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SECRETARY OF THE SENATE

02 AUG 14 PM 2:

LOBBYING REPORT

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

1. Registrant Name Butera & Andrews			
2. Address <input type="checkbox"/> Check if different than previously reported 1301 Pennsylvania Ave., NW			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) DC 20004-1701			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Ryan Israel	(202) 347-6875	risrael@butera-andrews.com	756
7. Client Name <input type="checkbox"/> Self			6. House ID #
National Home Equity Mortgage Association			342

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-Dec9. 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 checked="" type="checkbox"/> ⇒ \$ <u>20,000.00</u> 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"/> ⇒ \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 602 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature _____

Printed Name and Title _____

Ryan D. Israel - Clerk

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the r 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

All banking and/or housing legislative and regulatory proposals relating to home equity lending, Government Sponsors' expansion into the home equity lending market
 H.R. 3703 - Housing Finance Regulatory Improvement Act
 HR. 3901 - Anti-Predatory Lending Act - Predatory Lending
 H.R. 4213 - Consumer Mortgage Protection Act - Predatory Lending
 H.R. 4250 - Predatory Lending Consumer Protection Act - Predatory Lending
 S. 2404 - To amend Ch. 75 of title, United States Code, to provide that any Federal law enforcement officer who is convicted of a felony shall be terminated from employment - Predatory Lending


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

House of Representatives
 Senate

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

Name	Covered Official Position (if applicable)
Wright Andrews	
Jim Butera	
Cliff Andrews	
Frank Tillotson	
Phil Corwin	
Ryan Israel	

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

Signature  Date 8/14/02
 Printed Name and Title Ryan D. Israel

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage 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 BAN (one per page)

16. Specific lobbying issues

S. 2415 Predatory Lending Consumer Protection Act, Predatory Lending


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

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Wright Andrews	
Jim Butera	
Cliff Andrews	
Frank Tillotson	
Phil Corwin	
Ryan Israel	

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

Signature  Date 8/14/02
Printed Name and Title Ryan D. Israel - Clerk

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage Associator

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 BNK (one per page)

16. Specific lobbying issues

H.R. 833 Bankruptcy Reform Act, All provisions relevant to home equity mortgage lending
S. 625 - Bankruptcy Reform Act, All provisions relevant to home equity mortgage lending


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

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Wright Andrews	
Jim Butera	
Cliff Andrews	
Frank Tillotson	
Phil Corwin	
Ryan Israel	

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

Signature  Date 8/14/02
Printed Name and Title Ryan D. Israel - Clerk

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the r 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

Tax deductibility of home mortgage interest

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

House of Representatives
Senate

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

Name	Covered Official Position (if applicable)
Wright Andrews	
Jim Butera	
Cliff Andrews	
Frank Tillotson	
Phil Corwin	
Ryan Israel	

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

Signature  Date 8/14/02
Printed Name and Title Ryan D. Israel - Clerk

Registrant Name Butera & Andrews Client Name National Home Equity Mortgage Association

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

Frank Tillotson

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 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 affiliated organization

Signature  Date 8/14/02

Printed Name and Title Ryan D. Israel - Clerk

