

RECEIVED
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2002 APR 12 P 2:20

FEC
FORM 3X

REPORT OF RECEIPTS
AND DISBURSEMENTS
For Other Than An Authorized Committee

Office Use Only

1. NAME OF COMMITTEE (in full) USE FED MAILING LABEL OR TYPE OR PRINT Example: If typing, type over the lines. 12FE4MS

C00035535 030602 P 287
JAYNE E HUNT
CONSUMER BANKERS ASSOCIATION P
OLITICAL ACTION COMMITTEE, THE
1000 WILSON BLVD SUITE 2300
ARLINGTON VA 22209

ADDRESS (number and street)

Check if different than previously reported. (ACC)

2. FEC IDENTIFICATION NUMBER CITY STATE ZIP CODE

C00035535

3. IS THIS REPORT NEW (N) OR AMENDED (A)

4. TYPE OF REPORT (Choose One)

(b) Monthly Report Due On: Feb 20 (M2) May 20 (M5) Aug 20 (M8) Nov 20 (M11) Non-Election Year Only
 Mar 20 (M3) Jun 20 (M6) Sep 20 (M9) Dec 20 (M12) Non-Election Year Only
 Apr 20 (M4) Jul 20 (M7) Oct 20 (M10) Jan 31 (YE)

(a) Quarterly Reports:

April 15 Quarterly Report (Q1)
 July 15 Quarterly Report (Q2)
 October 15 Quarterly Report (Q3)
 January 31 Year-End Report (YE)
 July 31 Mid-Year Report (Non-election Year Only) (MY)
 Termination Report (TER)

(c) 12-Day PRE-Election Report for the: Primary (12P) General (12G) Runoff (12R)
 Convention (12C) Special (12S)

Election on [] [] [] in the State of []

(d) 30-Day POST-Election Report for the: General (30G) Runoff (30R) Special (30S)

Election on [] [] [] in the State of []

5. Covering Period 01 01 2002 through 03 31 2002

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer Jayne Ellen Hunt

Signature of Treasurer [Signature] Date 04 05 2002

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. §437g.

2002 APR 12 P 2:20

**SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS**

FEC Form 3X (Revised 1/01)

Page 2

Write or Type Committee Name

The Consumer Bankers Association Political Action Committee C00035275

Report Covering the Period from: 01 01 2002 To: 03 31 2002

	COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. (a) Cash on Hand January 1, <u>2002</u>		<u>70,943.73</u>
(b) Cash on Hand at Beginning of Reporting Period	<u>70,943.73</u>	
(c) Total Receipts (from Line 19)	<u>2,583.77</u>	<u>2,583.77</u>
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(b) and 6(c) for Column B)	<u>73,527.50</u>	<u>73,527.50</u>
7. Total Disbursements (from Line 80)	<u>11,211.00</u>	<u>11,211.00</u>
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	<u>62,316.50</u>	<u>62,316.50</u>
9. Debts and Obligations Owed TO the Committee (itemize all on Schedule C and/or Schedule D)		
10. Debts and Obligations Owed BY the Committee (itemize all on Schedule C and/or Schedule D)		

This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

For further information contact:

Federal Election Commission
899 E Street, NW
Washington, DC 20463

Toll Free 800-424-9530
Local 202-694-1100

DETAILED SUMMARY PAGE
of Receipts

FEC Form 3X (Revised 1/01)

Page 3

Write or Type Committee Name

The Consumer Bankers Association Political Action Committee C00035535

Report Covering the Period

From

01 01 2002

To

03 31 2002

I. Receipts

COLUMN A
Total This Period

COLUMN B
Calendar Year-to-Date

11. Contributions (other than loans) From:

(a) Individuals/Persons Other Than Political Committees
(i) Remyzed (see Schedule A)

(ii) Unremitted

(iii) TOTAL (add Lines 11(a)(i) and (ii)

(b) Political Party Committees

(c) Other Political Committees (such as PACs)

(d) Total Contributions (add Lines 11(a)(i), (b), and (c) (Carry Totals to Line 32, page 4)

