

Cash Rich vs. Cash Poor:

April 29, 2013

# **Tough Predatory-Loan Bill Lands in Mortgaged House** Its Members Got \$1.4 Million from Industry. Speaker Claims 10¢ of Each Payday Dollar.

S enator John Carona spent much of the session pushing minimalist predatory-loan reforms, arguing that that's all that would be tolerated by the loan sharks who distributed <u>\$4 million in campaign funds</u>. So it was a shocker April 22 when a 24-6 Senate supermajority stampeded to amend Carona's handiwork with tough predatory-loan reforms.

Those reforms now must run what is likely to be an even more savage gauntlet through the House. *Lobby Watch* recently <u>reported</u> that predatory lenders invested more money in House Speaker Joe Straus than any other official. Since 2009 the industry gave \$187,810 to Governor Rick Perry, \$232,500 to Lieutenant Governor David Dewhurst and \$311,516 to Straus. It gave another \$48,000 to the Texas House Leadership Fund, which defends Straus's Speakership. Ten cents of every political dollar that predatory lenders spent in Texas in recent years went to Straus or to his leadership PAC.

The table on the next page shows industry funding to all 150 members of the House.

Excluding the Speaker, predatory lenders gave the average House member \$7,138. The 44 representatives listed in **red** collected more than 120 percent of this industry average. They include Straus-appointed House Financial Services Chair Mike Villareal, as well as Gary Elkins, the House's resident payday lender. At the other end of the spectrum, 93 members listed in green received less than 80 percent of the industry's average House payout

Trevor Ahlberg, who heads Irving-based Cottonwood Financial and the Cash Store, sponsored the biggest House paydays. The \$399,200 that he gave to House members surpasses what they received from trade groups such as the Texas Consumer Finance Association or the Texas Consumer Lenders PAC.<sup>1</sup> Ahlberg gave this money to 82 members, who constitute their own House majority. He gave his biggest House payday of \$45,000 to Straus, followed by \$16,000 to Garnet Coleman and \$14,500 to Dan Branch, both members of the Speaker's leadership team.

| Payday    |                            |       |   |
|-----------|----------------------------|-------|---|
| Amount    | House Member               | Dist. | Favorite Loan Shark(s)                    |
| \$311,516 | Straus, Joe (R)            | 121   | TX Consumer Lenders PAC                   |
| \$53,500  | Hunter, Todd (R)           | 32    | Rod/Leslie Aycox (Select Mgmt. Resources) |
| \$50,500  | *Flynn, Dan (R)            | 2     | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$38,500  | Geren, Charlie (R)         | 99    | TX Consumer Lenders PAC                   |
| \$30,500  | Harper-Brown, Linda (R)    | 105   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$29,500  | Branch, Dan (R)            | 108   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$27,250  | Anchia, Rafael (D)         | 103   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$27,000  | Elkins, Gary (R)           | 135   | EZCorp. Inc.                              |
| \$25,500  | Pitts, Jim (R)             | 10    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$25,000  | *Anderson, Charles (R)     | 56    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$24,500  | Darby, Drew (R)            | 72    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$21,000  | Parker, Tan' (R)           | 63    | Ace Cash Express PAC                      |
| \$17,500  | Hilderbran, Harvey (R)     | 53    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$17,000  | Carter, Stefani (R)        | 102   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$17,000  | Thompson, Senfronia (D)    | 141   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$16,300  | Orr, Rob (R)               | 58    | Trevor Ahlberg/ TX Assn. of Pawnbrokers   |
| \$16,100  | *Villarreal, Mike (D)      | 123   | TX Consumer Lenders PAC                   |
| \$16,000  | Cook, Byron (R)            | 8     | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$15,500  | Otto, John (R)             | 18    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$15,250  | King, Tracy (D)            | 80    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$14,700  | Lucio III, Eddie (D)       | 38    | TX Consumer Lenders PAC                   |
| \$14,500  | Martinez Fischer, Trey (D) | 116   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$14,030  | Taylor, Nicholas 'Van' (R) | 66    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$14,000  | Bohac, Dwayne (R)          | 138   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$13,800  | Gooden, Lance (R)          | 4     | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$13,500  | Sheets, Kenneth (R)        | 107   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$13,000  | Turner, Christopher (D)    | 101   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$12,500  | Murphy, Jim (R)            | 133   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$12,000  | Oliveira, Rene (D)         | 37    | TX Consumer Lenders PAC                   |
| \$12,000  | Ritter, Allan (R)          | 21    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$11,500  | Coleman, Garnet (D)        | 147   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$11,500  | Menendez, Jose (D)         | 124   | TX Consumer Finance Assn.                 |
| \$11,250  | Workman, Paul (R)          | 47    | TX Consumer Lenders PAC                   |
| \$11,000  | Guillen, Ryan (D)          | 31    | TX Consumer Lenders PAC                   |
| \$10,950  | Creighton, Brandon (R)     | 16    | Tracy Young (TitleMax)                    |
| \$10,500  | Davis, Yvonne (D)          | 111   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$10,000  | Huberty, Dan (R)           | 127   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$10,000  | *Laubenberg, Jodie (R)     | 89    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$9,750   | Dale, Anthony (R)          | 136   | TX Consumer Lenders PAC                   |
| \$9,500   | Crownover, Myra (R)        | 64    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$9,500   | Isaac, Jason A. (R)        | 45    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$9,500   | Lozano, J.M. (R)           | 43    | TX Consumer Lenders PAC                   |
| \$8,750   | Kuempel, John (R)          | 44    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$8,600   | Miller, Doug (R)           | 73    | TX Consumer Finance Assn.                 |
| \$8,500   | Zerwas, John (R)           | 28    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$7,750   | Paddie, Chris (R)          | 9     | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$7,400   | *Burkett, Cindy (R)        | 113   | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$7,250   | Farney, Marsha (R)         | 20    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$7,138   |                            | 00    | (EXCLUDING SPEAKER STRAUS)                |
| \$7,000   | Keffer, James (R)          | 60    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$7,000   | Thompson, Edward (R)       | 29    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$6,750   | Ashby, Trent (R)           | 57    | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$6,750   | Bonnen, Greg (R)           | 24    | Trevor Ahlberg (Cottonwood Fin'l)         |

