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SECRETARY OF THE SENATE

05 AUG -3 PM 4:16

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 Washington DC 20006 US			
3. Principal place of business (if different than line 2) City State/Zip or Country			
4a. Contact Name	b. Telephone number	c. E-mail	5. Senate ID #
Mr. Erick Gustafson	202-557-2913	egustafson@mortgagebankers.or	25955-1;
7. Client Name <input checked="" type="checkbox"/> Self Mortgage Bankers Association			6. House ID # 3104300

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June 30) OR Year End (July 1-December)

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 Acti

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>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"/> ⇒ \$ _____</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>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 checked="" type="checkbox"/> ⇒ \$ <u>1,545,575</u></p> <p>14. REPORTING METHOD. Check box to indicate appropriate accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions c</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of Revenue Code</p>

Edit >

Signature Kurt Pfothenauer Date Aug. 2, 2005

Printed Name and Title Kurt Pfothenauer, Sr. VP Government Affairs

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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 - Bankruptcy (one per page)

16. Specific lobbying issues

Mortgage Process Regulation
 National Credit Market
 Secondary Mortgage Market
 General Banking Issues
 FACTA

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

Department of Housing & Urban Development, US Dept of Treasury, Office of Federal Housing Enterprise Oversight, Ginnie Mae, Federal Housing Finance Board, Securities & Exchange Commission, Government Accountability Office, US House of Representatives, US Senate, Federal Reserve Board, White House, Banking Regulators, Federal Trade Commission, Federal Bureau of Investigations, Social Security Admin.

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

	Name	Covered Official Position (if applicable)
Kurt	Pfotenhauer	
Steve	O'Connor	
Renee	Rappaport	
Burton	Wood	
Paul	Richman	
Erick	Gustafson	
Francis	Creighton	
Vicki	Vidal	
Alison	Utermohlen	

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

Signature Kurt Pfotenhauer Date Aug 2, 2005

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

General Bankruptcy issues

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)
Kurt	Pfotenhauer	
Erick	Gustafson	
Burton	Wood	
Renee	Rappaport	
Vicki	Vidal	
Josh	Denney	
Mary Jo	Sullivan	

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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** information as requested. Attach additional page(s) as needed.

15. General issue area code ENV - Environmental/Superfund (one per page)

16. Specific lobbying issues

General Environmental Issues Brownfields Mold

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

Environmental Protection Agency, Dept. of Housing & Urban Development, 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)
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Josh Denney	
Paul Richman	
Tim Doyle	
Rachel Voss	
Vicki Vidal	

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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 INS - Insurance (one per page)

16. Specific lobbying issues

TRIA Flood Insurance

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

US House of Representatives, US Senate, Dept. of Treasury, White House
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18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kurt Pfontenhauer	
Erick Gustafson	
Steve O'Connor	
Burton Wood	
Renee Rappaport	
Francis Creighton	
Paul Richman	
Vicki Vidal	
Josh Denney	

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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15. General issue area code LBR - Labor Issues/Antitrust/Workplace (one per page)

16. Specific lobbying issues

Fair Labor Standards Act
Fax Ban

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)
Kurt	Pfotenhauer	
Steve	O'Connor	
Erick	Gustafson	
Paul	Richman	
Paul	Hilliar	
Francis	Creighton	
Vicki	Vidal	

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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

16. Specific lobbying issues

FHA Programs
Rural, First Time, Low income homebuyer issues

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

Dept. of Housing & Urban Development, US House of Representatives, US Senate, Federal Housing Authority, Veterans Affairs, Ginnie Mae

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

	Name	Covered Official Position (if applicable)
Kurt	Pfotenhauer	
Steve	O'Connor	
Erick	Gustafson	
Renee	Rappaport	
Burton	Wood	
Kathy	Gibbons	
Paul	Richman	
Francis	Creighton	
William	Kooper	

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

Registrant Name Mortgage Bankers Association Client Name Mortgage Bankers Association

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 TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

REMICs General Tax Issues

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

US House of Representatives, US Senate, Internal Revenue Service
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18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kurt Pfothenhauer	
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Renee Rappaport	
Kathy Gibbons	
Paul Richman	
Alison Utermohlen	
Francis Creighton	

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