2500.00
2500.00

2500.00
2500.00

12. Transfers From Affiliated/Other Party Committees

13. All Loans Received

14. Loan Repayments Received

15. Offsets To Operating Expenditures (Refunds, Rebates, etc.) (Carry Totals to Line 35, page 4)

16. Refunds of Contributions Made to Federal Candidates and Other Political Committees

17. Other Federal Receipts (Dividends, Interest, etc.)

83.77

83.77

18. Transfers from Nonfederal Account for Joint Activity

19. Total Receipts (add Lines 11(d), 12, 13, 14, 16, 17, and 18)

2583.77

2583.77

20. Total Federal Receipts (subtract Line 18 from Line 19)

2002-03-31 15:55:11

DETAILED SUMMARY PAGE
of Disbursements

FEC Form 3X (Revised 1/01)

Page 4

II. Disbursements

COLUMN A
Total This Period

COLUMN B
Calendar Year-to-Date

21. Operating Expenditures:		
(a) Shared Federal/Non-Federal Activity (from Schedule H4)		
(i) Federal Share		
(ii) Non-Federal Share		
(b) Other Federal Operating Expenditures		
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))		
22. Transfers to Affiliated/Other Party Committees		
23. Contributions to Federal Candidates/Committees and Other Political Committees	11,100.00	11,100.00
24. Independent Expenditures (see Schedule E)		
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. §441a(d)) (see Schedule F)		
26. Loan Repayments Made		
27. Loans Made		
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees		
(b) Political Party Committees		
(c) Other Political Committees (such as PACs)		
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))		
29. Other Disbursements	11,100	11,100.00
30. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), and 29)	11,211.00	11,211.00
31. Total Federal Disbursements (subtract Line 21(a)(ii) from Line 30)		

III. Net Contributions/Operating Expenditures

32. Total Contributions (other than loans) (from Line 11(c), page 3)	2500.00	2500.00
33. Total Contribution Refunds (from Line 28(d))		
34. Net Contributions (other than loans) (subtract Line 33 from Line 32)	2500.00	2500.00
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))		
36. Offsets to Operating Expenditures (from Line 15, page 3)		
37. Net Operating Expenditures (subtract Line 36 from Line 35)		

SCHEDULE A (FEC Form 3X)

ITEMIZED RECEIPTS

Use separate schedule(s) for each category of the Detailed Summary Page

FOR LINE NUMBER: PAGE / OF /

(check only one)

11a 11b 11c 11d

12 13 14 15 16 17

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the names and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (in Full)
The Consumer Bankers Association Political Action Committee C0005325

Full Name (Last, First, Middle Initial)
A. Bank of America Corporation Political Action Committee

Mailing Address
100 North Tryon Street
 City: *Charlotte* State: *NC* Zip Code: *28255*

FEC ID number of contributing federal political committee.
C00364778

Name of Employer Occupation

Receipt For:
 Primary General
 Other (specify)

Aggregate Year-to-Date
1500.00

Date of Receipt
01 / 22 / 2002

Amount of Each Receipt this Period
1500.00

Full Name (Last, First, Middle Initial)
B. KeyCorp Political Action Committee

Mailing Address
127 Public Square
 City: *Cleveland* State: *OH* Zip Code: *44114-1306*

FEC ID number of contributing federal political committee.
C00073155

Name of Employer Occupation

Receipt For:
 Primary General
 Other (specify)

Aggregate Year-to-Date
1000.00

Date of Receipt
02 / 28 / 2002

Amount of Each Receipt this Period
1000.00

Full Name (Last, First, Middle Initial)
C.

Mailing Address
 City: State: Zip Code:

FEC ID number of contributing federal political committee.
C

Name of Employer Occupation

Receipt For:
 Primary General
 Other (specify)

Aggregate Year-to-Date

Date of Receipt
 / /

Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional) **2500.00**

TOTAL This Period (last page this line number only) **2500.00**

2002-01-23 14:28:12

**SCHEDULE A (FEC Form 3X)
ITEMIZED RECEIPTS**

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER: (check only one)				PAGE	OF
<input type="checkbox"/> 11a	<input type="checkbox"/> 11b	<input type="checkbox"/> 11c	<input type="checkbox"/> 12		
<input type="checkbox"/> 13	<input type="checkbox"/> 14	<input type="checkbox"/> 15	<input type="checkbox"/> 16	<input checked="" type="checkbox"/> 17	

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NAME OF COMMITTEE (in full)

The Consumer Bankers Association Political Action Committee C00035335

Full Name (Last, First, Middle Initial)

A. *SunTrust Bank*

Mailing Address

P.O. Box 85024

City

Richmond

State

VA

Zip Code

23285-5024

FEC ID number of contributing federal political committee.