## House Predatory-Loan Contributions, 2009 Through 2012

| \$6,500     Elland, Craig (D)     23     3-way tie       \$6,500     Sheffield, Ralph (R)     55     Trevor Ahlberg/TX Consumer Lenders PAC       \$6,000     Kolkhorst, Lois (R)     13     TX Consumer Lenders PAC       \$5,500     Aycock, Jimmie (R)     54     Trevor Ahlberg (Cottonwood Fin')       \$5,500     Davis, John (R)     129     TX Consumer Lenders PAC       \$5,500     Davis, Sarah (R)     134     Trevor Ahlberg (Cottonwood Fin')       \$5,500     Mariess, Patricia (R)     126     TX Consumer Lenders PAC       \$5,500     Mariess, Patricia (R)     187     Trevor Ahlberg (Cottonwood Fin')       \$5,500     Farrar, Jessica (D)     48     Trevor Ahlberg (Cottonwood Fin')       \$5,000     Farrar, Jessica (D)     48     Robert Reich (Community Loans of America)       \$5,000     Gonzales, Larry (R)     122     Trevor Ahlberg (Cottonwood Fin')       \$5,000     Gonzales, Larry (R)     67     Trevor Ahlberg (Cottonwood Fin')       \$5,000     Gonzales, Larry (R)     67     Trevor Ahlberg (Cottonwood Fin')       \$5,000     Gonzales, Larry (R)     67     Trevor Ahlberg (Cottonwood   | <b>Aa a a</b>  |                       |     |   |
|--|--|-----------------------|-----|---|
| §6.260     Villelba, Jason (R)     114     TX Consumer Lenders PAC       §6.200     Kolkhorst, Lois (R)     13     TX Consumer Lenders PAC       §5.750     Aycock, Jimmie (R)     54     Trevor Aniberg (Cottonwood Fin1)       §5.500     Davis, Sarah (R)     134     Trevor Aniberg (Cottonwood Fin1)       §5.500     Davis, Sarah (R)     134     Trevor Aniberg (Cottonwood Fin1)       §5.500     Marguez, Marisa (D)     77     Trevor Aniberg (Cottonwood Fin1)       §5.500     Capriglione, Giovanni (R)     98     Trevor Aniberg (Cottonwood Fin1)       §5.200     Forar, Jessica (D)     148     Robert Reich (Community Loans of America)       §5.000     Gonzales, Larry (R)     52     Trevor Aniberg (Cottonwood Fin1)       §5.000     Gonzales, Larry (R)     52     Trevor Aniberg (Cottonwood Fin1)       §5.000     Larson, Lyle (R)     12     Trevor Aniberg (Cottonwood Fin1)       §4.750     Ninte, James (R)     19     Trevor Aniberg (Cottonwood Fin1)       §4.750     Fravira (R)     113     Trevor Aniberg (Cottonwood Fin1)       §4.500     Fravira (R)     113     Trevor Aniberg (Cot  | and the second |                       |     |   |
| S6 000     Kolkhorst, Lois (R)     13     TX Consumer Lenders PAC       S5,750     Aycock, Jimmie (R)     54     Trevor Ahlberg (Cottonwood Fin'l)       S5,500     Davis, Sarah (R)     129     TX Consumer Lenders PAC       S5,500     Davis, Sarah (R)     134     Trevor Ahlberg (Cottonwood Fin'l)       S5,500     Hartess, Patricia (R)     126     TX Consumer Lenders PAC       S5,500     Hartess, Patricia (R)     126     TX Consumer Lenders PAC       S5,500     Hartess, Patricia (R)     126     Trevor Ahlberg (Cottonwood Fin'l)       S5,200     Howard, Donna (D)     48     Trevor Ahlberg (Cottonwood Fin'l)       S5,000     Gonzales, Larry (R)     52     Trevor Ahlberg (Cottonwood Fin'l)       S5,000     Price, Walter Four (R)     87     -weay tie       S4,000     Leach, Jeff (R)     67     Trevor Ahlberg (Cottonwood Fin'l)       S4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'l)       S4,500     Hernandez Luna, Ana (D)     143     Cash America, Inc.       S4,500     Hernandez Luna, Ana (D)     143     Cash America, Inc.  |  |                       |     |   |
| \$5.750     Aycock, Jimmie (R)     54     Trevor Ahlberg (Cottonwood Fin'l)       \$5.500     Davis, John (R)     129     TX Consumer Finance Assn.       \$5.500     Davis, Sarah (R)     134     Trevor Ahlberg (Cottonwood Fin'l)       \$5.500     Maruez, Marisa (D)     77     Trevor Ahlberg (Cottonwood Fin'l)       \$5.500     Maruez, Marisa (D)     77     Trevor Ahlberg (Cottonwood Fin'l)       \$5.200     Howard, Donna (D)     48     Trevor Ahlberg (Cottonwood Fin'l)       \$5.000     Gonzales, Larry (R)     52     Trevor Ahlberg (Cottonwood Fin'l)       \$5.000     Gonzales, Larry (R)     52     Trevor Ahlberg (Cottonwood Fin'l)       \$5.000     Larson, Lyle (R)     122     Trevor Ahlberg (Cottonwood Fin'l)       \$5.000     Larson, Lyle (R)     127     Trevor Ahlberg (Cottonwood Fin'l)       \$4.760     Atrarado, Carol (D)     145     Cash America, Inc.       \$4.760     Atrarado, Carol (D)     145     Cash America, Inc.       \$4.760     Hernandez Luna, Ana (D)     143     Cash America, Inc.       \$4.500     Fullu, John (R)     84     TX Consumer Elenders PAC   |  |                       |     |   |
| \$5,600     Giddings, Helen (D)     109     Cash America, Inc.       \$5,500     Davis, John (R)     129     TX Consumer Finance Assn.       \$5,500     Davis, Sarah (R)     134     Trevor Ahlberg (Cottonwood Fin'I)       \$5,500     Marquez, Marisa (D)     77     Trevor Ahlberg (Cottonwood Fin'I)       \$5,500     Harless, Patricia (R)     126     TX consumer Lenders PAC       \$5,500     Marquez, Marisa (D)     48     Trevor Ahlberg (Cottonwood Fin'I)       \$5,000     Farrar, Jessica (D)     148     Robert Reich (Community Loans of America)       \$5,000     Garates, Larry (R)     52     Trevor Ahlberg (Cottonwood Fin'I)       \$5,000     Carson, Lyte (R)     122     Trevor Ahlberg (Cottonwood Fin'I)       \$4,500     Larson, Lyte (R)     127     Trevor Ahlberg (Cottonwood Fin'I)       \$4,500     Harado, Carol (D)     145     Cash America, Inc.       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'I)       \$4,500     Raitfi, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin'I)       \$4,500     Raitfi, Bennett (R)     115     Trevor Ahlberg (Cottonwood  |  |                       |     |   |
| \$5,500   Davis, John (R)   129   TX Consumer Finance Assn.     \$5,500   Davis, Sarah (R)   134   Trevor Ahlberg (Cottonwood Fin1)     \$5,500   Marquez, Marisa (D)   77   Trevor Ahlberg (Cottonwood Fin1)     \$5,500   Marquez, Marisa (D)   78   Trevor Ahlberg (Cottonwood Fin1)     \$5,200   Forara, Jessica (D)   148   Robert Reich (Community Loans of America)     \$5,000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin1)     \$5,000   Gonzales, Larry (R)   87   Trevor Ahlberg (Cottonwood Fin1)     \$5,000   Larson, Lyle (R)   87   3-way tie     \$4,000   Price, Walter Four (R)   87   3-way tie     \$4,500   Fulio, John (R)   84   TX Consumer Lenders PAC     \$4,500   Fulio, John (R)   84   TX Consumer Lenders PAC     \$4,500   Fulio, John (R)   84   TX Consumer Lenders PAC     \$4,500   Fulio, John (R)   84   TX Consumer Lenders PAC     \$4,000   Fulio, John (R)   84   TX Consumer Lenders PAC     \$4,000   Fulio, John (R)   11   3-way tie     \$4,000   Bon  |  |                       | 54  |   |
