
ONE HUNDRED EIGHTH CONGRESS

FIRST SESSION	{	CONVENED JANUARY 7, 2003
	{	ADJOURNED DECEMBER 9, 2003
SECOND SESSION	{	CONVENED JANUARY 20, 2004
	{	ADJOURNED DECEMBER 8, 2004

JOURNAL

AND

HISTORY OF LEGISLATION

UNITED STATES HOUSE OF REPRESENTATIVES

COMMITTEE ON FINANCIAL SERVICES

MICHAEL G. OXLEY, Chairman



FINAL EDITION — December 31, 2004

SECOND SESSION

COMMITTEE ON FINANCIAL SERVICES

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Robert U. Foster, III, *Staff Director*

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COMMITTEE MEMBERSHIP

COMMITTEE ON FINANCIAL SERVICES

(Ratio: 37-32-1)

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CHRIS BELL, Texas¹

BERNARD SANDERS, Vermont*

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

COMMITTEE MEMBERSHIP

**SUBCOMMITTEE ON CAPITAL MARKETS, INSURANCE,
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(Ratio: 26-23)

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**SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL
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NYDIA M. VELÁZQUEZ, New York³

RAHM EMANUEL, Illinois

CHRIS BELL, Texas¹

BARNEY FRANK, Massachusetts, *ex officio*

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

COMMITTEE MEMBERSHIP

SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT

(Ratio: 25-22)

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EDWARD R. ROYCE, California

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PAUL E. GILLMOR, Ohio

JIM RYUN, Kansas

WALTER B. JONES JR., North Carolina

JUDY BIGGERT, Illinois

PATRICK J. TOOMEY, Pennsylvania

VITO FOSSELLA, New York

MELISSA A. HART, Pennsylvania

SHELLEY MOORE CAPITO, West Virginia

PATRICK J. TIBERI, Ohio

MARK R. KENNEDY, Minnesota

TOM FEENEY, Florida

JEB HENSARLING, Texas

SCOTT GARRETT, New Jersey

TIM MURPHY, Pennsylvania

GINNY BROWN-WAITE, Florida

J. GRESHAM BARRETT, South Carolina

RICK RENZI, Arizona

(*Vacancy*)⁴

MICHAEL G. OXLEY, Ohio, *ex officio*

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MELVIN L. WATT, North Carolina

GARY L. ACKERMAN, New York

BRAD SHERMAN, California

GREGORY W. MEEKS, New York

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RUBÉN HINOJOSA, Texas

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STEVE ISRAEL, New York

MIKE ROSS, Arkansas

CAROLYN MCCARTHY, New York

ARTUR DAVIS, Alabama

JOE BACA, California³

CHRIS BELL, Texas¹

BARNEY FRANK, Massachusetts, *ex officio*

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

COMMITTEE MEMBERSHIP

SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY

(Ratio: 14-12)

ROBERT W. NEY, Ohio, *Chairman*

MARK GREEN, Wisconsin, <i>Vice Chairman</i>	MAXINE WATERS, California
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MELISSA A. HART, Pennsylvania	STEPHEN F. LYNCH, Massachusetts
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KATHERINE HARRIS, Florida	DAVID SCOTT, Georgia
RICK RENZI, Arizona	ARTUR DAVIS, Alabama
(<i>Vacancy</i>) ⁴	BARNEY FRANK, Massachusetts, <i>ex officio</i>
MICHAEL G. OXLEY, Ohio, <i>ex officio</i>	

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

COMMITTEE MEMBERSHIP

SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS

(Ratio: 11-9)

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TIM MURPHY, Pennsylvania
GINNY BROWN-WAITE, Florida
J. GRESHAM BARRETT, South Carolina
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STEPHEN F. LYNCH, Massachusetts
ARTUR DAVIS, Alabama²
CHRIS BELL, Texas¹
BARNEY FRANK, Massachusetts, *ex officio*

MEMBERSHIP NOTES

[†] The following members are on leave from the Committee on Financial Services: Mr. Dreier, ranking immediately after Mr. Leach; Ms. Pryce and Mr. Linder, ranking immediately after Mr. Baker; Ms. Myrick, ranking immediately after Mr. Paul; and Mr. Sessions, ranking immediately after Mr. Ryun.

¹ Mr. Bell was elected to the Committee on January 28, 2004, filling a vacancy created by the resignation of Mr. Gonzalez on January 20, 2004, who ranked immediately after Mr. Moore. On February 25, 2004, Mr. Bell was elected to the Subcommittees on Domestic and International Monetary Policy, Trade, and Technology, Financial Institutions and Consumer Credit, and Oversight and Investigations to fill vacancies on those subcommittees.

² Mr. Hinojosa was elected to the Subcommittee on Oversight and Investigations on February 5, 2003 and ranked immediately after Mr. Gonzalez (who at that time ranked immediately after Mrs. Maloney). On May 5, 2003, Mr. Hinojosa resigned from the Subcommittee on Oversight and Investigations. Mr. Davis of Alabama was elected to fill the vacancy on May 20, 2003.

³ Ms. Velázquez resigned her seat on the Subcommittee on Financial Institutions and Consumer Credit (where she ranked immediately after Ms. Waters), and Mr. Baca resigned his seat on the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology (where he ranked immediately after Ms. Velázquez), both effective February 18, 2004. On February 25, 2004, Ms. Velázquez was elected to fill the vacancy on the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises created by the resignation of Mr. Gonzalez, and Mr. Baca was elected to fill the vacancy on the Subcommittee on Financial Institutions and Consumer Credit created by the resignation of Ms. Velázquez.

⁴ Mr. Bereuter (who ranked immediately after Mr. Leach) resigned from Congress effective September 1, 2004. Mr. Gerlach was elected to the Committee on Financial Services to fill the vacancy created by Mr. Bereuter's resignation on September 23, 2004. The vacancies on the Subcommittee on Financial Institutions and Consumer Credit and the Subcommittee on Housing and Community Opportunity by Mr. Bereuter's resignation remained unfilled for the duration of the 108th Congress.

HISTORY OF LEGISLATION

COMMITTEE RESOLUTIONS

Comm.Res. 1

Date introduced:

February 5, 2003

Sponsor:

Mr. Oxley

Adopting rules for the One Hundred Eighth Congress.

2/5/2003:

Committee consideration and markup held. A motion to adopt the resolution was agreed to by a voice vote.

Comm.Res. 2

Date Introduced:

February 5, 2003

Sponsor:

Mr. Baker

Electing Majority Members to the subcommittees of the Committee on Financial Services.

2/5/2003:

Committee consideration and markup held. A motion to adopt the resolution was agreed to by a voice vote.

Comm.Res. 3

Date Introduced:

February 5, 2003

Sponsor:

Mr. Frank of Massachusetts

Electing Minority Members to the subcommittees of the Committee on Financial Services.

2/5/2003:

Committee consideration and markup held. A motion to adopt the resolution was agreed to by a voice vote.

Comm.Res. 4

Date Introduced:

May 20, 2003

Sponsor:

Mr. Frank of Massachusetts

Electing Minority Members to the subcommittees of the Committee on Financial Services.

5/20/2003:

Committee consideration and markup held. A motion to adopt the resolution was agreed to by a voice vote.

Comm.Res. 5

Date Introduced:

February 25, 2004

Sponsor:

Mr. Frank of Massachusetts

Electing Minority Members to the subcommittees of the Committee on Financial Services.

2/25/2004:

Committee consideration and markup held. A motion to adopt the resolution was agreed to by a voice vote.

HOUSE BILLS

H.R. 4

To reauthorize and improve the program of block grants to States for temporary assistance for needy families, improve access to quality child care, and for other purposes.

*Personal Responsibility, Work, and Family
Promotion Act of 2003*

Date Introduced:

Feb. 4, 2003

Sponsor:

Ms. Pryce of Ohio

Feb. 4, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on Energy and Commerce, Education and the Workforce, Agriculture, and Financial Services, for a period to be subsequently determined by the Speaker.

Feb. 12, 2003:

Committee on Rules reported a rule providing for consideration of H.R. 4 (H.Res. 69).

Feb. 13, 2003:

H.Res. 69 passed the House by a voice vote.

Feb. 13, 2003:

Considered in the House pursuant to H.Res. 69. Passed the House by a record vote of 230 yeas and 192 nays (Roll no. 30).

Feb. 13, 2003:

Received in the Senate, read twice and referred to the Committee on Finance.

Oct. 3, 2003:

Reported to the Senate by the Committee on Finance with an amendment in the nature of a substitute (S.Rept. No. 108-162). Placed on Senate Legislative Calendar under General Orders, calendar no. 305.

Mar. 29, 2004:

Laid before the Senate by unanimous consent. Considered by the Senate.

Mar. 30, 2004:

Considered by the Senate. Cloture motion presented in the Senate.

Mar. 31, 2004:

Considered by the Senate.

Apr. 1, 2004:

Considered by the Senate. Cloture not invoked by a record vote of 51 yeas and 47 nays (Record vote no. 65).

H.R. 6

To enhance energy conservation and research and development, to provide for security and diversity in the energy supply for the American people, and for other purposes.

Energy Policy Act of 2003

Date Introduced:

Apr. 7, 2003

Sponsor:

Mr. Tauzin

Apr. 7, 2003:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on Science, Ways and Means, Resources, Education and the Workforce, Transportation and Infrastructure, Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker.

Apr. 10, 2003:

Committee on Rules reported a rule providing for the consideration of H.R. 6 to the House (H.Res. 189).

Apr. 10, 2003:

H.Res. 189 passed the House by a record vote of 236 yeas and 190 nays (Roll no. 131).

Apr. 10, 2003:

Considered in the House pursuant to H.Res. 189.

Apr. 11, 2003:

Considered in the House pursuant to H.Res. 189. Passed the House by a record vote of 247 yeas and 175 nays (Roll no. 145).

Apr. 29, 2003:

Received in the Senate.

May 5, 2003:

Read the first time. Placed on the Senate Legislative Calendar under Read the First Time.

May 6, 2003:

Read the second time. Placed on the Senate Legislative Calendar under General Orders. Calendar No. 85.

Jul. 31, 2003:

Laid before the Senate by unanimous consent. Passed the Senate with an amendment by a record vote of 84 yeas and 14 nays (Record vote no. 317).