C

Name of Employer

Occupation

Receipt For:

Primary General

Other (specify) *Interest*

Aggregate Year-to-Date

837.7

Date of Receipt

1/21/02 *2/28/02* *3/21/02*

Amount of Each Receipt this Period

30.28
26.72
26.72

Full Name (Last, First, Middle Initial)

B.

Mailing Address

City

State

Zip Code

FEC ID number of contributing federal political committee.

C

Name of Employer

Occupation

Receipt For:

Primary General

Other (specify)

Aggregate Year-to-Date

Date of Receipt

Amount of Each Receipt this Period

Full Name (Last, First, Middle Initial)

C.

Mailing Address

City

State

Zip Code

FEC ID number of contributing federal political committee.

C

Name of Employer

Occupation

Receipt For:

Primary General

Other (specify)

Aggregate Year-to-Date

Date of Receipt

Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional)

83.72

TOTAL This Period (last page this the number only)

83.72

2003年7月5日

SCHEDULE B (FEC Form 3X)

ITEMIZED DISBURSEMENTS

Use separate schedule(s) for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)	PAGE / OF 5
	<input type="checkbox"/> 21b <input type="checkbox"/> 22 <input checked="" type="checkbox"/> 25 <input type="checkbox"/> 24 <input type="checkbox"/> 25	
	<input type="checkbox"/> 26 <input type="checkbox"/> 27 <input type="checkbox"/> 28a <input type="checkbox"/> 28b <input type="checkbox"/> 28c <input type="checkbox"/> 29	

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NAME OF COMMITTEE (In Full)
The Consumer Bankers Association Political Action Committee COOPER

A. *Bentsen for Senate*

Full Name (Last, First, Middle Initial)

Mailng Address: *P. O. Box 75214*

City: *Washington* State: *DC* Zip Code: *20013-5214*

Purpose of Disbursement: *Contribution* Category/Type: *P.L.L.*

Candidate Name: *Ken Bentsen*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *TX* District:

Date of Disbursement: *01 23 2002*

Amount of Each Disbursement this Period: *100000*

B. *Carper for Senate*

Full Name (Last, First, Middle Initial)

Mailng Address: *729 15th Street, NW, 3rd floor*

City: *Washington* State: *DC* Zip Code: *20005*

Purpose of Disbursement: *Contribution* Category/Type: *P.L.L.*

Candidate Name: *Tom Carper*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *DE* District:

Date of Disbursement: *01 23 2002*

Amount of Each Disbursement this Period: *100000*

C. *McKeon for Congress*

Full Name (Last, First, Middle Initial)

Mailng Address: *2052 Lake Audubon Court*

City: *Reston* State: *VA* Zip Code: *20190*

Purpose of Disbursement: *Contribution* Category/Type: *P.L.L.*

Candidate Name: *Howard McKeon*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *CA* District: *2nd*

Date of Disbursement: *01 25 2002*

Amount of Each Disbursement this Period: *50000*

SUBTOTAL of Disbursements This Page (optional) *260000*

TOTAL This Period (last page this line number only)

SECRET - 2002-03-22

SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS

FOR LINE NUMBER: (check only one)		PAGE 2 OF 5	
<input type="checkbox"/> 21a	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b
		<input type="checkbox"/> 29	<input type="checkbox"/> 30

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NAME OF COMMITTEE (in full)
The Consumer Bankers Association Political Action Committee (C07075235)

A. *John Spratt for Congress*

Full Name (Last, First, Middle Initial)

Mailings Address: *P.O. Box 636*

City: *Annandale* State: *VA* Zip Code: *22003*

Purpose of Disbursement: *Contribution* Category/Type: *All*

Candidate Name: *John Spratt*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *SC* District: *5th*