| \$5.500   Davis, Sarah (R)   134   Trevor Ahlberg (Cottonwood Fin'l)     \$5.500   Marquez, Marisa (D)   77   Trevor Ahlberg (Cottonwood Fin'l)     \$5.250   Capriglione, Giovanni (R)   98   Trevor Ahlberg (Cottonwood Fin'l)     \$5.250   Howard, Donna (D)   48   Trevor Ahlberg (Cottonwood Fin'l)     \$5.000   Farrar, Jessica (D)   148   Robert Reich (Community Loans of America)     \$5.000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin'l)     \$5.000   Larson, Lyte (R)   122   Trevor Ahlberg (Cottonwood Fin'l)     \$4.750   Alvarado, Carol (D)   145   Cash America. Inc.     \$4.750   Alvarado, Carol (D)   145   Cash America. Inc.     \$4.750   Frulko, Jahn (R)   84   TX Consumer Lenders PAC     \$4.500   Frulko, Jahn (R)   11   Trevor Ahlberg (Cottonwood Fin'l)     \$4.500   Frulko, Jahn (R)   11   Trevor Ahlberg (Cottonwood Fin'l)     \$4.500   Frulko, Jahn (R)   11   Trevor Ahlberg (Cottonwood Fin'l)     \$4.500   Rattiff, Benneti (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4.500   Burnam, Lon (D) <td< td=""><td>\$5,600</td><td>Giddings, Helen (D)</td><td>109</td><td></td></td<>  | \$5,600  | Giddings, Helen (D)   | 109 |   |
| \$5,500   Harless, Patricia (R)   126   TX Consumer Lenders PAC     \$5,500   Marquez, Marisa (D)   77   Trevor Ahlberg (Cottonwood Fin'I)     \$5,200   Howard, Donna (D)   48   Trevor Ahlberg (Cottonwood Fin'I)     \$5,000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin'I)     \$5,000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin'I)     \$5,000   Carson, Lyle (R)   122   Trevor Ahlberg (Cottonwood Fin'I)     \$5,000   Derice, Walter Four' (R)   87   3-way tie     \$4,750   Ahvarado, Carol (D)   145   Cash America, Inc.     \$4,750   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Fruillo, John (R)   84   TX Consumer Lenders PAC     \$4,500   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Fullio, John (R)   84   TX Consumer Finance Assn.     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'I)     \$4,400   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90  | \$5,500  | Davis, John (R)       | 129 | TX Consumer Finance Assn.                 |
| \$5,500     Marquez, Marisa (D)     77     Trevor Ahlberg (Cottonwood Fin'l)       \$5,250     Capriglione, Giovanni (R)     98     Trevor Ahlberg (Cottonwood Fin'l)       \$5,000     Farrar, Jessica (D)     148     Robert Reich (Community Loans of America)       \$5,000     Gonzales, Larry (R)     52     Trevor Ahlberg (Cottonwood Fin'l)       \$5,000     Larson, Lyle (R)     122     Trevor Ahlberg (Cottonwood Fin'l)       \$4,000     Leach, Jeff (R)     67     Trevor Ahlberg (Cottonwood Fin'l)       \$4,750     Alvarado, Carol (D)     145     Cash America, Inc.       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Frulio, John (R)     84     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Ratliff, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Bonnen, Dennis (R)     25     Trevor Ahlberg (Cottonwood Fin'l)       \$4,000     Bonnen, Dennis (R)     25     Trevor Ahlberg (Cottonwood Fin'l)       \$4,000     Rodriguez, Eddie (D)     51     TX Consumer Finance Assn.       \$3,500     Burdas, Lon (D)     90     C  | \$5,500  | Davis, Sarah (R)      | 134 | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$\$.250   Capriglione, Giovanni (R)   98   Trevor Ahlberg (Cottonwood Fin1)     \$\$.200   Howard, Donna (D)   48   Trevor Ahlberg (Cottonwood Fin1)     \$\$.000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin1)     \$\$.000   Canzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin1)     \$\$.000   Price, Walter (Four (R)   87   3-way tie     \$\$.400   Larson, Lyde (R)   122   Trevor Ahlberg (Cottonwood Fin1)     \$\$4,750   Alvarado, Carol (D)   144   Cash America, Inc.     \$\$4,750   Hrein, John (R)   19   Trevor Ahlberg (Cottonwood Fin1)     \$\$4,500   Fruilo, John (R)   14   Cash America, Jun.     \$\$4,500   Hernandez Luna, Ana (D)   143   Cash America, Win.     \$\$4,500   Hernandez Luna, Ana (D)   143   Cash America, Win.     \$\$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin1)     \$\$4,500   Rodrijuez, Eddie (D)   51   Trevor Ahlberg (Cottonwood Fin1)     \$\$4,000   Philips, Larry (R)   62   3-way tie     \$\$4,000   Bonnen, Dennis (R)   5   Trevor Ahlberg (Cottonwood Fin1)   | \$5,500  | Harless, Patricia (R) | 126 | TX Consumer Lenders PAC                   |
| \$5,250   Capriglione, Giovanni (R)   98   Trevor Ahlberg (Cottonwood Fin1)     \$5,200   Howard, Donna (D)   48   Trevor Ahlberg (Cottonwood Fin1)     \$5,000   Gonzales, Larry (R)   52   Trevor Ahlberg (X consumer Lenders PAC     \$5,000   Larson, Lyde (R)   122   Trevor Ahlberg (Cottonwood Fin1)     \$4,750   Alvarado, Carol (D)   144   Cash America, Inc.     \$4,750   Alvarado, Carol (D)   144   Cash America, Inc.     \$4,750   Hernandez Luna, Ana (D)   143   Cash America, Mrc.     \$4,500   Frulio, John (R)   115   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Furlio, John (R)   115   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Roting, Eddie (D)   51   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Roting, Eddie (D)   51   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Roting, Eddie (D)   51   Trevor Ahlberg (Cottonwood Fin1)     \$4,500   Roting, Eddie (D)   51   Trevor Ahlberg (Cottonwood Fin1)     \$3,500   Burnan, Lon (D)   90  | \$5,500  | Marquez, Marisa (D)   | 77  | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$\$.200   Howard, Donna (D)   48   Trevor Ahlberg (Cottonwood Fin1)     \$\$.000   Gonzales, Larry (R)   52   Trevor Ahlberg (TX Consumer Lenders PAC     \$\$.000   Larson, Lyle (R)   122   Trevor Ahlberg (Cottonwood Fin1)     \$\$.000   Price, Walter (Four (R)   87   3-way tie     \$\$.480   Leach, Jeff (R)   67   Trevor Ahlberg (Cottonwood Fin1)     \$\$.4500   Fullo, John (R)   87   3-way tie     \$\$.4500   Frulio, John (R)   84   TX Consumer Lenders PAC     \$\$.4500   Frulio, John (R)   84   TX Consumer Lenders PAC     \$\$.4500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin1)     \$\$.4500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin1)     \$\$.4500   Ratliff, Bennett (R)   11   3-way tie     \$\$.4500   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin1)     \$\$.4500   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$\$.3500   Burens, Jarry (R)   5   Trevor Ahlberg (Cottonwood Fin1)     \$\$.4000   Rodriguez, Eddie (D)   71   Tx Consumer Finance Assn.  | and the second |                       | 98  |   |
| \$5,000     Farar, Jessica (D)     148     Robert Reich (Community Loans of America)       \$5,000     Gonzales, Larry (R)     52     Trevor Ahlberg (TX Consumer Lenders PAC       \$5,000     Larson, Lyle (R)     122     Trevor Ahlberg (Cottonwood Fin't)       \$4,800     Leasch, Jeff (R)     67     Trevor Ahlberg (Cottonwood Fin't)       \$4,750     Alvarado, Carol (D)     145     Cash America, Inc.       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin't)       \$4,500     Frullo, John (R)     84     TX Consumer Lenders PAC       \$4,500     Hernandez Luna, Ana (D)     143     Cash America, Inc.       \$4,500     Ratiff, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin't)       \$4,400     *Phillps, Larry (R)     62     3-way tie       \$4,000     Rodriguez, Eddie (D)     51     TX Consumer Finance Assn.       \$3,500     Burges, Bayan (R)     5     Trevor Ahlberg (Cottonwood Fin't)       \$3,500     Burges, Dawnna (D)     46     Trevor Ahlberg (Cottonwood Fin't)       \$3,500     Burges, Dawnna (D)     79     -way tie   |  |                       |     |   |
