communications	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$12,000
Mid-Winter Conference Panel (Karen Lynch)				\$1,985.00			\$1,985
Reimbursement of Justin Daily (House Financial Sys. Cmt) at CREF		\$717.42					\$717
Speaking Fee (WLC/NHS)			\$4,500.00				\$4,500
Photographers (WLC/NHS)			\$2,686.00				\$2,686
Adcom Freight (WLC/NHS)			\$1,020.39				\$1,020
Travel Staff (WLC/NHS)			\$1,136.15				\$1,136
Postage (WLC/NHS)			\$3,012.78				\$3,012
Supplies (WLC/NHS)			\$577.66				\$577
Catering (WLC/NHS)			\$38,320.41				\$38,320
Equipment Rent (WLC/NHS)			\$3,094.02				\$3,094
Space/Facilities Rent (WLC/NHS)			\$3,800.00				\$3,800
Shuttle buses (WLC/NHS)			\$4,830.00				\$4,830
Printing (WLC/NHS)			\$13,252.69				\$13,252
Entertainment (WLC/NHS)			\$1,449.27				\$1,449
Leadership Dinner at Secondary Market Conference				\$3,986.01			\$3,986
Gary Indiana Blueprint for the American Dream Forum					\$5,000.00		\$5,000
Enforcement Summit (J.W. Marriot)						\$14,274.00	\$14,274
Enforcement Summit (Sheila Bair)						\$2,700.00	\$2,700
USCM Winter Meeting Luncheon Sponsorship		\$7,500.00					\$7,500
Freight and Courier Services	\$47.56	\$456.33	\$12.68	\$109.26	\$129.91	\$172.44	\$928
Postage	\$66.04	\$215.28	\$344.73	\$97.68	\$130.49	\$66.59	\$920
Printing	\$105.86	\$115.00	\$0.00	\$45.00	\$328.64	\$62.25	\$656
Congressional Quarterly's CQ.Com				\$2,907.07			\$2,907
National Journal's Congress Daily	\$15,636.13	\$58,352.70	\$118,587.60	\$24,780.67	\$21,192.74	\$46,346.46	\$284,896

\*WLC/NHS\* designates an expense attributed to MBA's Washington Leadership Conference/National Housing Summit.

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**Mortgage Bankers Association  
2003 Midyear Lobbying Report  
Attachment 3**

**MBA Lobbyist Expenses**

Lobbyist	January	February	March	April	May	June	Total
Kurt Pfothenhauer	\$3,598.76	\$5,227.48	\$566.29	\$2,096.89	\$1,841.89	\$285.73	\$13,617.04
Steve O'Connor							\$3,000
Vicki Vidal							\$300
Paul Richman							\$4,000
Rod Alba							\$0
Barbara Albrecht	\$351.06	\$172.43	\$120.78	\$283.26	\$185.95	\$0	\$1,113.48
Kathy Gibbons							\$100
Sheryl Pardo							\$50
Alicemary Leach	\$1,207.41	\$4,670.68	\$732.40	\$249			\$6,859.49
Renee Rappaport	\$250	\$300	\$1,500	\$225	\$625	\$400	\$3,300
Burton Wood	\$0	\$0	\$0	\$73	\$64	\$60	\$197
Tim Doyle							\$400
Mary Joe Sullivan							\$200
Erick Gustafson	\$580	\$550	\$620	\$580	\$590	\$580	\$3,500
Christine Harrington							\$100
William Kooper							\$600
Larry Gilmore							\$700
<b>Totals</b>	<b>\$5,987.23</b>	<b>\$10,920.59</b>	<b>\$3,539.47</b>	<b>\$3,507.15</b>	<b>\$3,306.84</b>	<b>\$1,325.73</b>	<b>\$38,037.01</b>

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**Mortgage Bankers Association  
2003 First Half Lobbying Report  
Mortgage Bankers Association  
2003 Midyear Lobbying Report  
Attachment Four**

<b>MBA Lobbyists Salary Expense</b>	
<b>Lobbyist</b>	<b>Percent of Time Lobbying</b>
Kurt Pfothauer	70%
Steve O'Connor	70%
Vicki Vidal	80%
Paul Richman	65%
Rod Alba	75%
Barbara Albrecht	80%
Kathy Gibbons	50%
Sheryl Pardo	30%
Alicemary Leach	80%
Renee Rappaport	95%
Burton Wood	75%
Tim Doyle	60%
Mary Joe Sullivan	40%
Erick Gustafson	90%
Christine Harrington	60%
William Kooper	30%
Larry Gilmore	60%
<b>Total</b>	<b>\$616,250</b>