Jul. 31, 2003:

Senate insisted on its amendment and requested a conference.

Sep. 4, 2003:

Senate appointed conferee(s): Messrs. Domenici, Nickles, Craig, Campbell, Thomas, Grassley, Lott, Bingaman, Dorgan, Graham of Florida, Wyden, Johnson, and Baucus.

Sep. 4, 2003:

The House disagreed to the amendment of the Senate and agreed to the request for a conference by unanimous consent.

Sep. 5, 2003:

The Speaker appointed conferees: From the Committee on Energy and Commerce, for consideration of the House bill and the Senate amendment, and modifications committed to conference: Messrs. Tauzin, Bilirakis, Barton of Texas, Upton, Stearns, Gillmor, Shimkus, Dingell, Waxman, Markey, Boucher and Rush; From the Committee on Agriculture, for consideration of sections 30202, 30208, 30212, Title III of Division C, sections 30604, 30901 and 30903 of the House bill and sections 265, 301, 604, 941-948, 950, 1103, 1221, 1311-1313, and 2008 of the Senate amendment, and modifications committed to conference: Messrs. Goodlatte, Lucas of Oklahoma and Stenholm; From the Committee on Armed Services for consideration of sections 11005, 11010, 14001-14007, 14009-14015, 21805 and 21806 of the House bill and sections 301, 501-507, 509, 513, 809, 821, 914, 920, 1401, 1407-1409, 1411, 1801, and 1803 of the Senate amendment, and modifications committed to conference: Messrs. Hunter, Weldon of Pennsylvania and Skelton; From the Committee on Education and the Workforce, for consideration of sections 11021, 12014, 14033, and 30406 of the House bill and sections 715, 774, 901, 903, 1505, and 1507 of the Senate amendment, and modifications committed to conference: Messrs. McKeon, Sam Johnson of Texas and George Miller of California; From the Committee on Financial Services, for consideration of Division G of the House bill and sections 931-940 and 950 of the Senate amendment, and modifications committed to conference: Mr. Oxley, Mr. Ney and Ms. Waters; From the Committee on Government Reform, for consideration of sections 11002, 11005, 11006,

11010, 11011, 14025, 14033, and 22002 of the House bill and sections 263, 805, 806, 914-916, 918, 920, 1406, and 1410 of the Senate amendment, and modifications committed to conference: Messrs. Tom Davis of Virginia, Murphy and Tierney; From the Committee on the Judiciary, for consideration of sections 12008, 12401, 14014, 14026, 14027, 14028, 14033, 16012, 16045, 16084, 30101, 30210, and 30408 of the House bill and sections 206, 209, 253, 531-532, 708, 767, 783, and 1109 of the Senate amendment, and modifications committed to conference: Messrs. Sensenbrenner, Smith of Texas and Conyers; From the Committee on Resources, for consideration of sections 12005, 12007, 12011, 12101, 13001, 21501, 21521-21530, Division C, and section 60009 of the House bill and sections 201, 265, 272, 301, 401-407, 602-606, 609, 612, 705, 707, 712, 721, 1234, 1351-1352, 1704, and 1811 of the Senate amendment, and modifications committed to conference: Mr. Pombo, Mrs. Cubin and Mr. Rahall, provided that Mr. Kind is appointed in lieu of Mr. Rahall for consideration of Title IV of Division C of the House bill, and modifications committed to conference; From the Committee on Science, for consideration of sections 11009, 11025, 12301-12312, 14001-14007, 14009-14015, 14029, 15021-15024, 15031-15034, 15041, 15045, Division B, section 30301, Division E, and Division F of the House bill and sections 501-507, 509, 513-516, 770-772, 807-809, 814-816, 824, 832, 1001-1022, Title XI, Title XII, Title XIII, Title XIV, sections 1502, 1504-1505, Title XVI, and sections 1801-1805 of the Senate amendment, and modifications committed to conference: Mr. Boehlert, Mrs. Biggert and Mr. Hall, provided that Mr. Costello is appointed in lieu of Mr. Hall for consideration of Division E of the House bill, and modifications committed to conference and provided that Mr. Lampson is appointed in lieu of Mr. Hall for consideration of section 21708 and Division F of the House bill, and sections 824 and 1223 of the Senate amendment and modifications committed to conference; From the Committee on Transportation and Infrastructure, for consideration of sections 11001-11004, 11006, 11009-11011, 12001-12012, 12014, 12401, 12403, 13001, 13201, 13202, 15021-15024, 15031-15034, 15041, 15043, 15051, 16012, 16021, 16022, 16023, 16031, 16081, 16082, 16092, 23001-23004, 30407, 30410, and 30901 of the House bill and sections 102, 201, 205, 301, 701-783, 812, 814, 816, 823, 911-916, 918-920, 949, 1214, 1261-1262, and 1351-1352 of the Senate amendment, and modifications committed to conference: Messrs. Young of Alaska, Petri and Oberstar; From the Committee

on Ways and Means, for consideration of Division D of the House bill and Division H and I of the Senate amendment, and modifications committed to conference: Messrs. Thomas, McCrery and Rangel.

Sep. 5, 2003:

Conference held.

Nov. 18, 2003:

Conference report filed in the House (H.Rept. 108-375).

Nov. 18, 2003:

Committee on Rules reported a rule providing for consideration of the conference report to accompany H.R. 6 (H.Res. 443).

Nov. 18, 2003:

H.Res. 443 passed the House by a record vote of 248 yeas and 167 nays (Roll no. 629).

Nov. 18, 2003:

Conference report considered pursuant to H.Res. 443. Passed the House by a record vote of 246 yeas and 180 nays (Roll No. 630).

Nov. 19, 2003:

Motion to proceed to conference report in the Senate agreed to by a voice vote.

Nov. 19, 2003:

Conference report considered in the Senate. Cloture motion presented in the Senate.

Nov. 20, 2003:

Conference report considered in the Senate.

Nov. 21, 2003:

Conference report considered in the Senate. Cloture motion on the Conference report failed by a record vote of 57 yeas and 40 nays (Record vote no. 456).

The Committee on Financial Services has jurisdiction over Division G of the House bill and sections 931-940 and 950 of the Senate amendment.

H.R. 10

To provide for reform of the intelligence community, terrorism prevention and prosecution, border security, and international cooperation and coordination, and for other purposes.

9/11 Recommendations Implementation Act

Date Introduced:

Sep. 24, 2004

Sponsor:

Mr. Hastert

Sep. 24, 2004:

Referred to the Committee on Intelligence (Permanent Select), and in addition to the Committees on Armed Services, Education and the Workforce, Energy and Commerce, Financial Services, Government Reform, International Relations, the Judiciary, Rules, Science, Transportation and Infrastructure, Ways and Means, and Homeland Security (Select), for a period to be subsequently determined by the Speaker.

Sep. 29, 2004:

Committee on Financial Services markup held. Ordered favorably reported to the House with an amendment by a voice vote.

Oct. 4, 2004:

Reported to the House with an amendment by the House Permanent Select Committee on Intelligence (H.Rept. 108-724, Part I).

Oct. 4, 2004:

Reported to the House with an amendment by the House Committee on Armed Services (H.Rept. 108-724, Part II).

Oct. 4, 2004:

Reported to the House with an amendment by the House Committee on Financial Services (H.Rept. 108-724, Part III).

Oct. 4, 2004:

House Committees on Education and the Workforce, Energy and Commerce, Government Reform, International Relations, the Judiciary, Rules, Science, Transportation and Infrastructure, Ways and Means, and Homeland Security (Select) granted an extension for further consideration ending not later than October 5, 2004.

Oct. 5, 2004:

Reported to the House with an amendment by the House Committee on Government Reform (H.Rept. 108-724, Part IV).

Oct. 5, 2004:

Reported to the House with an amendment by the House Committee on the Judiciary (H.Rept. 108-724, Part V).

Oct. 5, 2004:

Committees on Education and the Workforce, Energy and Commerce, International Relations,

Rules, Science, Transportation and Infrastructure, Ways and Means, and Homeland Security (Select) discharged from the further consideration of the bill.

Oct. 7, 2004:

Committee on Rules reported a rule providing for the Consideration of H.R. 10 (H.Res. 827).

Oct. 7, 2004:

H.Res. 827 passed the House by a voice vote.

Oct. 7, 2004:

Considered by the House pursuant to the provisions of H.Res. 827.

Oct. 8, 2004:

Considered by the House pursuant to the provisions of H.Res. 827. Passed the House by a record vote of 282 yeas and 134 nays (Roll no. 523).

For further action, see S. 2845 in Legislation of Interest.

H.R. 11

To extend the national flood insurance program.

*National Flood Insurance Program
Reauthorization Act of 2003*

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Oxley

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Jan. 8, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Jan. 9, 2003:

Received in the Senate, read twice, considered, read the third time, and passed without amendment by unanimous consent, clearing the bill for the White House.

Jan. 13, 2003:

Presented to and signed by the President, becoming Public Law no. 108-3.

H.R. 21

To prevent the use of certain bank instruments for unlawful Internet gambling, and for other purposes.

*Unlawful Internet Gambling
Funding Prohibition Act*

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Leach

Jan. 7, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker.

Mar. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Mar. 27, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than May 16, 2003.

Mar. 27, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-51, Part I).

May 16, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than June 2, 2003.

May 22, 2003:

Reported to the House by the Committee on the Judiciary (H.Rept. 108-51, Part I). Placed on the Union Calendar, no. 65.

H.R. 23

To amend the Housing and Community Development Act of 1974 to authorize communities to use community development block grant funds for construction of tornado-safe shelters in manufactured home parks.

Tornado Shelters Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Bachus

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

May 7, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

May 21, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 12, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-151). Placed on the Union Calendar, no. 74.

Jul. 21, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Jul. 22, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Nov. 18, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and the bill was passed by the Senate without amendment by unanimous consent, clearing the bill for the White House.

Nov. 24, 2003:

Presented to the President.

Dec. 3, 2003:

Signed by the President, becoming Public Law no. 108-146.

H.R. 27

To amend the United States Housing Act of 1937 to exempt small public housing agencies from the requirement of preparing an annual public housing agency plan.