| \$5,000   Gonzales, Larry (R)   52   Trevor Ahlberg (Cottonwood Fin'l)     \$5,000   Drice, Walter Four' (R)   87   Trevor Ahlberg (Cottonwood Fin'l)     \$4,800   Leach, Jeff (R)   67   Trevor Ahlberg (Cottonwood Fin'l)     \$4,750   Alvarado, Carol (D)   145   Cash America, Inc.     \$4,750   White, James (R)   19   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Harin Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Bonnen, Lon (D)   90   Cash America, Inc.     \$3,500   Buram, Lon (D)   46   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Mulas, Lon (D)   79   3-way tie     \$3,500   Mulas, Lon (D)   79   3-way tie     \$3,500   Mulas, Lon (R)   14   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Mulas, Lon (R)   14   Trevor Ahlberg (Cottonwood Fin'l) <td></td> <td></td> <td></td> <td></td>   |  |                       |     |   |
| \$5,000     Larson, Lyle (R)     122     Trevor Ahlberg (Cottonwood Fin'l)       \$5,000     Price, Walter 'Four' (R)     87     3-way tie       \$4,750     Alvarado, Carol (D)     145     Cash America, Inc.       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Frullo, John (R)     84     TX Consumer Lenders PAC       \$4,500     Ratliff, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Ratliff, Bennett (R)     113  |  |                       |     |   |
| \$5,000     Price, Walter 'Four' (R)     87     3-way tie       \$4,800     Leach, Jeff (R)     67     Trevor Ahlberg (Cottonwood Fin'l)       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Fruito, John (R)     84     TX Consumer Lenders PAC       \$4,500     Hernandez Luna, Ana (D)     143     Cash America/Wm. Webster (Advance America)       \$4,500     Hernandez Luna, Ana (D)     143     Cash America/Wm. Webster (Advance America)       \$4,500     Ratifif, Bennett (R)     11     3-way tie     3-way tie       \$4,000     Bonnen, Dennis (R)     25     Trevor Ahlberg (Cottonwood Fin'l)     \$4,000       \$4,000     Rodriguez, Eddie (D)     51     TX Consumer Finance Assn.     \$3,500       \$3,500     Burnam, Lon (D)     90     Cash America, Inc.     \$3,500       \$3,500     Burnam, Lon (R)     5     Trevor Ahlberg (Cottonwood Fin'l)       \$3,500     Burnam, Lon (R)     79     3-way tie       \$3,500     Munca, Jr., Sergio (D)     79     3-way tie       \$3,500     Tureer, Ahlberg (Cottonwood Fin'l)   |  |                       |     |   |
| \$4,800     Leach, Jeff (R)     67     Trevor Ahlberg (Cottonwood Fin'l)       \$4,750     Alvarado, Carol (D)     145     Cash America, Inc.       \$4,750     White, James (R)     19     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Frullo, John (R)     84     TX Consumer Lenders PAC       \$4,500     Rattiff, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Rattiff, Bennett (R)     115     Trevor Ahlberg (Cottonwood Fin'l)       \$4,500     Bonnen, Dennis (R)     25     Trevor Ahlberg (Cottonwood Fin'l)       \$4,000     Bonnen, Dennis (R)     26     3-way tie       \$4,000     Rodriguez, Eddie (D)     51     TX Consumer Finance Assn.       \$3,500     Burnam, Lon (D)     90     Cash America, Inc.       \$3,500     Dukes, Dawnna (D)     46     Trevor Ahlberg (Cottonwood Fin'l)       \$3,500     Burnar, Lon (D)     79     3-way tie       \$3,500     Burnar, Lon (D)     79     3-way tie       \$3,500     Turer, Sylvester (D)     139     3-way tie       \$3,500     Turer, Sylvester (D)     139   |  |                       |     |   |
| \$4,750   Alvarado, Carol (D)   145   Cash America, Inc.     \$4,750   White, James (R)   19   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Frulio, John (R)   84   TX Consumer Lenders PAC     \$4,500   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Leslie Aycox (Select Mgmt. Resources)     \$3,500   Furter, Sylvester (D)   139   3-way tie     \$3,500   Turer, Sylvester (D)   34   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Saloo   Trevor Ahlberg (Cottonwood Fin'l)   |  |                       |     |   |
| \$4,750   White, James (R)   19   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Frullo, John (R)   84   TX Consumer Lenders PAC     \$4,500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Rodriguez, Eddle (D)   51   TX Consumer Finance Assn.     \$3,500   Burnan, Lon (D)   90   Cash America, Inc.     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Rader, John (R)   14   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   78   TX Consumer Lenders PAC     \$3,000   Beshotel, Joe (D)   78   TX Consumer Lenders PAC   |  |                       |     |   |
| \$4,500   Frullo, John (R)   84   TX Consumer Lenders PAC     \$4,500   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Ratiff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'I)     \$4,200   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'I)     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Burnam, Lon (D)   46   Trevor Ahlberg (Cottonwood Fin'I)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'I)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'I)     \$3,500   Hughes, Bryan (R)   13   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Turerer, Aylberg (Cottonwood Fin'I)   \$3,500   10     \$3,500   Turerer, Aylberg (Cottonwood Fin'I)   \$3,500   10     \$3,500   Turerer, Sylvester (D)   139   3-way tie     \$3,500   Turerero, Ablerg (Cottonwood Fin'I)   \$3,000   10   14 <t< td=""><td></td><td></td><td></td><td></td></t<>  |  |                       |     |   |
| \$4,500   Hernandez Luna, Ana (D)   143   Cash America/Wm. Webster (Advance America)     \$4,500   Ratiiff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,250   Clardy, Travis (R)   11   3-way tie     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Dukes, Dawnna (D)   46   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Leslie Aycox (Select Mgmt. Resources)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   John (R)   14   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Bondy, Joseph (D)   78   TX Consumer Finance Assn.     \$3,000   Herrero, Abel (D)   34   TX Consumer Finance Assn.     \$3,000   Moody, Joseph (D)   78   TX Consumer Enders PAC     \$3,000 <td></td> <td></td> <td></td> <td></td>   |  |                       |     |   |
