

Lobbying And Time Expenditures

2025-2026 Legislative Session

July-December 2025

Association for Consumer Debt Relief c/o MultiState Associates LLC

Description Of Totals And Expenditures	Hours Communicating	Hours Other	Dollars
Lobbyists	58.10	55.50	\$20,553.82
Association for Consumer Debt Relief c/o MultiState Associates LLC			\$0.00
Michael Komashka	13.50	6.50	\$3,053.82
Husch Blackwell Strategies			\$17,500.00
Nathan J Halbach	17.10	34.00	\$0.00
Annette MCruz	27.50	15.00	\$0.00
Comments:			
Non-Lobbyist Employees	0.00	0.00	\$0.00
Comments:			
Overhead			\$0.00
Payments to Officials²			\$0.00
Travel and Living Expenses			
a) Lobbyist Employees			\$20,553.82
b) Non-Lobbyist Employees			\$0.00
All Other Lobbying Expenses			\$0.00
Total Lobbying Time And Expenditures:	58.10 Hours	55.50 Hours	\$20,553.82

Allocation of Lobbying Effort	Percent
Legislative Proposals	0%
Budget Bill Subjects	0%
Administrative Rulemaking Proceedings	25%
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	25 %
Topics Not Yet Assigned A Bill Or Rule Number	75%
Debt Settlement	75 %
Minor Efforts	0%
All Other Matters	0%
Total Reported Lobbying Effort:	100%

Report Certified On: Thursday, January 29, 2026

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 Relief 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.