Small Public Housing Authority Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Bereuter

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

Mar. 17, 2004:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Mar. 17, 2004:

Subcommittee on Housing and Community Opportunity discharged from the further consideration of the bill.

Apr. 2, 2004:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-458). Placed on the Union Calendar, no. 261.

May 5, 2004:

Considered under suspension of the rules. Passed the House by a voice vote.

May 6, 2004:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 28

To amend section 501 of the American Homeownership and Economic Opportunity Act of 2000 to provide for the establishment of the Lands Title Report Commission for Indian trust lands.

*American Indian Lands Title Report
Commission Corrections Act*

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Bereuter

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 95

To make amounts provided under the Operation Safe Home and New Approach Anti-Drug programs available for use for providing law enforcement officers to patrol and provide security for housing assisted by the Department of Housing and Urban Development.

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Green of Texas

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 98

To amend the National Flood Insurance Act of 1968 to provide a 50 percent discount in flood insurance rates for the first 5 years that certain low-cost properties are included in flood hazard zones.

Low-Income Families Flood Insurance Access Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Green of Texas

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 111

To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes.

Community Choice in Real Estate Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Calvert

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 137

To provide job creation and assistance, and for other purposes.

Rural America Job Assistance and Creation Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. McHugh

Jan. 7, 2003:

Referred to the Committee on Education and the Workforce, and in addition to the Committees on Ways and Means, the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 141

To establish the SouthEast Crescent Authority, and for other purposes.

SouthEast Crescent Authority Act of 2003

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. McIntyre

Jan. 7, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Feb. 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 155

To support the domestic shrimping industry by eliminating taxpayer subsidies for certain competitors, and for other purposes.

Shrimp Importation Financing Fairness Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Paul

Jan. 7, 2003:

Referred to the Committee on Financial Services, and in addition to the Committees on Resources, and International Relations, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 165

To prohibit the Secretary of the Treasury from using surplus funds to make any investment in securities, other than government and municipal securities.

Private Economy Protection Act of 2003

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Reynolds

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 166

To repeal limitations under the Home Investment Partnerships Act on the percentage of the operating budget of an organization receiving assistance under such Act that may be funded under such Act.

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Reynolds

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 187

To amend the Trade Sanctions Reform and Export Enhancement Act of 2000 to allow for the financing of agricultural sales to Cuba.

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Serrano

Jan. 7, 2003:

Referred to the Committee on Financial Services, and in addition to the Committees on International Relations, and Agriculture, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 188

To lift the trade embargo on Cuba, and for other purposes.

Cuba Reconciliation Act

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Serrano

Jan. 7, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Ways and Means, Energy and Commerce, the Judiciary, Financial Services, Government Reform, and Agriculture, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 215

To extend the national flood insurance program.

Flood Insurance for American Homeowners Act of 2003

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Vitter

Jan. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 239

To facilitate the provision of assistance by the Department of Housing and Urban Development for the cleanup and economic redevelopment of brownfields.

Brownfields Redevelopment Enhancement Act

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Gary G. Miller of California

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Mar. 5, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-22). Placed on the Union Calendar, no. 15.

H.R. 253

To amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

Flood Insurance Reform Act of 2003

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Bereuter

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

Jul. 23, 2003:

Subcommittee on Housing and Community Opportunity discharged from the further consideration of the bill.

Jul. 23, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Sep. 5, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-266). Placed on the Union Calendar, no. 152.

Nov. 20, 2003:

Considered under suspension of the rules. Passed the House, as amended, by a record vote of 352 yeas and 67 nays.

Nov. 21, 2003:

Received in the Senate.

Dec. 9, 2003:

Read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

For further action, see S. 2238.

H.R. 254

To authorize the President of the United States to agree to certain amendments to the Agreement between the Government of the United States of America and the Government of the United Mexican States concerning the establishment of a Border Environment Cooperation Commission and a North American Development Bank, and for other purposes.

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Bereuter

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Feb. 25, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-17). Placed on the Union Calendar, no. 11.

Feb. 26, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Feb. 27, 2003:

Received in the Senate, read twice and referred to the Committee on Foreign Relations.

Mar. 12, 2004:

Senate Committee on Foreign Relations discharged from the further consideration of the bill and the bill was laid before the Senate by unanimous consent.

Mar. 12, 2004:

Passed the Senate with an amendment by unanimous consent.

Mar. 24, 2004:

Considered under suspension of the rules. A record vote was postponed.

Mar. 25, 2004:

Passed the House by a record vote of 377 yeas and 48 nays (Roll no. 87), clearing the bill for the White House.

Mar. 30, 2004:

Presented to the President.

Apr. 5, 2004:

Signed by the President, becoming Public Law no. 108-215.

H.R. 258

To ensure continuity for the design of the 5-cent coin, establish the Citizens Coinage Advisory Committee, and for other purposes.

*American 5-Cent Coin Design
Continuity Act of 2003*

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Cantor

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Feb. 26, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-20). Placed on the Union Calendar, no. 14.

Feb. 26, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 412 yeas and 5 nays (Roll no. 36).

Feb. 27, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Apr. 11, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and bill passed by the Senate by unanimous consent, clearing the bill for the White House.

Apr. 15, 2003:

Presented to the President.

Apr. 23, 2003:

Signed by the President, becoming Public Law no. 108-15.

H.R. 275

To amend the Securities and Exchange Act of 1934 to require improved disclosure of corporate charitable contributions, and for other purposes.

Corporate Charitable Disclosure Act of 2003

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Gillmor

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 298

To posthumously award congressional gold medals to government workers and others who responded to the attacks on the World Trade Center and the Pentagon and perished and to people aboard United Airlines Flight 93 who helped resist the hijackers and caused the plane to crash, to require the Secretary of the Treasury to mint coins in commemoration of the Spirit of America, recognizing the tragic events of September 11, 2001, and for other purposes.

True American Heroes Act of 2003

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. King of New York

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 314

To amend the Fair Debt Collection Practices Act to exempt mortgage servicers from certain requirements of the Act with respect to federally

related mortgage loans secured by a first lien, and for other purposes.

Mortgage Servicing Clarification Act

Date Introduced:

Jan. 8, 2003

Sponsor:

Mr. Royce

Jan. 8, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Mar. 18, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 424 yeas and 0 nays (Roll no. 68).

Mar. 20, 2003:

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 383

To amend the Federal Credit Union Act with respect to the limitations on member business loans.

Faith-Based Lending Protection Act

Date Introduced:

Jan. 27, 2003

Sponsor:

Mr. Royce

Jan. 27, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 396

To provide assistance to the unemployed, tax relief for average Americans, fiscal assistance to state and local governments, and jobs and security through infrastructure investment, and for other purposes.

Emergency Anti-Recession Act of 2003

Date Introduced:

Jan. 28, 2003

Sponsor:

Mr. DeFazio

Jan. 28, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on Transportation and Infrastructure, Education and the Workforce, Energy and Commerce, Agriculture, Financial Services, and Armed Services, for a period to be subsequently determined by the Speaker

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 406

To authorize the Secretary of Agriculture to use unobligated funds from a housing demonstration program in the State of North Carolina to make grants under section 504 of the Housing Act of 1949 in such State.

Date Introduced:

Jan. 28, 2003

Sponsor:

Mr. Ballance

Jan. 28, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 445

To authorize the Secretary of Housing and Urban Development to make grants to States to supplement State assistance for the preservation of affordable housing for low-income families.

Housing Preservation Matching Grant Act of 2003

Date Introduced:

Jan. 29, 2003

Sponsor:

Mr. Nadler

Oct. 22, 2004:

Referred to the Committee on Financial Services.

H.R. 453

To amend the Federal Deposit Insurance Act with respect to municipal deposits.

*Municipal Deposit Insurance
Protection Act of 2003*

Date Introduced:

Jan. 29, 2003

Sponsor:

Mr. Gillmor

Jan. 29, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 522

To reform the Federal deposit insurance system, and for other purposes.

Federal Deposit Insurance Reform Act of 2003

Date Introduced:

Feb. 4, 2003

Sponsor:

Mr. Bachus

Feb. 4, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Mar. 4, 2003:

Full Committee hearings held.

Mar. 13, 2003:

Subcommittee on Financial Institutions and Consumer Credit discharged from the further consideration of the bill by unanimous consent.

Mar. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Mar. 27, 2003:

Reported to the House with an amendment by the Committee on Financial Services (H.Rept. 108-50). Placed on the Union Calendar, no. 31.

Apr. 2, 2003:

Considered in the House pursuant to a unanimous consent agreement. Passed the House, as amended, by a record vote of 411 yeas and 11 nays (Roll no. 98).

Apr. 3, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 525

To authorize the President to posthumously award a gold medal on behalf of the Congress to the seven members of the crew of the space shuttle Columbia in recognition of their outstanding and enduring contributions to the Nation.

Date Introduced:

Feb. 4, 2003

Sponsor:

Ms. Jackson-Lee of Texas

Feb. 4, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 526

To direct certain Federal agencies to issue rules that coordinate with the establishment by the Federal Trade Commission of a list of telephone numbers of consumers who do not want to receive telephone calls for telemarketing purposes.

Telemarketing Relief Act of 2003

Date Introduced:

Feb. 4, 2003

Sponsor:

Mrs. Johnson of Connecticut

Feb. 4, 2003:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on

Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker.

Mar. 14, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 589

To require the Secretary of the Treasury to mint coins in commemoration of Dr. Martin Luther King, Jr.

*Dr. Martin Luther King, Jr.,
Commemorative Coin Act*

Date Introduced:

Feb. 5, 2003

Sponsor:

Mr. Leach

Feb. 5, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 593

To correct certain inequities in the second round of designation of empowerment zones and enterprise communities.

Date Introduced:

Feb. 5, 2003

Sponsor:

Mr. LoBiondo

Feb. 5, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 600

To require disclosure of the sale of securities by insiders of issuers of the securities to be made available to the Commission and to the public in

electronic form before the transaction is conducted, and for other purposes.

Investment Disclosure Act of 2003

Date Introduced:

Feb. 5, 2003

Sponsor:

Mr. Owens

Feb. 5, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 629

To amend the Emergency Steel Loan Guarantee Act of 1999 to prohibit steel companies receiving loan guarantees from investing the loan proceeds in foreign steel companies and using the loan proceeds to import steel products from foreign countries that are subject to certain trade remedies. poses.