| \$4,500   Ratliff, Bennett (R)   115   Trevor Ahlberg (Cottonwood Fin'l)     \$4,250   Clardy, Travis (R)   11   3-way tie     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Phillips, Larry (R)   62   3-way tie     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Zedler, William (R)   96   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Botot, Loe (D)   24   TX Consumer Lenders PAC     \$3,000   Botot, Joseph (D)   78   TX Consumer Lenders PAC     \$3,000   Sanith,   |  |                       |     |   |
| \$4,250   Clardy, Travis (R)   11   3-way tie     \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Nonfiguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Lestie Aycox (Select Mgmt. Resources)     \$3,500   Turner, Sylvester (D)   139   3-way tie   53,500     \$3,500   Turner, Sylvester (D)   14   Trevor Ahlberg (Cottonwood Fin'l)   53,300     \$3,000   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)   53,300     \$3,000   Deshotel, Joe (D)   78   TX Consumer Finance Assn.   53,000 <td></td> <td></td> <td></td> <td></td>   |  |                       |     |   |
| \$4,000   Bonnen, Dennis (R)   25   Trevor Ahlberg (Cottonwood Fin'l)     \$4,000   Phillips, Larry (R)   62   3-way tie     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Dukes, Dawnna (D)   46   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Leslie Aycox (Select Mgmt. Resources)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Zedler, William (R)   96   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Patrick, Diane (R)   14   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Hoort, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Hoort, Abel (D)   34   TX Consumer Lenders PAC     \$3,000   Moody, Joseph (D)   78   TX Consumer Finance Assn.     \$3,000   Button, Angie Chen (R)   112   Ace Cash Express     \$2,50   |  |                       |     |   |
| \$4,000   *Phillips, Larry (R)   62   3-way tie     \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Dukes, Dawnna (D)   46   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Leslie Aycox (Select Mgmt. Resources)     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   78   TX Consumer Lenders PAC     \$3,000   Patrick, Diane (R)   94   TX Consumer Lenders PAC     \$3,000   Smith, Wayne (R)   128   3-way tie     \$2,500   Button, Angie Chen (R)   112   Ace Cash Express     \$2,500   B  |  |                       |     |   |
| \$4,000   Rodriguez, Eddie (D)   51   TX Consumer Finance Assn.     \$3,500   Burnam, Lon (D)   90   Cash America, Inc.     \$3,500   Dukes, Dawnna (D)   46   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Hughes, Bryan (R)   5   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Zedler, William (R)   96   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   24   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Herrero, Abel (D)   34   TX Consumer Lenders PAC     \$3,000   Herrick, R(R)   94   TX Consumer Lenders PAC     \$3,000   Smith, Wayne (R)   128   3-way tie     \$2,500   Button, Angie Chen (R)   112   Ace Cash Express     \$2,500   Button, Angie Chen (R)   112   Ace Cash Express/Trevor Ahlberg     \$2,500 <td< td=""><td></td><td></td><td></td><td></td></td<>  |  |                       |     |   |
| \$3,500Burnam, Lon (D)90Cash America, Inc.\$3,500Dukes, Dawnna (D)46Trevor Ahlberg (Cottonwood Fin'l)\$3,500Hughes, Bryan (R)5Trevor Ahlberg (Cottonwood Fin'l)\$3,500Munoz, Jr., Sergio (D)36Rod/Leslie Aycox (Select Mgmt. Resources)\$3,500Turner, Sylvester (D)1393-way tie\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,150Raney, John (R)14Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Mody, Joseph (D)78TX Consumer Lenders PAC\$3,000Mody, Joseph (D)78TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)86Trevor Ahlberg (Cottonwood Fin'l)<   | \$4,000  |                       |     |   |
| \$3,500Dukes, Dawnna (D)46Trevor Ahlberg (Cottonwood Fin'l)\$3,500Hughes, Bryan (R)5Trevor Ahlberg (Cottonwood Fin'l)\$3,500Munoz, Jr., Sergio (D)36Rod/Leslie Aycox (Select Mgmt. Resources)\$3,500Pickett, Joe (D)793-way tie\$3,500Turner, Sylvester (D)1393-way tie\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,150Raney, John (R)14Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Patrick, Diane (R)94TX Consumer Finance Assn.\$3,000Patrick, Diane (R)1283-way tie\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Sheffield, J.D. (R)30TX Consumer Lenders PAC <t< td=""><td>\$4,000</td><td></td><td></td><td>TX Consumer Finance Assn.</td></t<> | \$4,000  |                       |     | TX Consumer Finance Assn.                 |
| \$3,500Hughes, Bryan (R)5Trevor Ahlberg (Cottonwood Fin'l)\$3,500Munoz, Jr., Sergio (D)36Rod/Leslie Aycox (Select Mgmt. Resources)\$3,500Pickett, Joe (D)793-way tie\$3,500Turner, Sylvester (D)1393-way tie\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,500Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Lenders PAC\$3,000Mody, Joseph (D)78TX Consumer Finance Assn.\$3,000Patrick, Diane (R)94TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)81Ace Cash Express/Trevor Ahlberg\$2,500Smithez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Smithez, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc. <td>\$3,500</td> <td></td> <td>90</td> <td></td>                            | \$3,500  |                       | 90  |   |
| \$3,500   Munoz, Jr., Sergio (D)   36   Rod/Leslie Aycox (Select Mgmt. Resources)     \$3,500   Pickett, Joe (D)   79   3-way tie     \$3,500   Turner, Sylvester (D)   139   3-way tie     \$3,500   Zedler, William (R)   96   Trevor Ahlberg (Cottonwood Fin'l)     \$3,500   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Deshotel, Joe (D)   22   Trevor Ahlberg (Cottonwood Fin'l)     \$3,000   Herrero, Abel (D)   34   TX Consumer Lenders PAC     \$3,000   Moody, Joseph (D)   78   TX Consumer Lenders PAC     \$3,000   Patrick, Diane (R)   94   TX Consumer Lenders PAC     \$3,000   Smith, Wayne (R)   128   3-way tie     \$2,750   Fallon, Patrick (R)   106   Wm. Lee Moore/TX Consumer Finance Assn.     \$2,500   Button, Angie Chen (R)   112   Ace Cash Express     \$2,500   Button, Harold (D)   142   TX Consumer Lenders PAC     \$2,500   Gonzalez, Naomi R (D).   76   5-way tie     \$2,500   Johnson, Eric (D)   100   TX Consumer Finance Assn.     \$2,500   | \$3,500  | Dukes, Dawnna (D)     | 46  |   |
| \$3,500Pickett, Joe (D)793-way tie\$3,500Turner, Sylvester (D)1393-way tie\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Lenders PAC\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Button, Harold (D)142TX Consumer Lenders PAC\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)81Ace Cash Express/Trevor Ahlberg\$2,500Smithez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Suithez, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500Suithez, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500  |  |                       |     |   |