Date of Disbursement: *01 31 2002*

Amount of Each Disbursement this Period: *1,000.00*

B. *Tim Johnson for South Dakota*

Full Name (Last, First, Middle Initial)

Mailings Address: *420 C. St. N.E. (Lower Level)*

City: *Washington* State: *DC* Zip Code: *20002*

Purpose of Disbursement: *Contribution* Category/Type: *All*

Candidate Name: *Tim Johnson*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *SD* District:

Date of Disbursement: *02 22 2002*

Amount of Each Disbursement this Period: *1,000.00*

C. *Mel Watt for Congress Committee*

Full Name (Last, First, Middle Initial)

Mailings Address: *P.O. Box 36831*

City: *Charlotte* State: *NC* Zip Code: *28236*

Purpose of Disbursement: *Contribution* Category/Type: *All*

Candidate Name: *Mel Watt*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) ▼

State: *NC* District: *12th*

Date of Disbursement: *02 22 2002*

Amount of Each Disbursement this Period: *1,000.00*

SUBTOTAL of Disbursements This Page (optional) *3,000.00*

TOTAL This Period (last page this line number only)

20020201

**SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page.		FOR LINE NUMBER: (check only one)		PAGE 3 OF 5	
<input type="checkbox"/> 21b	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25	<input type="checkbox"/> 29
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c	<input type="checkbox"/> 29

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NAME OF COMMITTEE (in Full)
The Consumer Bankers Association Political Action Committee COORDINATOR

A.

Full Name (Last, First, Middle Initial)
Georgians For Isakson

Date of Disbursement
03 / 22 / 2002

Mailing Address
1101 Vermont Ave. NW, Ste. 400

City
Washington State
DC Zip Code
20005

Purpose of Disbursement
Contribution Category/Type
P.L.I.

Candidate Name
Johnny Isakson

Office Sought: House Senate President
Disbursement For: Primary General Other (specify)

State: *GA* District: *6th*

B.

Full Name (Last, First, Middle Initial)
Castle Campaign Fund

Date of Disbursement
03 / 22 / 2002

Mailing Address
1700 K. Street, NW, Suite 1000

City
Washington State
DC Zip Code
20006

Purpose of Disbursement
Contribution Category/Type
P.L.I.

Candidate Name
Michael Castle

Office Sought: House Senate President
Disbursement For: Primary General Other (specify)

State: *DE* District: *at large*

Amount of Each Disbursement this Period
500.00

See page 5, paid additional tax in this period.

C.

Full Name (Last, First, Middle Initial)
Charles A. Gonzalez Campaign

Date of Disbursement
03 / 06 / 2002

Mailing Address
P.O. Box 70101

City
Washington State
DC Zip Code
20024

Purpose of Disbursement
Contribution Category/Type
Calch

Candidate Name
Charles A. Gonzalez

Office Sought: House Senate President
Disbursement For: Primary General Other (specify)

State: *TX* District: *20th*

SUBTOTAL of Disbursements This Page (optional) *2000.00*

TOTAL This Period (last page this line number only)

**SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page

FOR LINE NUMBER:
(check only one)

<input type="checkbox"/> 21b	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25	<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c	<input type="checkbox"/> 29
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NAME OF COMMITTEE (In Full)

The Consumer Bankers Association Political Action Committee C00035535

Full Name (Last, First, Middle Initial)

A. *Re-election Harold Ford, Jr.*

Date of Disbursement: 03, 06, 2002

Mailing Address: *227 Massachusetts Ave, NE, Ste 101*

City: *Washington* State: *DC* Zip Code: *20002*

Purpose of Disbursement: *Contribution* Amount of Each Disbursement this Period: *1000.00*

Candidate Name: *Harold Ford, Jr.* Category/Type: *C.I.I.*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify)

State: *MD* District: *9th*

B. *Baker for Congress*

Date of Disbursement: 03, 06, 2002

Mailing Address: *P.O. Box 1694*

City: *Baton Rouge* State: *LA* Zip Code: *70821-9990*

Purpose of Disbursement: *Contribution* Amount of Each Disbursement this Period: *1000.00*