Date Introduced:

Feb. 5, 2003

Sponsor:

Mr. Stupak

Feb. 5, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 636

To repeal the provisions of the Private Securities Litigation Reform Act and the Securities Litigation Uniform Standards Act that limit private securities actions, and for other purposes.

*Shareholder and Employee Rights
Restoration Act of 2003*

Date Introduced:

Feb. 5, 2003

Sponsor:

Mr. Stupak

Feb. 5, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 643

To urge reforms of the Enhanced Heavily Indebted Poor Countries (HIPC) Initiative, and for other purposes.

Debt Cancellation for the New Millennium Act

Date Introduced:

Feb. 5, 2003

Sponsor:

Ms. Waters

Feb. 5, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 650

To amend the Real Estate Settlement Procedures Act of 1974 to provide for homeowners to recover treble damages from mortgage escrow servicers for failures by such servicers to make timely payments from escrow accounts for homeowners insurance, taxes, or other charges, and for other purposes.

Homeowners' Escrow Payments Assurance Act

Date Introduced:

Feb. 7, 2003

Sponsor:

Mr. Andrews

Feb. 7, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 657

To amend the Securities Exchange Act of 1934 to augment the emergency authority of the Securities and Exchange Commission.

Emergency Securities Response Act of 2003

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Garrett of New Jersey

Feb. 11, 2003:

Referred to the Committee on Financial Services.

Feb. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Feb. 25, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-19).

Feb. 26, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Feb. 27, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Provisions of H.R. 657 were included in the Committee's amendment to H.R. 10. For further action, see H.R. 10.

H.R. 658

To provide for the protection of investors, increase confidence in the capital markets system, and fully implement the Sarbanes-Oxley Act of 2002 by streamlining the hiring process for certain employment positions in the Securities and Exchange Commission.

Accountant, Compliance, and Enforcement Staffing Act of 2003

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Baker

Feb. 11, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Government Reform, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Mar. 6, 2003:

Subcommittee hearings held.

Mar. 20, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

Mar. 26, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Apr. 8, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-63, Part I).

Apr. 8, 2003:

House Committee on Government Reform Granted an extension for further consideration ending not later than June 2, 2003.

Jun. 2, 2003:

House Committee on Government Reform discharged from the further consideration of the bill. Placed on the Union Calendar, no. 69.

Jun. 17, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 423 yeas and 0 nays (Roll no. 281).

Jun. 18, 2003:

Received in the Senate.

Jun. 19, 2003:

Passed the Senate by unanimous consent, clearing the bill for the White House.

Jun. 24, 2003:

Presented to the President

Jul. 3, 2004:

Signed by the President, becoming Public Law no. 108-44.

H.R. 659

To amend section 242 of the National Housing Act regarding the requirements for mortgage insurance under such Act for hospitals.

Hospital Mortgage Insurance Act of 2003

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Ney

Feb. 11, 2003:

Referred to the Committee on Financial Services.

Feb. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Mar. 6, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-27). Placed on the Union Calendar, no. 18.

Mar. 12, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 419 yeas and 0 nays (Roll no. 56).

Mar. 13, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Sep. 2, 2003:

Committee on Banking, Housing, and Urban Affairs discharged and passed the Senate with an amendment by unanimous consent.

Sep. 3, 2003:

Message on Senate action sent to the House.

Sep. 17, 2003:

Senate amendment considered under suspension of the rules. Passed the House by a voice vote, clearing the bill for the White House.

Sep. 22, 2003:

Presented to the President.

Oct. 3, 2003:

Signed by the President, becoming Public Law no. 108-91.

H.R. 670

To amend the National Flood Insurance Act of 1968 to provide for identification, mitigation, and purchase of properties insured under the national flood insurance program that suffer repetitive losses.

Flood Loss Mitigation Act of 2003

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Baker

Feb. 11, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 674

To authorize the President to present a gold medal on behalf of the Congress to the Choctaw Code Talkers in recognition of their contributions to the Nation, and for other purposes.

Choctaw Code Talkers Recognition Act

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Carson of Oklahoma

Feb. 11, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 678

To amend the Consolidated Farm and Rural Development Act to provide for comprehensive community and economic development in the distressed Southern Black Belt and Mississippi Delta region while leveraging existing efforts, entities, and resources.

Southern Empowerment and Economic Development Act to Authorize the Delta Black Belt Regional Authority

Date Introduced:

Feb. 11, 2003

Sponsor:

Mr. Davis of Alabama

Feb. 11, 2003:

Referred to the Committee on Agriculture, and in addition to the Committees on Transportation and Infrastructure, and Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 10, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 729

To direct the Secretary of Housing and Urban Development to carry out a 3-year pilot program to assist law enforcement officers purchasing homes in locally designated at-risk areas.

Date Introduced:

Feb. 12, 2003

Sponsor:

Mr. Green of Wisconsin

Feb. 12, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 746

To prohibit the Federal Government from entering into contracts with companies that do not

include certifications for certain financial reports required under the Securities Exchange Act of 1934.

Responsibility in Federal Contracts Act

Date Introduced:

Feb. 12, 2003

Sponsor:

Mr. Strickland

Feb. 27, 2003:

Referred to the Committee on Government Reform, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises for a period to be subsequently determined by the Chairman.

H.R. 758

To allow all businesses to make up to 24 transfers each month from interest-bearing transaction accounts to other transaction accounts, to require the payment of interest on reserves held for depository institutions at Federal Reserve banks, and for other purposes.

Business Checking Freedom Act of 2003

Date Introduced:

Feb. 13, 2003

Sponsor:

Mrs. Kelly

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 5, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Mar. 5, 2003:

Subcommittee hearings held.

Mar. 13, 2003:

Subcommittee on Financial Institutions and Consumer Credit discharged from the further consideration of the bill by unanimous consent.

Mar. 13, 2003:

Full Committee markup held. Ordered reported to the House with a favorable

recommendation, with an amendment, by a voice vote.

Mar. 31, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-53). Placed on the Union Calendar, no. 33.

Apr. 1, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Apr. 2, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 773

To amend section 5318 of title 31, United States Code, to authorize financial institutions to accept matricula consular issued in the United States as a valid form of identification.

21st Century Access to Banking Act

Date Introduced:

Feb. 13, 2003

Sponsor:

Mr. Hinojosa

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 774

To amend the Electronic Fund Transfer Act to prohibit any operator of an automated teller machine that displays any paid advertising from imposing any fee on a consumer for the use of that machine, and for other purposes.

Access to Money (ATM) Act of 2003

Date Introduced:

Feb. 13, 2003

Sponsor:

Mr. Andrews

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 781

To amend the Gramm-Leach-Bliley Act to exempt attorneys from the privacy provisions of that Act.

Privacy Protection Clarification Act

Date Introduced:

Feb. 13, 2003

Sponsor:

Mrs. Biggert

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 818

To amend the Gramm-Leach-Bliley Act to further protect customers of financial institutions whose identities are stolen from the financial institution, and for other purposes.

Identity Theft Consumer Notification Act

Date Introduced:

Feb. 13, 2003

Sponsor:

Mr. Kleczka

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Feb. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 833

To combat unfair and deceptive practices in the high-cost mortgage market, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers, and for other purposes.

*Responsible Lending Act***Date Introduced:**

Feb. 13, 2003

Sponsor:

Mr. Ney

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit and in addition to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 854

To provide for the promotion of democracy, human rights, and rule of law in the Republic of Belarus and for the consolidation and strengthening of Belarus sovereignty and independence.

*Belarus Democracy Act of 2004***Date Introduced:**

Feb. 13, 2003

Sponsor:

Mr. Smith of New Jersey

Feb. 13, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 10, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

Oct. 4, 2004:

Considered under suspension of the rules, with an amendment. Passed the House by a voice vote.

Oct. 5, 2004:

Received in the Senate and read twice.

Oct. 6, 2004:

Passed the Senate by unanimous consent, clearing the bill for the White House.

Oct. 12, 2004:

Presented to the President.

Oct. 20, 2004:

Signed by the President, becoming Public Law no. 108-347.

H.R. 859

To repeal the prohibition on the payment of interest on demand deposits, and for other purposes.

*Business Checking Freedom Act of 2003***Date Introduced:**

Feb. 13, 2003

Sponsor:

Mr. Toomey

Feb. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 5, 2003:

Subcommittee hearings held.

Mar. 5, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

The provisions of H.R. 859 were also included in H.R. 758 as reported by the Committee on Financial Services. For further action, see H.R. 758.

H.R. 895

To provide for the construction and renovation of child care facilities, and for other purposes.

*Child Care Construction and Renovation Act***Date Introduced:**

Feb. 25, 2003

Sponsor:

Ms. McCarthy of New York

Feb. 25, 2003:

Referred to the Committee on Financial Services.

Mar. 10, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 957

To enhance investor confidence by providing investors with easy online access to complete information about securities firms and their brokers.

Broker Accountability through Enhanced Transparency Act of 2003

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Renzi

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 6, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Provisions similar to H.R. 957 were included as section 5 of H.R. 5011. For further action, see H.R. 5011.

H.R. 975

To amend title 11 of the United States Code, and for other purposes.

Bankruptcy Abuse Prevention and Consumer Protection Act of 2003

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Sensenbrenner

Feb. 27, 2003:

Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 14, 2003:

Committee on Financial Services agreed to waive consideration of the bill through an exchange of letters.

Mar. 18, 2003:

Reported to the House, with an amendment, by the Committee on the Judiciary (H.Rept. 108-40, Part I).

Mar. 18, 2003:

House Committee on Financial Services Granted an extension for further consideration ending not later than March 18, 2003. House Committee on Financial Services discharged from the further consideration of the bill. Placed on Union Calendar, no. 27.

Mar. 18, 2003:

Committee on Rules reported a rule providing for the consideration of H.R. 975 (H.Res. 147).

Mar. 19, 2003:

H.Res. 147 passed the house by a voice vote.

Mar. 19, 2003:

Considered in the House pursuant to the provisions of H.Res. 147. Passed the House by a record vote of 315 yeas to 113 nays, 1 member voting present (Roll no. 74).