| \$3,500Turner, Sylvester (D)1393-way tie\$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,500Raney, John (R)14Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Lenders PAC\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Smithee, John (R)59TX Consumer Finance Assn.\$2,500Smithee, John (R)59TX Consumer Finance Assn.\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Sutineer, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500Bell, Cecil (R)3TX Consumer Lenders PAC\$2,500Guerra, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Aller, Armando (D)140Cash America, Inc./EZCorp., Inc.   | \$3,500  |                       | 36  | Rod/Leslie Aycox (Select Mgmt. Resources) |
| \$3,500Zedler, William (R)96Trevor Ahlberg (Cottonwood Fin'l)\$3,150Raney, John (R)14Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Finance Assn.\$3,000Patrick, Diane (R)94TX Consumer Finance Assn.\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Finance Assn.\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500Bell, Cecil (R)3TX Consumer Lenders PAC\$2,500Bell, Cecil (R)3Trevor Ahlberg (Cottonwood Fin'l)\$2,500Gonzalez, Noert (D)140Cash America, Inc./EZCorp., Inc.\$2,500Sheffield, J.D. (R)59TX Consumer L   | \$3,500  |                       | 79  | 3-way tie                                 |
| \$3,150Raney, John (R)14Trevor Ahlberg (Cottonwood Fin'l)\$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Lenders PAC\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Smithee, John (R)33Security Finance Corp.\$2,500Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.<   | \$3,500  |                       | 139 |   |
| \$3,000Deshotel, Joe (D)22Trevor Ahlberg (Cottonwood Fin'l)\$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Finance Assn.\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,500Smithee, John (R)3TX Consumer Lenders PAC\$2,500Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.   | \$3,500  | Zedler, William (R)   | 96  |   |
| \$3,000Herrero, Abel (D)34TX Consumer Lenders PAC\$3,000Moody, Joseph (D)78TX Consumer Finance Assn.\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Sheffield, J.D. (R)33Security Finance Assn.\$2,500Sheffield, J.D. (R)33Security Finance Corp.\$2,500Sheffield, J.D. (R)33Security Finance Corp.\$2,500Sheffield, J.D. (R)33Security Finance Corp.\$2,500Guerra, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,200Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie   | \$3,150  |                       | 14  |   |
| \$3,000Moody, Joseph (D)78TX Consumer Finance Assn.\$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Sheffield, J.D. (R)59TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Swithee, John (R)86Trevor Ahlberg (Cottonwood Fin'I)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie  | \$3,000  | Deshotel, Joe (D)     | 22  | Trevor Ahlberg (Cottonwood Fin'l)         |
| \$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Martinez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie  | \$3,000  | Herrero, Abel (D)     | 34  | TX Consumer Lenders PAC                   |
| \$3,000Patrick, Diane (R)94TX Consumer Lenders PAC\$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Martinez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Naishtat, Elliot (D)494-way tie   | \$3,000  | Moody, Joseph (D)     | 78  | TX Consumer Finance Assn.                 |
| \$3,000Smith, Wayne (R)1283-way tie\$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Martinez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Jurner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie  |  |                       | 94  | TX Consumer Lenders PAC                   |
| \$2,750Fallon, Patrick (R)106Wm. Lee Moore/TX Consumer Finance Assn.\$2,500Button, Angie Chen (R)112Ace Cash Express\$2,500Dutton, Harold (D)142TX Consumer Lenders PAC\$2,500Farias, Joe (D)118TX Assn. of Pawnbrokers/ TX Consumer Lenders\$2,500Gonzalez, Naomi R (D).765-way tie\$2,500Johnson, Eric (D)100TX Consumer Finance Assn.\$2,500Lewis, Tryon (R)81Ace Cash Express/Trevor Ahlberg\$2,500Martinez, Armando (D)39TX Consumer Finance Assn.\$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie   |  |                       |     |   |
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| \$2,500Sheffield, J.D. (R)59TX Consumer Lenders PAC\$2,500Smithee, John (R)86Trevor Ahlberg (Cottonwood Fin'l)\$2,500Walle, Armando (D)140Cash America, Inc./EZCorp., Inc.\$2,250Bell, Cecil (R)3TX Consumer Lenders PAC\$2,250Turner, Scott (R)33Security Finance Corp.\$2,000Alonzo, Robert (D)104Rod Aycox/TX Consumer Lenders PAC\$2,000Guerra, Roberto (D)41Trevor Ahlberg (Cottonwood Fin'l)\$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie  |  |                       |     |   |
| \$2,500   Smithee, John (R)   86   Trevor Ahlberg (Cottonwood Fin'l)     \$2,500   Walle, Armando (D)   140   Cash America, Inc./EZCorp., Inc.     \$2,250   Bell, Cecil (R)   3   TX Consumer Lenders PAC     \$2,250   Turner, Scott (R)   33   Security Finance Corp.     \$2,000   Alonzo, Robert (D)   104   Rod Aycox/TX Consumer Lenders PAC     \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie  |  |                       |     |   |
| \$2,500   Walle, Armando (D)   140   Cash America, Inc./EZCorp., Inc.     \$2,250   Bell, Cecil (R)   3   TX Consumer Lenders PAC     \$2,250   Turner, Scott (R)   33   Security Finance Corp.     \$2,000   Alonzo, Robert (D)   104   Rod Aycox/TX Consumer Lenders PAC     \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie   |  |                       |     |   |
| \$2,250   Bell, Cecil (R)   3   TX Consumer Lenders PAC     \$2,250   Turner, Scott (R)   33   Security Finance Corp.     \$2,000   Alonzo, Robert (D)   104   Rod Aycox/TX Consumer Lenders PAC     \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie   |  |                       |     |   |
| \$2,250   Turner, Scott (R)   33   Security Finance Corp.     \$2,000   Alonzo, Robert (D)   104   Rod Aycox/TX Consumer Lenders PAC     \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie   |  |                       |     |   |
| \$2,000   Alonzo, Robert (D)   104   Rod Aycox/TX Consumer Lenders PAC     \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie   |  |                       |     |   |
| \$2,000   Guerra, Roberto (D)   41   Trevor Ahlberg (Cottonwood Fin'l)     \$2,000   Kleinschmidt, Tim (R)   17   TX Consumer Finance Assn.     \$2,000   Naishtat, Elliot (D)   49   4-way tie  |  |                       |     |   |
| \$2,000Kleinschmidt, Tim (R)17TX Consumer Finance Assn.\$2,000Naishtat, Elliot (D)494-way tie  |  |                       |     |   |
| \$2,000 Naishtat, Elliot (D) 49 4-way tie  |  |                       |     |   |
| \$2,000 Naishtat, Elliot (D) 49 4-way tie   \$2,000 Raymond, Richard (D) 42 TX Consumer Finance Assn.  | (  |                       |     |   |
| $1 \Rightarrow 2,000$ Kaymond, Kichard (D) 42 I X Consumer Finance Assn.   |  |                       |     |   |
|  | \$2,000  | Raymond, Richard (D)  | 42  | IA CONSUMER FINANCE ASSN.                 |