Candidate Name: *Richard H. Baker* Category/Type: *C.I.I.*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify)

State: *LA* District: *6th*

C. *Friends of Jim Maloney*

Date of Disbursement: 03, 04, 2002

Mailing Address: *20 East Main Street, Suite 275*

City: *Waterbury* State: *CT* Zip Code: *06702*

Purpose of Disbursement: *Contribution* Amount of Each Disbursement this Period: *1000.00*

Candidate Name: *Jim Maloney* Category/Type: *C.I.I.*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify)

State: *CT* District: *5th*

GUSTOTAL of Disbursements This Page (optional) *3000.00*

TOTAL This Period (last page this line number only)

**SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)	PAGE <u>1</u> OF <u>5</u>
	<input type="checkbox"/> 21b <input type="checkbox"/> 22 <input checked="" type="checkbox"/> 23 <input type="checkbox"/> 24 <input type="checkbox"/> 25 <input type="checkbox"/> 26 <input type="checkbox"/> 27 <input type="checkbox"/> 28a <input type="checkbox"/> 28b <input type="checkbox"/> 28c <input type="checkbox"/> 29	

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NAME OF COMMITTEE (In Full)
The Consumer Bankers Association Political Action Committee C00035535

A. *Castle Campaign Fund*

Mailing Address: *1700 K Street, NW, Ste 1000*

City: *Washington* State: *DC* Zip Code: *20006*

Purpose of Disbursement: *Contribution*

Candidate Name: *Michael Castle* Category/Type: *Other*

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) *▼*

State: *DE* District: *at large*

Date of Disbursement: *03/04/2002*

Amount of Each Disbursement this Period: *500.00*

B.

Mailing Address:

City: State: Zip Code:

Purpose of Disbursement:

Candidate Name:

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) *▼*

State: District:

Date of Disbursement:

Amount of Each Disbursement this Period:

C.

Mailing Address:

City: State: Zip Code:

Purpose of Disbursement:

Candidate Name:

Office Sought: House Senate President

Disbursement For: Primary General Other (specify) *▼*

State: District:

Date of Disbursement:

Amount of Each Disbursement this Period:

SUBTOTAL of Disbursements This Page (optional) *500.00*

TOTAL This Period (last page this line number only) *11100.00*

22-03-7524359

**SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page

FOR LINE NUMBER:
(check only one)

PAGE / OF /

<input type="checkbox"/> 21b	<input type="checkbox"/> 22	<input type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input checked="" type="checkbox"/> 29

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NAME OF COMMITTEE (in Full)

The Consumer Bankers Association Political Action Committee C0025535

Full Name (Last, First, Middle Initial)

Date of Disbursement

02 / 14 / 2002

Virginia Dept. of Taxation

Mailing Address

P.O. Box 1500

City

Richmond

State

VA

Zip Code

23212-1500

Purpose of Disbursement

VA State Tax - 2001

Amount of Each Disbursement this Period

16.00

Candidate Name

Category/Type

Office Sought:

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify) *state tax*

State:

District:

Full Name (Last, First, Middle Initial)

Date of Disbursement

02 / 14 / 2002

SunTrust Bank - Federal Tax Deposit

Mailing Address

1000 Wilson Blvd. MC 6025

City

Rosslyn

State

VA

Zip Code

22209

Purpose of Disbursement

Federal Tax - 2001

Amount of Each Disbursement this Period

95.00

Candidate Name

Category/Type

Office Sought:

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify) *Federal Tax*

State:

District:

Full Name (Last, First, Middle Initial)

Date of Disbursement

Mailing Address

City

State

Zip Code

Amount of Each Disbursement this Period

Purpose of Disbursement

Candidate Name

Category/Type

Office Sought:

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify)

State:

District:

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)


111.00
111.00

20020307524360

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

The Commission has added this page to the end of this filing to indicate how it was received.

<input type="checkbox"/> Hand Delivered	Date of Receipt
<input type="checkbox"/> First Class Mail	POSTMARKED
<input checked="" type="checkbox"/> Registered/Certified Mail	POSTMARKED (R/C) 4-5-02
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/> Other (Specify)	Postmarked and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
 PREPARER	4-13-02 DATE PREPARED