Mar. 20, 2003:

Received in the Senate, read the first time and placed on Senate Legislative Calendar under Read the First Time.

Mar. 21, 2003:

Read the second time and placed on Senate Legislative Calendar under General Orders, Calendar No. 50.

The Committee on Financial Services has jurisdiction over title IX of the bill as passed by the House, relating to the netting of financial contracts, among other provisions. These provisions were later introduced as H.R. 2120. For further action, also see H.R. 2120.

H.R. 996

To amend the Consumer Credit Protection Act to assure meaningful disclosures of the terms of rental-purchase agreements, including disclosures of all costs to consumers under such agreements, to provide certain substantive rights to consumers under such agreements, and for other purposes.

Consumer Rental Purchase Agreement Act

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Jones of North Carolina

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 14, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1015

To require the Secretary of the Treasury to mint coins in commemoration of Associate Justice Thurgood Marshall.

Thurgood Marshall Commemorative Coin Act

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Rangel

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1016

To require the Secretary of the Treasury to redesign the \$1 coin to commemorate Dr. Martin Luther King, Jr.

Dr. Martin Luther King, Jr., 1 Dollar Coin Act

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Rangel

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1017

To authorize the President to award a gold medal on behalf of the Congress to Jesse L. Jackson, Sr. in recognition of his outstanding and enduring contributions to the Nation.

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Rangel

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 14, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1030

To reduce overpayments of subsidies in Department of Housing and Urban Development housing assistance programs by providing for more accurate verification of employment and income of participants in such programs.

HUD Programs Information Verification Act

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Sessions

Feb. 27, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker.

Mar. 10, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1037

To prevent terrorists and money launderers from establishing accounts for illegal money transfers through the use of false Social Security numbers or taxpayer identification numbers, and for other purposes.

Prevent Bank Fraud by Terrorists Act of 2003

Date Introduced:

Feb. 27, 2003

Sponsor:

Mr. Sweeney

Feb. 27, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1071

To establish the Southwest Regional Border Authority.

Southwest Regional Border Authority Act

Date Introduced:

Mar. 4, 2003

Sponsor:

Mr. Reyes

Mar. 4, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 14, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 1077

To reauthorize the HOPE VI program for revitalization of severely distressed public housing, and for other purposes.

HOPE VI Program Reauthorization Act of 2003

Date Introduced:

Mar. 4, 2003

Sponsor:

Mr. Watt

Mar. 4, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1088

To enhance the capacity of organizations working in the United States-Mexico border region to develop affordable housing and infrastructure and to foster economic opportunity in the colonias.

Colonias Gateway Initiative Act

Date Introduced:

Mar. 5, 2003

Sponsor:

Mr. Bonilla

Mar. 5, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Transportation and Infrastructure, for a period to be subsequently determined by the Speaker.

Mar. 14, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1093

To authorize the presentation of gold medals on behalf of Congress to Native Americans who served as Code Talkers during foreign conflicts in which the United States was involved during the 20th Century in recognition of their service to the Nation.

Code Talkers Recognition Act

Date Introduced:

Mar. 5, 2003

Sponsor:

Ms. Granger

Mar. 5, 2003:

Referred to the Committee on Financial Services.

Mar. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1102

To establish the National Affordable Housing Trust Fund in the Treasury of the United States to provide for the development, rehabilitation, and preservation of decent, safe, and affordable housing for low-income families.

*National Affordable Housing
Trust Fund Act of 2003*

Date Introduced:

Mar. 5, 2003

Sponsor:

Mr. Sanders

Mar. 5, 2003:

Referred to the Committee on Financial Services.

Mar. 17, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

Sep. 21, 2004:

Discharge petition filed on H.Res. 748, a rule providing for the consideration of H.R. 1102 (Discharge Petition no. 108-11).

H.R. 1108

To require the Secretary of the Treasury to direct the United States Executive Director at the Inter-American Development Bank to use the voice, vote, and influence of the United States to urge the immediate resumption of lending to Haiti.

Access to Capital for Haiti's Development Act

Date Introduced:

Mar. 5, 2003

Sponsor:

Ms. Waters

Mar. 5, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1109

To establish a Financial Markets Oversight Commission in order to combine the functions of the Commodity Futures Trading Commission and the Securities and Exchange Commission in a single independent regulatory commission, and for other purposes.

*Market Oversight Consolidation and OTC
Derivatives Regulation Act*

Date Introduced:

Mar. 11, 2003

Sponsor:

Mr. DeFazio

Mar. 6, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture, for a period to be subsequently determined by the Speaker.

Mar. 17, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 1173

To provide for the award of a gold medal on behalf of Congress to Arnold Palmer in recognition of his service to the Nation in promoting excellence and good sportsmanship in golf.

Date Introduced:

Mar. 11, 2003

Sponsor:

Mr. Baca

Mar. 11, 2004:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1174

To provide for the award of a gold medal on behalf of the Congress to Tiger Woods, in recognition of his service to the Nation in promoting excellence and good sportsmanship, and in breaking barriers with grace and dignity by showing that golf is a sport for all people.

Date Introduced:

Mar. 11, 2003

Sponsor:

Mr. Baca

Mar. 11, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1210

To provide for the establishment of the Holocaust Insurance Registry by the Archivist of the United States and to require certain disclosures by insurers to the Secretary of Commerce.

Holocaust Victims Insurance Relief Act of 2003

Date Introduced:

Mar. 11, 2003

Sponsor:

Mr. Waxman

Mar. 11, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Government Reform, for a period to be subsequently determined by the Speaker.

Mar. 28, 2004:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 1223

To create a commission on Internet gambling and regulation.

*Internet Gambling Licensing
and Regulation Commission Act*

Date Introduced:

Mar. 12, 2003

Sponsor:

Mr. Conyers

Mar. 12, 2003:

Referred to the Committee on the Judiciary, and in addition to the Committees on Energy and Commerce, and Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 28, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 1251

To establish a congressional commemorative medal for organ donors and their families.

Gift of Life Congressional Medal Act of 2003

Date Introduced:

Mar. 12, 2003

Sponsor:

Mr. Stark

Mar. 12, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1255

To amend the Securities Exchange Act of 1934 to prohibit the fraudulent recording of revenue from round trip sales of electric power.

Truth in Electricity Revenue Reporting Act of 2003

Date Introduced:

Mar. 12, 2003

Sponsor:

Mr. Walden of Oregon

Mar. 12, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2004:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 1268

To amend the Toxic Substances Control Act, the Internal Revenue Code of 1986, and the Public Buildings Act of 1959 to protect human health from toxic mold, and for other purposes.

*United States Toxic Mold Safety
and Protection Act of 2003*

Date Introduced:

Mar. 13, 2003

Sponsor:

Mr. Conyers

Mar. 13, 2003:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on Financial Services, Ways and Means, and the Judiciary, for a period to be subsequently determined by the Speaker.

Mar. 28, 2003:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 1276

To provide downpayment assistance under the HOME Investment Partnerships Act, and for other purposes.

American Dream Downpayment Act

Date Introduced:

Mar. 13, 2003

Sponsor:

Ms. Harris

Mar. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 28, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

May 7, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

May 21, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 19, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-164). Placed on Union Calendar, no. 81

Oct. 1, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Oct. 2, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

For further action, see S. 811.

H.R. 1280

To reauthorize the Defense Production Act of 1950, and for other purposes.

Defense Production Act Reauthorization of 2003

Date Introduced:

Mar. 13, 2003

Sponsor:

Mr. King of New York

Mar. 13, 2003:

Referred to the Committee on Financial Services.

Mar. 19, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 19, 2003:

Subcommittee hearings held.

Mar. 20, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

Mar. 26, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Apr. 2, 2003:

Reported to the House with an amendment by the Committee on Financial Services (H.Rept. 108-56). Placed on the Union Calendar, no. 35.

For further action, see S. 1680.

H.R. 1334

To amend the Public Works and Economic Development Act of 1965 to provide assistance to communities for the redevelopment of Brownfield sites.

Brownfield Redevelopment Assistance Act of 2003

Date Introduced:

Mar. 18, 2003

Sponsor:

Mr. Quinn

Mar. 18, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 1356

To encourage the availability and use of motor vehicles that have improved fuel efficiency, in order to reduce the need to import oil into the United States.

Date Introduced:

Mar. 19, 2003

Sponsor:

Mr. Engel

Mar. 19, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on Financial Services, and Energy and Commerce,

for a period to be subsequently determined by the Speaker.

Mar. 28, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1357

To establish a program to assist homeowners experiencing unavoidable, temporary difficulty making payments on mortgages insured under the National Housing Act.

Homeowners' Emergency Mortgage Assistance Act

Date Introduced:

Mar. 19, 2003

Sponsor:

Mr. Fattah

Mar. 19, 2003:

Referred to the Committee on Financial Services.

Mar. 31, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1372

To direct the Securities and Exchange Commission to require enhanced disclosures of employee stock options, and to require a study on the economic impact of broad-based employee stock option plans, and for other purposes.

Broad-Based Stock Option Plan

Transparency Act of 2003

Date Introduced:

Mar. 20, 2003

Sponsor:

Mr. Dreier

Mar. 20, 2003:

Referred to the Committee on Financial Services.

Mar. 31, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

For further action, see a similar measure, H.R. 3574.

H.R. 1375

To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

Financial Services Regulatory Relief Act of 2003

Date Introduced:

Mar. 20, 2003

Sponsor:

Mrs. Capito

Mar. 20, 2003:

Referred to the Committee on Financial Services.

Mar. 27, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Mar. 27, 2003:

Subcommittee hearings held.

Apr. 9, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

May 21, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 12, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-152, Part I).

Jun. 12, 2003:

Referred sequentially to the House Committee on the Judiciary for a period ending not later than July 14, 2003.

Jul. 14, 2003:

Reported to the House, with an amendment, by the Committee on the Judiciary (H.Rept. 108-152, Part II). Placed on the Union Calendar, Calendar No. 113.

Mar. 16, 2004:

Supplemental report filed by the Committee on Financial Services (H.Rept. 108-152, Part III) correcting committee votes.

Mar. 17, 2004:

Committee on Rules reported a rule providing for the consideration of H.R. 1375 (H.Res. 566).

Mar. 18, 2004:

H.Res. 566 passed the House by a voice vote.