| \$2,000     | Reynolds, Ron (D)          | 27        | Cash America, Inc.                |
|-------------|----------------------------|-----------|-----------------------------------|
| \$2,000     | Rodriquez, Justin (D)      | 125       | TX Consumer Lenders PAC           |
| \$2,000     | Strama, Mark (D)           | 50        | TX Consumer Finance Assn.         |
| \$1,750     | Frank, James (R)           | 69        | TX Consumer Lenders PAC           |
| \$1,750     | *Longoria, Oscar (D)       | 35        | TX Consumer Lenders PAC           |
| \$1,700     | Goldman, Craig (R)         | 97        | 3-way tie                         |
| \$1,700     | King, Kenneth (R)          |           | TX Consumer Lenders PAC           |
|             |                            | 88<br>149 | TX Consumer Finance Assn.         |
| \$1,500     | Vo, Hubert (D)             | -         |                                   |
| \$1,000     | Canales, Terry (D)         | 40        | TX Consumer Lenders PAC           |
| \$1,000     | Gutierrez, Rolando (D)     | 119       | TX Consumer Finance Assn.         |
| \$1,000     | Kacal, Kyle (R)            | 12        | TX Consumer Lenders PAC           |
| \$1,000     | McClendon, Ruth (D)        | 120       | TX Consumer Finance Assn.         |
| \$1,000     | Simpson, David (R)         | 7         | Trevor Ahlberg/Robert Reich       |
| \$1,000     | Springer, Drew (R)         | 68        | Trevor Ahlberg (Cottonwood Fin'l) |
| \$1,000     | Wu, Eugene (D)             | 137       | Cash America, Inc./EZCorp., Inc.  |
| \$750       | Sanford, William Scott (R) | 70        | Tracy Young (TitleMax)            |
| \$750       | Schaefer, Matt (R)         | 6         | Tracy Young (TitleMax)            |
| \$750       | Toth, Steven (R)           | 15        | Tracy Young (TitleMax)            |
| \$500       | Callegari, Bill (R)        | 132       | TX Assn. of Pawnbrokers           |
| \$500       | King, Phillip (R)          | 61        | Cash America, Inc.                |
| \$500       | King, Susan (R)            | 71        | TX Consumer Finance Assn.         |
| \$500       | Lavender, George (R)       | 1         | Trevor Ahlberg (Cottonwood Fin'l) |
| \$500       | Miles, Borris L. (D)       | 146       | Trevor Ahlberg (Cottonwood Fin'l) |
| \$500       | Perez, Mary Ann (D)        | 144       | Cash America, Inc.                |
| \$500       | Perry, Charles (R)         | 83        | Trevor Ahlberg (Cottonwood Fin'l) |
| \$300       | Collier, Nicole (D)        | 95        | Cash America, Inc.                |
| \$200       | Stephenson, Phil (R)       | 85        | John & Dana Laine (Loan Store)    |
| \$0         | Allen, Alma (D)            | 131       |                                   |
| \$0         | Cortez, Philip (D)         | 117       |                                   |
| \$0         | Craddick, Tom (R)          | 82        |                                   |
| \$0         | Fletcher, Allen (R)        | 130       |                                   |
| \$0         | Gonzalez, Mary (D)         | 75        |                                   |
| \$0         | Klick, Stephanie (R)       | 91        |                                   |
| \$0         | Krause, Matthew (R)        | 93        |                                   |
| \$0         | Miller, Rick (R)           | 26        |                                   |
| \$0         | Morrison, Geanie (R)       | 30        |                                   |
| \$0         | Navarez, Alphonso (D)      | 74        |                                   |
| \$0         | Riddle, Debbie (R)         | 150       |                                   |
| \$0         | Rose, Toni (D)             | 110       |                                   |
| \$0         | Simmons, Ronald (R)        | 65        |                                   |
| \$0         | Stickland, Jonathon (R)    | 92        |                                   |
| \$1,375,096 | TOTAL                      |           |                                   |

