

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  
<http://www.senate.gov/lobby>

<http://lobbyingdisclosure.house.gov>

# LOBBYING REPORT

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

<b>1. Registrant Name</b> <input checked="" type="checkbox"/> Organization/Lobbying Firm <input type="checkbox"/> Self Employed Individual			
<u>AMERICAN LAND TITLE ASSOCIATION</u>			
2. Address			
Address1 <u>1828 L STREET, NW, #705</u>		Address2 _____	
City <u>WASHINGTON</u>	State <u>DC</u>	Zip Code <u>20036</u>	Country <u>USA</u>
3. Principal place of business (if different than line 2)			
City _____	State _____	Zip Code _____	Country _____
4a. Contact Name _____	b. Telephone Number _____	c. E-mail _____	5. Senate ID# <u>2731-12</u>
7. Client Name <input checked="" type="checkbox"/> <i>Self</i> <input type="checkbox"/> <i>Check if client is a state or local government or instrumentality</i>			
<u>AMERICAN LAND TITLE ASSOCIATION</u>			6. House ID# <u>316120000</u>

**TYPE OF REPORT**                      8. Year 2013      Q1 (1/1 - 3/31)       Q2 (4/1 - 6/30)       Q3 (7/1 - 9/30)       Q4 (10/1 - 12/31)

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 Issue Activity

INCOME OR EXPENSES - YOU MUST complete either Line 12 or Line 13	
<b>12. Lobbying</b> <b>INCOME</b> relating to lobbying activities for this reporting period was: <u>Less than \$5,000</u> <input type="checkbox"/> <u>\$5,000 or more</u> <input type="checkbox"/> \$ <u>          </u>	<b>13. Organizations</b> <b>EXPENSE</b> relating to lobbying activities for this reporting period were: <u>Less than \$5,000</u> <input type="checkbox"/> <u>\$5,000 or more</u> <input checked="" type="checkbox"/> \$ <u>90,000.00</u>

Provide a good faith estimate, rounded to the nearest \$10,000, 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).

**14. REPORTING** Check box to indicate expense accounting method. See instructions for description of options.

**Method A.** Reporting amounts using LDA definitions only

**Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

**Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

**Signature**

Digitally Signed By: Justin Ailes, Vice President of Government & Regulatory Affairs

**Date** 10/18/2013

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

15. General issue area code FIN FINANCIAL INSTITUTIONS/INVESTMENTS/SEC

16. Specific lobbying issues

Implementation of Section 1032 of PL 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act, provisions related to combining mortgage disclosure provisions under Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA). Implementation of Section 941 of PL 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act, provisions related to Qualified Residential Mortgages (QRM). Contacted Consumer Financial Protection Bureau.