Mar. 18, 2004:

Considered in the House pursuant to H.Res. 566. Passed the House by a record vote of 392 yes and 25 nays (Roll no. 69).

Mar. 22, 2004:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 1376

To improve the Enhanced Heavily Indebted Poor Countries (HIPC) Initiative.

Date Introduced:

Mar. 20, 2003

Sponsor:

Mr. Smith of New Jersey

Mar. 20, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations, for a period to be subsequently determined by the Speaker.

Mar. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 1418

To exclude certain veterans' compensation and pension amounts from consideration as adjusted income for purposes of determining the amount of rent paid by a family for a dwelling unit assisted under the United States Housing Act of 1937.

Veterans' Housing Equity Act

Date Introduced:

Mar. 25, 2003

Sponsor:

Mr. Andrews

Mar. 25, 2003:

Referred to the Committee on Financial Services.

Mar. 31, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1429

To protect tenants in public housing and housing assisted under the rental assistance program under section 8 of the United States Housing Act of 1937 who are victims from eviction by reason of criminal activity.

One Strike and You're Out! Act of 2003

Date Introduced:

Mar. 25, 2003

Sponsor:

Ms. Lee

Mar. 25, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1431

To repeal the requirements under the United States Housing Act of 1937 for residents of public housing to engage in community service and to complete economic self-sufficiency programs.

Public Housing Tenants Respect Act of 2003

Date Introduced:

Mar. 25, 2003

Sponsor:

Mr. Rangel

Mar. 25, 2003:

Referred to the Committee on Financial Services.

Mar. 31, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1443

To amend section 251 of the National Housing Act to enable homebuyers to make use of the authority of the Secretary of Housing and Urban Development to insure hybrid adjustable rate mortgages.

Access to Affordable Mortgages Act

Date Introduced:

Mar. 26, 2003

Sponsor:

Mr. Calvert

Mar. 26, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1473

To amend the Fair Credit Reporting Act to provide disclosures of credit-based insurance scoring information by insurers and credit reporting agencies, and for other purposes.

*Insurance Credit Score Disclosure
and Reporting Act*

Date Introduced:

Mar. 27, 2003

Sponsor:

Mr. Gutierrez

Mar. 27, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 1474

To facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes.

Checking for the 21st Century or Check 21 Act

Date Introduced:

Mar. 27, 2003

Sponsor:

Ms. Hart

Mar. 27, 2003:

Referred to the Committee on Financial Services.

Apr. 8, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Apr. 8, 2003:

Subcommittee hearings held.

May 14, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

May 21, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 2, 2003:

Reported to the House by the House Committee on Financial Services, with an amendment (H.Rept. 108-132). Placed on the Union Calendar, Calendar no. 67.

Jun. 3, 2003:

Committee on Rules reported a rule providing for the consideration of H.R. 1474 (H.Res. 256).

Jun. 5, 2003:

H.Res. 256 passed the House by a voice vote.

Jun. 5, 2003:

Considered pursuant to H.Res. 256. Passed the House by a record vote of 405 yes and 0 nays (Roll no. 246).

Jun. 5, 2003:

Received in the Senate and read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Jun. 27, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and measure laid before the Senate by unanimous consent. Passed the Senate with an amendment consisting of the text of S. 1334 by unanimous consent.

Jul. 7, 2003:

Message on Senate action sent to the House.

Jul. 10, 2003:

House disagreed to the amendment of the Senate and requested a conference by unanimous consent.

Jul. 10, 2003:

The Speaker appointed conferees for consideration of the House bill and the Senate amendment, and modifications committed to conference: Mssrs. Oxley, Bachus, LaTourette, Hart, Tiberi, Frank (MA), Sanders, and Ford.

Jul. 15, 2003:

Senate insists on its amendment, agrees to request for a conference, appoints conferees: Mssrs. Shelby; Bennett; Allard; Sarbanes; and Johnson.

Oct. 1, 2003:

Conference met (House chairing).

Oct. 1, 2003:

Conference report to accompany H.R. 1474 filed in the House (H.Rept. 108-291).

Oct. 8, 2003:

Conference report to accompany H.R. 1474 considered in the House pursuant to a unanimous consent agreement. Passed the House by a voice vote.

Oct. 15, 2003:

Senate passed the conference report by unanimous consent, clearing the bill for the President.

Oct. 23, 2003:

Presented to the President.

Oct. 28, 2003:

Signed by the President, becoming Public Law no. 108-100.

H.R. 1480

To increase the expertise and capacity of community-based organizations involved in economic development activities and key community development programs.

Community Economic Development Expertise Enhancement Act of 2003

Date Introduced:

Mar. 27, 2003

Sponsor:

Mrs. Jones of Ohio

Mar. 27, 2003:

Referred to the Committee on Financial Services.

Apr. 11, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1491

To authorize programs and activities to improve energy use related to transportation and infrastructure facilities.

Securing Transportation Energy Efficiency for Tomorrow Act of 2003

Date Introduced:

Mar. 27, 2003

Sponsor:

Mr. Oberstar

Mar. 27, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committees on Science, Ways and Means, Resources, International Relations, and Financial Services, for a period to be subsequently determined by the Speaker.

Apr. 10, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1492

To amend the Federal Credit Union Act to provide expanded access for persons in the field of membership of a Federal credit union to money order and check cashing services.

Expanded Access to Financial Services Act of 2003

Date Introduced:

Mar. 27, 2003

Sponsor:

Mr. Ose

Mar. 27, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1511

To award a congressional gold medal to Prime Minister Tony Blair.

Date Introduced:

Mar. 31, 2003

Sponsor:

Ms. Ginny Brown-Waite of Florida

Mar. 31, 2003:

Referred to the Committee on Financial Services.

Jun. 25, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Jun. 26, 2004:

Received in the Senate and read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

For further action on this measure, see S. 709.

H.R. 1533

To amend the securities laws to permit church pension plans to be invested in collective trusts.

Date Introduced:

Apr. 1, 2003

Sponsor:

Mrs. Biggert

Apr. 1, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Jul. 10, 2003:

Subcommittee markup held. Approved for full Committee consideration by a voice vote.

Jul. 23, 2003:

Full Committee markup held. Ordered reported to the House by a voice vote.

Sep. 3, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-248).

Sep. 3, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 397 yeas and 0 nays (Roll no. 462).

Sep. 4, 2003:

Received in the Senate, read twice, and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Oct. 1, 2004:

Senate Committee on Banking, Housing and Urban affairs discharged and passed the Senate with an amendment by unanimous consent.

Oct. 4, 2004:

Message on Senate action sent to the House.

Oct. 8, 2004:

Passed the House by unanimous consent and cleared for the White House.

Oct. 13, 2004:

Presented to the President.

Oct. 25, 2004:

Signed by the President, becoming public law no. 108-359.

H.R. 1538

To posthumously award congressional gold medals to government workers and others who responded to the attacks on the World Trade Center and the Pentagon and perished and to people aboard United Airlines Flight 93 who helped resist the hijackers and caused the plane to crash, to require the Secretary of the Treasury to mint coins in commemoration of the Spirit of America, recognizing the tragic events of September 11, 2001, and for other purposes.

True American Heroes Act of 2003

Date Introduced:

Apr. 1, 2003

Sponsor:

Mr. King of New York

Apr. 1, 2003:

Referred to the Committee on Financial Services.

Apr. 11, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Sep. 11, 2003:

Considered in the House pursuant to a unanimous consent agreement. Passed the House by a voice vote.

Sep. 11, 2003:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 1543

To amend the Fair Credit Reporting Act to exempt certain communications from the definition of consumer report, and for other purposes.

Civil Rights and Employee Investigation Clarification Act

Date Introduced:

Apr. 1, 2003

Sponsor:

Mr. Sessions

Apr. 1, 2003:

Referred to the Committee on Financial Services.

Apr. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1544

To amend the Bank Protection Act of 1968 and the Federal Credit Union Act to require enhanced security measures at depository institutions and automated teller machines sufficient to provide surveillance pictures which can be used effectively as evidence in criminal prosecutions, to amend title 28, United States Code, to require the Federal Bureau of Investigation to make technical recommendations with regard to such security measures, and for other purposes.

ATM Public Safety and Crime Control Act

Date Introduced:

Apr. 1, 2003

Sponsor:

Mr. Nadler

Apr. 1, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker.

Apr. 10, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1552

To establish a Federal program to provide reinsurance to improve the availability of homeowners' insurance.

Homeowners' Insurance Availability Act of 2003

Date Introduced:

Apr. 1, 2003

Sponsor:

Mr. Weldon of Florida

Apr. 1, 2003:

Referred to the Committee on Financial Services.

Apr. 11, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1573

To amend the Truth in Lending Act to require credit card issuers to mail monthly statements at least 30 days before the due date of the next payment, and for other purposes.

Credit Card Consumer Protection Act of 2003

Date Introduced:

Apr. 2, 2003

Sponsor:

Mr. Pascrell

Apr. 2, 2003:

Referred to the Committee on Financial Services.

Apr. 11, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1587

To promote freedom and democracy in Vietnam.

Vietnam Human Rights Act of 2004

Date Introduced:

Apr. 3, 2003

Sponsor:

Mr. Smith of New Jersey

Jul. 20, 2000:

Received in the Senate.

Apr. 3, 2003:

Referred to the Committee on International Relations, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Apr. 11, 2003:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

Jul. 14, 2004:

Considered under suspension of the rules. Record vote postponed.

Jul. 19, 2004:

Passed the House by a record vote of 323 yeas and 45 nays (Roll no. 391).

Jul. 20, 2004:

Received in the Senate.

Jul. 23, 2004:

Read twice and referred to the Senate Committee on International Relations.

H.R. 1614

To reauthorize the HOPE VI program for revitalization of severely distressed public housing and to provide financial assistance under such program for main street revitalization or redevelopment projects in smaller communities to support the development of affordable housing for low-income families in connection with such projects, and for other purposes.

*HOPE VI Program Reauthorization
and Small Community Mainstreet
Rejuvenation and Housing Act of 2003*

Date Introduced:

Apr. 3, 2003

Sponsor:

Mr. Leach

Apr. 3, 2003:

Referred to the Committee on Financial Services.

