

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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6/2
SECRETARY OF THE SENATE

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LOBBYING REPORT

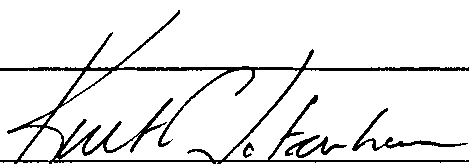
Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

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

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 **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>946,274.30</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate exp accounting method. See instructions for description of opt</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(t) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
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Signature



Date

Feb. 13, 2004

Printed Name and Title



Kurt Pfothauer, Senior Vice President, Government Affairs

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PAGE 1 of

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 Tax Credit and Mortgage Revenue Bonds
 American Dream Tax Credit, HR 839
 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	
Erick Gustafson	
Renee Rappaport	
Burton Wood	
Francis Creighton	Legislative Director to Rep. Steve Israel
Alison Utermohlen	

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

Signature  Date Feb 13, 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 cod information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Fair Labor Standard Act (Harkin and Obey Amendments)

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 Pfothenauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Paul Hilliar	
Paul Richman	
Rod Alba	

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

Signature  Date Feb. 13, 2007

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

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

16. Specific lobbying issues

Terrorism Reinsurance for Commercial Real Estate
Flood Insurance, HR 253

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 Pfothenhauer	Chief of Staff to Senator Gordon Smith
Steve O'Connor	
Erick Gustafson	
Burton Wood	
Renee Rappaport	
Paul Richman	
Francis Creighton	Legislative Director to Rep. Steve Israel
Vicki Vidal	

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

Signature *Kurt Pfothenhauer* Date Feb. 13, 2004

Printed Name and Title U _____

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

16. Specific lobbying issues

Environmental Issues Brownfields Mold

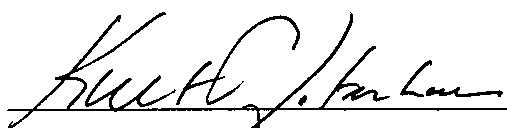
17. House(s) of Congress and Federal agencies contacted Check if None

United States House of Representatives, United States Senate, 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 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  Date Feb 17, 2004

Printed Name and Title U

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

16. Specific lobbying issues

Bankruptcy

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 Pfothauer	Chief of Staff to Senator Gordon Smith
Erick Gustafson	
Burton Wood	
Renee Rappaport	
Vicki Vidal	

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

Signature *Kurt Pfothauer* Date Feb. 13, 2004

Printed Name and Title _____

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Page 6

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

FHA Multifamily Programs, HR 1985
 FHA Single Family
 HUD Accelerated Claims Disposition
 Veteran's Administration Loan Services
 Veteran's Administration Loan Limits
 Millennial Housing Commission
 Rehabilitation Loan Program 203 (k)
 Home Equity Conversion Mortgage (H.E.C.M.)

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 Housing Administration, Veteran's Administration, Federal Communications Commission, Federal Trade 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	
Francis Creighton	Legislative Director to Rep. Steve Israel
Burton Wood	
Vicki Vidal	
Kathy Gibbons	
Tim Doyle	

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

Signature *Kurt Pfothenauer* Date Feb. 17, 2007

Printed Name and Title Kurt F. Jolemauer, Senior Vice President, Government Affairs

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

16. Specific lobbying issues

American Dream Downpayment Act, HR 1276, S811
Ginnie Mae Securitization Reengineering GNII Program
FHA/Ginnie Mae Loan Servicing

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

see page 7

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

Name	Covered Official Position (if applicable)
Renee Rappaport	
Paul Richman	
William Kooper	

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

Signature *Kurt D. Fenham* Date Feb. 13, 2004

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

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

16. Specific lobbying issues

FHA Hybrid Adjustable Rate Mortgage Projected Surplus in FHA Mutual Mortgage Insurance Fraud Real Estate Settlement Procedures Act (RESPA) Truth in Lending Act (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, Office of Federal Housing and Oversight, Treasury Department

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	
Renee Rappaport	
Kathy Gibbons	
Tim Doyle	
Paul Richman	
Francis Creighton	Legislative Director to Rep. Steve Israel

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

Signature *Kurt Pfothenauer* Date Feb. 13, 2004

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

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

16. Specific lobbying issues

Home Ownership and Equity Protection Act
Secondary Markets for Commercial Mortgages
Federal Home Bank System
Ginnie Mae
Regulation of Fannie Mae and Freddie Mac, HR 2803, HR 3071, S1508, S1656
Mortgage Fraud (Predatory Lending), HR 833
National Registry of Loan Originators
Real Estate Mortgage Investment Conduits (REMICs)

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

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

Name	Covered Official Position (if applicable)
Rod Alba	
Larry Gilmore	
Christine Harrington	
Alison Utermohlen	
Mary Jo Sullivan	

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

Signature *Kurt J. ...* Date *Feb 13, 2004*

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

16. Specific lobbying issues

Servicemen Civil Relief Act
Deposit Insurance Reform
USA Patriot Act/International Money Laundering Abatement
Interest on Escrow Accounts
Technology Issues
Appraiser Accountability
Up Front Mortgage Insurance Premium
Fair Credit Reporting Act (FCRA)/FACT Act

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

see page 9

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 Feb. 13, 2007

Printed Name and Title _____ ✓ _____

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