Implementation of Sections 1411, 1412 and 1413 of PL 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act, provisions related to ability to repay standard and qualified mortgage safe harbor. General education regarding Consumer Financial Protection Bureau's supervision of mortgage servicing. General education regarding the Federal Reserve's white paper entitled, "The U.S. Housing Market: Current Conditions and Policy Considerations." General education regarding the Consumer Financial Protection Bureau's Bulletin 2012-03, regarding service provider relationships with financial institutions under the Bureau's supervision. Proposed Rule RIN 3170-AA19 (Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z)). Proposed Rule RIN 3170-AA12 (High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X)). Proposed Rule RIN 3170-AA14 (2012 Truth in Lending Act (Regulation Z) Mortgage Servicing. Final Rule RIN 3170-AA14 (2012 Real Estate Settlement Procedures Act (Regulation X) Mortgage Service Final. Interim Final Rule 3170-AA37 (2012 Real Estate Settlement Procedures Act (Regulation X) Mortgages Service Final. **H.R. 1077, Consumer Mortgage Choice Act, a bill to amend the Truth in Lending Act with respect to the definitions provided for points and fees in connection with a mortgage transaction; entire bill. H.R. 3211, the Mortgage Choice Act, a bill to amend the Truth in Lending Act to change the definitions provided for points and fees in connection with a mortgage transaction;** entire bill. S. 563, Jumpstart GSE Reform Act, a bill to provide certainty that Congress and the Administration will undertake substantive and structural house finance reform; entire bill. S. 249, Responsible Homeowner Refinancing Act of 2013, a bill to provide for the expansion of affordable refinancing of mortgages held by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation; entire bill. H.R. 189, Transparency and Security in Mortgage Registration Act of 2013, a bill to prohibit Fannie Mae, Freddie Mac, and Ginnie Mae from owning or guaranteeing any mortgage that is assigned to the Mortgage Electronic Registration Systems or for which MERS is the mortgagee of record; entire bill. S. AMDT.593 to S.CON.RES.8, an amendment to establish a scorekeeping rule to ensure that increases in guarantees fees of Fannie Mae and Freddie Mac shall not be used to offset provisions that increase the deficit. H.R. 508, Terrorism Risk Insurance Act of 2002 Reauthorization Act of 2013, a bill to extend the Terrorism Risk Insurance Program for five years, entire bill. S. 1217, Housing Finance Reform and Taxpayer Protection Act of 2013, a bill to reform the secondary mortgage market; entire bill. H.R. 2767, Protecting the American Taxpayers and Homeowners Act of 2013, a bill to protect American taxpayers and homeowners by creating a sustainable housing finance system for the 21st century; entire bill. H.R. 2146, Terrorism Risk Insurance Program Reauthorization Act of 2013, a bill to amend the Terrorism Risk Insurance Act of 2002 to extend from December 31, 2014, through December 31, 2024, the Terrorism Risk Insurance program; entire bill. General education concerning proposals under consideration as part of mortgage finance reform legislation.

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

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE, Federal Housing Finance Board (FHFB),

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

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Justin	Ailes			<input type="checkbox"/>
Steve	Gottheim			<input type="checkbox"/>

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

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

15. General issue area code RES REAL ESTATE/LAND USE/CONSERVATION

16. Specific lobbying issues

Federal Housing Finance Agency; Notice No. 2012-N-11 (Use of Eminent Domain to Restructure Performing Loans). Proposed Rule RIN 2590-AA53 (Property Assessed Clean Energy Programs).  
 H.R. 2610, the Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2014; Title II provisions related to the Federal Housing Administration insuring residential mortgages seized through eminent domain.

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

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE, Federal Housing Finance Board (FHFB),

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

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Justin	Ailes			<input type="checkbox"/>
Steve	Gottheim			<input type="checkbox"/>

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

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

15. General issue area code TAX TAXATION/INTERNAL REVENUE CODE

16. Specific lobbying issues

General education concerning proposals under consideration as part of comprehensive tax reform legislation. No bill introduced.

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

U.S. SENATE

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

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Justin	Ailes			<input type="checkbox"/>
Steve	Gottheim			<input type="checkbox"/>

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

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

15. General issue area code BUD BUDGET/APPROPRIATIONS

16. Specific lobbying issues

General education regarding a continuing resolution to ensure the uninterrupted funding of the federal government into the next fiscal year and to act expeditiously to raise the nation's debt limit.

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

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

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

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Justin	Ailes			<input type="checkbox"/>
Steve	Gottheim			<input type="checkbox"/>

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

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

20. Client new address

Address \_\_\_\_\_  
 City \_\_ State \_\_ Zip Code \_\_ Country \_\_

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

City \_\_ State \_\_ Zip Code \_\_ 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

	First Name	Last Name	Suffix		First Name	Last Name	Suffix
<b>1</b>	_____	_____	_____	<b>3</b>	_____	_____	_____
<b>2</b>	_____	_____	_____	<b>4</b>	_____	_____	_____

**ISSUE UPDATE**

24. General lobbying issue that no longer pertains

_____	_____	_____	_____	_____	_____	_____	_____	_____
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**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Internet Address:

Name	Address				Principal Place of Business (city and state or country)	
	Street Address	State/Province	Zip	Country	City	Country

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

<b>1</b>	<b>2</b>	<b>3</b>
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**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	Ownership percentage in client
	Street Address	City	State/Province Country			



Name	Address Street Address City State/Province Country	Principal place of business (city and state or country) City State Country	Amount of contribution for lobbying activities	Ownership percentage in client %

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

1  
2

3  
4

5  
6