May 1, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

May 7, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

May 21, 2003:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 19, 2003:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-165). Placed on the Union Calendar, No. 82.

The provisions of H.R. 1614 were included as part of S. 811. For further action on this measure, see S. 811.

H.R. 1628

To award a congressional gold medal to Chief Phillip Martin of the Mississippi Band of Choctaw Indians.

Chief Martin Congressional Gold Medal Act

Date Introduced:

Apr. 3, 2003

Sponsor:

Mr. Pickering

Apr. 3, 2003:

Referred to the Committee on Financial Services.

Apr. 11, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1663

To protect home buyers from predatory lending practices.

*Predatory Mortgage Lending
Practices Reduction Act*

Date Introduced:

Apr. 8, 2003

Sponsor:

Mrs. Jones of Ohio

Apr. 8, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1698

To lift the trade embargo on Cuba, and for other purposes.

Date Introduced:

Apr. 9, 2003

Sponsor:

Mr. Paul

Apr. 9, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Ways and Means, Energy and Commerce, the Judiciary, Financial Services, Government Reform, and Agriculture, for a period to be subsequently determined by the Speaker.

Apr. 29, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 1704

To amend the Violence Against Women Act of 1994 to provide for transitional housing assistance grants for child victims of domestic violence.

Date Introduced:

Apr. 9, 2003

Sponsor:

Ms. Schakowsky

Apr. 9, 2003:

Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Apr. 29, 2003:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 1722

To promote the development of affordable, quality rental housing in rural areas for low-income households.

Rural Rental Housing Act of 2003

Date Introduced:

Apr. 10, 2003

Sponsor:

Mr. Hinojosa

Apr. 10, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1729

To amend the Fair Credit Reporting Act to require consumer reporting agencies to notify consumers when negative information is added to the consumer's file at such agency, and for other purposes.

Negative Credit Notification Act

Date Introduced:

Apr. 10, 2003

Sponsor:

Ms. Carson of Indiana

Apr. 10, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1747

To amend the Truth in Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and for other purposes.

Consumer Credit Disclosure Act of 2003

Date Introduced:

Apr. 10, 2003

Sponsor:

Mr. McGovern

Apr. 10, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1748

To amend the Equal Credit Opportunity Act to permit the collection of demographic information in connection with small business loan applications with the applicant's consent, and for other purposes.

Access and Openness in Small Business Lending Act of 2003

Date Introduced:

Apr. 10, 2003

Sponsor:

Mr. McGovern

Apr. 10, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1766

To make permanent the provisions of the Fair Credit Reporting Act and amend the Gramm-Leach-Bliley Act to establish a national uniform privacy standard for financial institutions.

National Uniform Privacy Standards Act of 2003

Date Introduced:

Apr. 11, 2003

Sponsor:

Mr. Tiberi

Apr. 11, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1785

To require the Secretary of the Treasury to redesign \$1 Federal Reserve notes so as to incorporate the preamble to the Constitution of the United States, a list describing the Articles of the Constitution, and a list describing the Amendments to the Constitution, on the reverse side of such notes.

*Liberty Bill Act***Date Introduced:**

Apr. 11, 2003

Sponsor:

Mr. Cantor

Apr. 11, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1816

To amend the National Flood Insurance Act of 1968 to ensure homeowners are provided adequate notice of flood map changes and a fair opportunity to appeal such changes.

*National Flood Insurance Program Fairness Act***Date Introduced:**

Apr. 11, 2003

Sponsor:

Mr. Stark

Apr. 11, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1821

To award a congressional gold medal to Dr. Dorothy Height in recognition of her many contributions to the Nation.

Date Introduced:

Apr. 11, 2003

Sponsor:

Ms. Watson

Apr. 11, 2003:

Referred to the Committee on Financial Services.

Apr. 29, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Oct. 15, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Oct. 16, 2003:

Received in the Senate

Oct. 21, 2003:

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Nov. 21, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate by unanimous consent, clearing the bill for the White House.

Nov. 26, 2003:

Presented to the President.

Dec. 6, 2003:

Signed by the President, becoming Public Law No. 108-162.

H.R. 1841

To better assist lower income families to obtain decent, safe, and affordable housing through the conversion of the section 8 housing choice voucher program into a State-administered block grant.

*Housing Assistance for Needy Families Act of 2003***Date Introduced:**

Apr. 29, 2003

Sponsor:

Mr. Ney (by request)

Apr. 29, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1846

To amend the Federal Deposit Insurance Corporation Improvement Act of 1991 to provide for the collection of data on the availability of credit for women-owned business.

*Credit Availability for Women-Owned
Business Act of 2003*

Date Introduced:

Apr. 29, 2003

Sponsor:

Mr. Andrews

Apr. 29, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1865

To authorize the Secretary of Housing and Urban Development to make grants to States, units of general local government, and nonprofit organizations for counseling and education programs for the prevention of predatory lending and to establish a toll-free telephone number for complaints regarding predatory lending, and for other purposes.

*Prevention of Predatory Lending
Through Education Act*

Date Introduced:

Apr. 29, 2003

Sponsor:

Mr. Scott of Georgia

Apr. 29, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1887

To treat arbitration clauses which are unilaterally imposed on consumers as an unfair and deceptive

trade practice and prohibit their use in consumer transactions, and for other purposes.

Consumer Fairness Act of 2003

Date Introduced:

Apr. 30, 2003

Sponsor:

Mr. Gutierrez

Apr. 30, 2003:

Referred to the Committee on Financial Services.

Oct. 19, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 1900

To award a congressional gold medal to Jackie Robinson (posthumously), in recognition of his many contributions to the Nation, and to express the sense of the Congress that there should be a national day in recognition of Jackie Robinson.

Date Introduced:

Apr. 30, 2003

Sponsor:

Mr. Neal

Apr. 30, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Oct. 7, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Oct. 14, 2003:

Received in the Senate.

Oct. 17, 2003:

Passed the Senate by unanimous consent, clearing the bill for the White House.

Oct. 22, 2003:

Presented to the President.

Oct. 29, 2003:

Signed by the President, becoming Public Law No. 108-101.

H.R. 1905

To clarify the authority of States to establish conditions for insurers to conduct the business of insurance within a State based on provision of information regarding Holocaust era insurance policies of the insurer and to establish a Federal cause of action for claims for payment of such insurance policies, and for other purposes.

Comprehensive Holocaust Accountability in Insurance Measure

Date Introduced:

May 1, 2003

Sponsor:

Mr. Foley

May 1, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 1914

To provide for the issuance of a coin to commemorate the 400th anniversary of the Jamestown settlement.

Jamestown 400th Anniversary Commemorative Coin Act of 2004

Date Introduced:

May 1, 2003

Sponsor:

Mrs. Jo Ann Davis of Virginia

May 1, 2003:

Referred to the Committee on Financial Services.

May 12, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 10, 2004:

Subcommittee hearings held.

Mar. 10, 2004:

Subcommittee markup held. Approved for full Committee consideration without amendment by a voice vote.

Mar. 17, 2004:

Full Committee markup held. Ordered favorably reported to the House without amendment by a voice vote.

Apr. 27, 2004:

Reported to the House by the House Committee on Financial Services (H.Rept. 108-472, Part I).

Apr. 27, 2004:

Referred sequentially to the House Committee on Ways and Means for a period ending not later than July 6, 2004.

Jul. 6, 2004:

Reported to the House by the House Committee on Ways and Means, with an amendment by a voice vote (H.Rept. 108-472, Part II). Placed on the Union Calendar, No. 347.

Jul. 14, 2004:

Considered under suspension of the rules. Passed the House by a voice vote.

Jul. 19, 2004:

Received in the Senate, read twice and placed on Senate Legislative Calendar under General Orders. Calendar No. 642.

Jul. 20, 2004:

Passed the Senate without amendment by unanimous consent, clearing the bill for the White House.

Jul. 26, 2004:

Presented to the President.

Aug. 6, 2004:

Signed by the President, becoming Public Law No. 108-289.

H.R. 1931

To protect the privacy of the individual with respect to the Social Security number and other personal information, and for other purposes.

Personal Information Privacy Act of 2003

Date Introduced:

May 1, 2003

Sponsor:

Mr. Kelczka

May 1, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committee on

Financial Services, for a period to be subsequently determined by the Speaker.

May 12, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 1957

To provide for renewal of project-based assisted housing contracts at reimbursement levels that are sufficient to sustain operations, and for other purposes.

Date Introduced:

May 6, 2003

Sponsor:

Mr. Andrews

May 6, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1958

To require the Secretary of the Treasury to mint coins in commemoration of the 100th anniversary of the beginning of Korean immigration into the United States.

Korean Immigration Commemorative Coin Act

Date Introduced:

May 23, 2003

Sponsor:

Mr. Andrews

May 6, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 1981

To reauthorize the public and assisted housing drug elimination program of the Department of Housing and Urban Development.

*Public Housing Drug Elimination Program
Reauthorization Act of 2003*

Date Introduced:

May 6, 2003

Sponsor:

Ms. Lee

May 6, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 1985

To amend the National Housing Act to increase the maximum mortgage amount limit for FHA-insured mortgages for multifamily housing located in high-cost areas.

*FHA Multifamily Loan Limit
Adjustment Act of 2003*

Date Introduced:

May 6, 2003

Sponsor:

Mr. Gary G. Miller of California

May 6, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

Jul. 22, 2003:

Subcommittee hearings held.

Jul. 22, 2003:

Subcommittee markup held. Approved for full Committee consideration without amendment by a voice vote.

Jul. 23, 2003:

Full Committee markup held. Ordered favorably reported to the House with an amendment by a voice vote.

Sep. 3, 2003:

Reported with an amendment by the House Committee on Financial Services (H.Rept. 108-247). Placed on the Union Calendar, No. 138.

Oct. 7, 2003:

Considered under suspension of the rules. Passed the House by a voice vote.

Oct. 14, 2003:

Received in the Senate, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

H.R. 2022

To extend the registration and reporting requirements of the Federal securities laws to certain housing-related Government-sponsored enterprises, and for other purposes.

Leave No Securities Behind Act

Date Introduced:

May 7, 2003

Sponsor:

Mr. Shays

May 7, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 2035

To prevent identity theft, and for other purposes.