\* Member of the House Investments & Financial Services Committee.

To keep the spigots open, predatory lenders have given an obscene \$1.4 million to House members—starting with the leadership. To gauge if these dollars are destiny, consider the legislation's Senate odyssey.

Senate Business & Commerce Committee Chair Carona confined his bill to minimalist reforms through much of the session. When his packet of carefully managed, small expectations hit the Senate floor, however, it triggered a rare stampede. Senators passed a string of amendments to penalize unauthorized lenders, curtail fees, preserve tougher local-government restrictions and cap annualized interest rates at 36 percent.<sup>2</sup> While Carona himself joined the final, 24-6 mutiny for tough reforms, the data suggest the senate did not entirely outrun the influence of payday cash even during this rare stampede.

| Versus Senate Paydays |                 |                              |                   |  |  |
|-----------------------|-----------------|------------------------------|-------------------|--|--|
| Senate<br>Payday Vote | No. of<br>Votes | Payday Total<br>Since 1/2009 | Average<br>Payday |  |  |
| Pro-Reform            | 24              | \$609,500                    | \$25,396          |  |  |
| Anti-Reform           | 6               | \$215,250                    | \$35 <i>,</i> 875 |  |  |
| Not Voting            | 1               | \$43,000                     | \$43,300          |  |  |
| ΤΟΤΑΙ                 | 31              | \$867,750                    | \$27,992          |  |  |

**Payday Reform** 

Since 2009 the six senators voting against tough payday reforms received an average of \$35,875 from the industry. That average payday is *41 percent bigger* than what the average reformbacking senator received (\$25,396).<sup>3</sup> Four of the



The Cash Store's Trevor Ahlberg bags elephants and donkeys.

six senators who opposed payday reform (66 percent) were paid a premium to do just that. Their industry funding exceeded the senate average by more than 120 percent. Cheap-date Senator Brian Birdwell was the only "No" vote who received less than 80 percent of the average senate contribution from predatory lenders.

In contrast, most pro-reform votes were cast by senators (listed in black) who received average industry funding or by those (listed in green) whose industry funding fell below 80 percent of the Senate norm. No payday money was found in the coffers of Houston reform Senators Rodney Ellis and Sylvia Garcia.

Just four pro-reform senators (listed in red) received more than 120 percent of the industry's average senate payday. These well-kept senators include Carona, the top senate recipient of predatory-lender money, and Kirk Watson, the industry's favorite Democrat. Both men pushed minimalist reforms before joining the stampede for tough reforms.<sup>4</sup>

unexpectedly The tough payday reform bill passed by the Senate faces harsh odds in the House. Yet that chamber recently stampeded also against its leadership in a short-lived vote to wipe out the Texas Lottery.<sup>5</sup> Like the Lottery, payday lenders strip unconscionable amounts of money from the most vulnerable Texans. Unlike the Lottery, reforming predatory loans would not blow a \$2 billion hole in the state's public-school budget. •

### Senators Opposing Payday Reform

| Payday            |                    |   |
|-------------------|--------------------|---|
| Amount            | Senator            |   |
| \$53,250          | Craig Estes        |   |
| \$42,000          | Troy Fraser        |   |
| \$37,500          | Ken Paxton         |   |
| \$36,000          | Larry Taylor       |   |
| \$27,992          | ALL-SENATE AVERAGE |   |
| \$33 <i>,</i> 500 | Glenn Hegar        |   |
| \$13,000          | Brian Birdwell     |   |
| \$215,250         | TOTAL              |   |
| \$35 <i>,</i> 875 | 'NAY' VOTE AVERAGE | ł |

#### Senators Approving Payday Reform

| Payday    |                    |
|-----------|--------------------|
| Amount    | Senator            |
| \$140,000 | John Carona        |
| \$49,500  | Kelly Hancock      |
| \$42,500  | Kirk Watson        |
| \$36,000  | Kevin Eltife       |
| \$31,500  | Robert Nichols     |
| \$30,000  | Kel Seliger        |
| \$29,500  | Dan Patrick        |
| \$29,000  | Eddie Lucio        |
| \$28,500  | Jane Nelson        |
| \$26,000  | 'Chuy' Hinojosa    |
| \$27,992  | ALL-SENATE AVERAGE |
| \$24,800  | Van de Putte       |
| \$24,250  | Charles Schwertner |
| \$22,600  | Robert Deuell      |
| \$21,500  | Joan Huffman       |
| \$15,000  | Jose Rodriguez     |
| \$14,000  | John Whitmire      |
| \$13,500  | Royce West         |
| \$10,350  | Wendy Davis        |
| \$8,500   | Donna Campbell     |
| \$7,500   | Robert Duncan      |
| \$3,000   | Judith Zaffirini   |
| \$2,000   | Carlos Uresti      |
| \$0       | Rodney Ellis       |
| \$0       | Sylvia Garcia      |
| \$609,500 | TOTAL              |
| \$25,396  | YEA' VOTE AVERAGE  |

#### **Notes**

<sup>3</sup> Senator Tommy Williams missed the vote on predatory-loan reforms. He took \$43,000 in industry <sup>4</sup> "<u>Payday Loan Industry Divides and Conquers at Capital</u>," *Texas Observer*, April 16, 2013.
<sup>5</sup> "House Votes to Abolish Texas Lottery, Then Takes It Back," *Dallas Morning News*, April 23, 2013.

<sup>&</sup>lt;sup>1</sup> The Texas Consumer Lenders PAC gave current House members \$250,000 since 2009, surpassing the Texas Consumer Finance Association's \$150,500. <sup>2</sup> "Texas Senate Passes Tough Payday Lending Bill," *Fort Worth Star-Telegram*, April 22, 2013.