

# Lobbying And Time Expenditures

2025-2026 Legislative Session

January-June 2025

## Association for Consumer Debt Resolution c/o MultiState Associates LLC

Description Of Totals And Expenditures	Hours Communicating	Hours Other	Dollars
<b>Lobbyists</b>	<b>55.50</b>	<b>82.00</b>	<b>\$26,515.02</b>
Association for Consumer Debt Resolution c/o MultiState Associates LLC			\$0.00
Michael Komashka	15.25	4.00	\$5,615.02
Husch Blackwell Strategies			\$20,900.00
Annette M Cruz	20.00	12.50	\$0.00
Nathan J Halbach	20.25	65.50	\$0.00
Comments:			
<b>Non-Lobbyist Employees</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Comments:			
<b>Overhead</b>			<b>\$0.00</b>
<b>Payments to Officials<sup>2</sup></b>			<b>\$0.00</b>
<b>Travel and Living Expenses</b>			
<b>a) Lobbyist Employees</b>			<b>\$26,515.02</b>
<b>b) Non-Lobbyist Employees</b>			<b>\$0.00</b>
<b>All Other Lobbying Expenses</b>			<b>\$0.00</b>
<b>Total Lobbying Time And Expenditures:</b>	<b>55.50 Hours</b>	<b>82.00 Hours</b>	<b>\$26,515.02</b>

Allocation of Lobbying Effort	Percent
<b>Legislative Proposals</b>	<b>0%</b>
<b>Budget Bill Subjects</b>	<b>0%</b>
<b>Administrative Rulemaking Proceedings</b>	<b>65%</b>
Authorizing one or more additional fee structures and establishing maximum fees or charges that may be made thereunder by adjustment service companies; modifying DFI-Bkg 73 to incorporate certain requirements of the federal Telemarketing Sales Rule	65 %
<b>Topics Not Yet Assigned A Bill Or Rule Number</b>	<b>35%</b>
Debt Settlement	35 %
<b>Minor Efforts</b>	<b>0%</b>
<b>All Other Matters</b>	<b>0%</b>
<b>Total Reported Lobbying Effort:</b>	<b>100%</b>

**Report Certified On: Tuesday, July 29, 2025**

### Certification and Electronic Signature

I certify I am Carrie Castro and certify that the information entered and reported to the Wisconsin

Ethics Commission is an accurate record of the lobbying activities of Association for Consumer Debt Resolution c/o MultiState Associates LLC.

I further understand that if I know or believe that the records I submit are not complete or that any part of it is not true, I may be fined \$10,000 or imprisoned for 5 years or both. I understand that Wisconsin Statutes require me to retain until 3 years from the date that the records are filed documents necessary to substantiate these reports.