*Identity Theft and Financial Privacy
Protection Act of 2003*

Date Introduced:

May 8, 2003

Sponsor:

Ms. Hooley of Oregon

May 8, 2003:

Referred to the Committee on Financial Services.

May 23, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2043

To establish a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision at the Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

*United States Financial Policy Committee For
Fair Capital Standards Act*

Date Introduced:

May 9, 2003

Sponsor:

Mr. Bachus

May 9, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Jul. 16, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a record vote of 42 yeas and 0 nays.

H.R. 2074

To require certain disclosures in connection with any international money transfer, and for other purposes.

International Money Transfer Disclosure Act

Date Introduced:

May 13, 2003

Sponsor:

Mr. Gutierrez

May 13, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2080

To prevent International Monetary Fund loans for Iraq from being used to pay off Iraq's creditors.

Date Introduced:

May 13, 2003

Sponsor:

Mr. Saxton

May 13, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2093

To require the Secretary of the Treasury to mint coins in commemoration of the legacy of the Old Man of the Mountain, the symbol of New Hampshire that passed on to its granite roots in the dawn of May, 2003.

*Old Man of the Mountain
Commemorative Coin Act*

Date Introduced:

May 14, 2003

Sponsor:

Mr. Bradley of New Hampshire

May 14, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2101

To provide additional protections for participants and beneficiaries under employee pension benefit plans.

Pension Fairness Act of 2003

Date Introduced:

May 14, 2003

Sponsor:

Mr. George Miller of California

May 14, 2003:

Referred to the Committee on Education and the Workforce, and in addition to the Committees

on Ways and Means, the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

May 23, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises for a period to be subsequently determined by the Chairman.

H.R. 2117

To amend the Federal National Mortgage Association Charter Act and the Federal Home Loan Mortgage Corporation Act to remove certain competitive advantages granted to the housing-related government-sponsored enterprises relative to other secondary mortgage market enterprises, and for other purposes.

Secondary Mortgage Market Fair Competition Act

Date Introduced:

May 15, 2003

Sponsor:

Mr. Stark

May 23, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 2120

To revise the banking and bankruptcy insolvency laws with respect to the termination and netting of financial contracts, and for other purposes.

*Financial Contracts Bankruptcy
Reform Act of 2003*

Date Introduced:

May 15, 2003

Sponsor:

Mr. Toomey

May 15, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker.

May 21, 2003:

Full Committee markup held. Ordered favorably reported to the House without amendment by a voice vote.

Sep. 18, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-277, Part I).

Sep. 18, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than Oct. 3, 2003.

Oct. 3, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than Oct. 31, 2003.

Oct. 31, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than Nov. 7, 2003.

Nov. 7, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than Nov. 21, 2003.

Nov. 21, 2003:

House Committee on the Judiciary granted an extension for further consideration ending not later than Jan. 31, 2004.

Jan. 31, 2004:

House Committee on the Judiciary granted an extension for further consideration ending not later than March 2, 2004.

Mar. 2, 2004:

House Committee on the Judiciary granted an extension for further consideration ending not later than June 1, 2004.

Jun. 1, 2004:

House Committee on the Judiciary discharged from the further consideration of the bill. Placed on the Union Calendar, No. 297.

The text of H.R. 2120 as reported by the Committee was also included in the Committee's amendment to H.R. 10, although it was not ultimately included in the bill which was considered by the House.

H.R. 2131

To award a congressional gold medal to President Jose Maria Aznar of Spain.

Date Introduced:

May 15, 2003

Sponsor:

Mr. Gibbons

May 15, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 10, 2004:

Subcommittee markup held. Approved for full Committee consideration without amendment by a voice vote

Mar. 10, 2004:

Subcommittee hearings held.

Mar. 17, 2004:

Full Committee markup held. Ordered favorably reported to the House by a voice vote.

Apr. 20, 2004:

Reported to the House by the Committee on Financial Services (H.Rept. 108-463). Placed on the Union Calendar, No. 267.

H.R. 2143

To prevent the use of certain bank instruments for unlawful Internet gambling, and for other purposes.

*Unlawful Internet Gambling
Funding Prohibition Act*

Date Introduced:

May 19, 2003

Sponsor:

Mr. Bachus

May 19, 2003:

Referred to the Committee on Financial Services.

May 21, 2003:

Full Committee markup held. Ordered favorably reported to the House by a voice vote.

Jun. 2, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-133). Placed on the Union Calendar, No. 68.

Jun. 3, 2003:

Supplemental report filed by the Committee on Financial Services (H.Rept. 108-133, Part II) correcting an error in the report.

Jun. 9, 2003:

Rules Committee reported a rule providing for the consideration of the bill (H.Res. 263).

Jun. 10, 2003:

H.Res. 263 passed the House by a record vote of 259 yeas and 158 nays (Roll no. 253).

Jun. 10, 2003:

Considered pursuant to H.Res. 263. Passed the House by a record vote of 319 yeas and 104 nays (Roll no. 255).

Jun. 11, 2003:

Received in the Senate, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

The text of H.R. 2143 as passed by the House was also included in the Committee's amendment to H.R. 10, although it was not ultimately included in the bill which was considered by the House.

H.R. 2179

To enhance the authority of the Securities and Exchange Commission to investigate, punish, and deter securities laws violations, and to improve its ability to return funds to defrauded investors, and for other purposes.

Securities Fraud Deterrence and Investor Restitution Act of 2004

Date Introduced:

May 21, 2003

Sponsor:

Mr. Baker

May 21, 2003:

Referred to the Committee on Financial Services.

Jun. 5, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Jun. 5, 2003:

Subcommittee hearings held.

Jul. 10, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a voice vote.

Feb. 25, 2004:

Full Committee markup held. Ordered favorably reported to the House, with an amendment, by a voice vote.

Apr. 27, 2004:

Reported to the House by the Committee on Financial Services, with an amendment (H.Rept. 108-475, Part I).

Apr. 27, 2004:

Referred sequentially to the House Committee on the Judiciary for a period ending not later than June 1, 2004.

Jun. 1, 2004:

Committee on the Judiciary discharged from the further consideration of the bill. Placed on the Union Calendar, No. 298.

H.R. 2189

To amend the Solid Waste Disposal Act to assist homeowners with properties contaminated by leaking underground storage tanks in moving from such properties on a temporary or permanent basis by authorizing the Secretary of Housing and Urban Development to guarantee loans to such homeowners.

Emergency Home Financing Assistance Act

Date Introduced:

May 21, 2003

Sponsor:

Mr. Kanjorski

May 21, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker.

Jun. 11, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2243

To provide for the participation of the United States in the thirteenth replenishment of the resources of the International Development Association, the seventh replenishment of the resources of the Asian Development Fund, and the ninth replenishment of the resources of the African Development Fund, and for other purposes.

Date Introduced:

May 22, 2003

Sponsor:

Mr. King of New York

May 22, 2003:

Referred to the Committee on Financial Services.

Jun. 15, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Jun. 18, 2003:

Subcommittee markup held. Approved for full Committee consideration by a voice vote.

No further action was taken on this measure in the 108th Congress. H.R. 2800, the the Foreign Operations, Export Financing, and Related Programs Appropriations Act, 2004, was amended to include the text of H.R. 2243. H.R. 2800 was eventually enacted as part of H.R. 2673, the FY 2004 Consolidated Appropriations bill (Public Law No. 108-199).

H.R. 2259

To prohibit funds appropriated for the Export-Import Bank of the United States, any international financial institution, or the North American Development Bank from being used for loans to a country, or for a project or activity in a country, and to prohibit the Overseas Private Investment Corporation from supporting projects in a country, until the government of the country has honored all United States requests to extradite criminals who have committed a crime punishable by life imprisonment or death.

Date Introduced:

May 22, 2003

Sponsor:

Mr. Rhorbacher

May 22, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2298

To amend section 3 of the Housing and Urban Development Act of 1968 to ensure improved access to employment opportunities for low-income people.

Earning and Living Opportunities Act

Date Introduced:

Jun. 2, 2003

Sponsor:

Ms. Velazquez

Jun. 2, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2330

To sanction the ruling Burmese military junta, to strengthen Burma's democratic forces and support and recognize the National League of Democracy as the legitimate representative of the Burmese people, and for other purposes.

Burmese Freedom and Democracy Act of 2003

Date Introduced:

Jun. 4, 2003

Sponsor:

Mr. Lantos

Jun. 4, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Ways and Means, Financial Services, and the Judiciary, for a period to be subsequently determined by the Speaker.

Jun. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology and in addition to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

Jun. 17, 2003:

Reported favorably to the House, with an amendment, by the Committee on International Relations by a voice vote (H.Rept. 108-159, Part I).

Jun. 17, 2003:

Committees on Ways and Means, Financial Services, and the Judiciary granted extensions for further consideration ending not later than July 7, 2003.

Jul. 7, 2003:

Committees on Ways and Means, Financial Services, and the Judiciary granted extensions for further consideration ending not later than July 11, 2003.

Jul. 11, 2003:

Reported favorably to the House, with an amendment, by the Committee on the Judiciary by a voice vote (H.Rept. 108-159, Part II).

Jul. 11, 2003:

Committees on Ways and Means and Financial Services discharged from the further consideration of the bill.

Jul. 14, 2003:

Considered under suspension of the rules. Record vote postponed.

Jul. 15, 2003:

Received in the Senate

Jul. 15, 2003:

Passed the House by a record vote of 418 yeas and 2 nays, 1 voting present.

Jul. 16, 2003:

Laid before the Senate by unanimous consent. Passed Senate without amendment by Yea-Nay vote of 94 yeas and 1 nay, clearing the bill for the White House.

Jul. 22, 2003:

Presented to the President.

Jul. 28, 2003:

Signed by the President, becoming Public Law No. 108-61.

H.R. 2338

To prevent loans for Iraq from the International Monetary Fund or the International Bank for Reconstruction and Development from being used to pay off Iraq's creditors.

Date Introduced:

Jun. 4, 2003

Sponsor:

Mr. Saxton

Jun. 4, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2353

To require all newly constructed, federally assisted, single-family houses and town houses to meet minimum standards of visitability for persons with disabilities.

Inclusive Home Design Act of 2003

Date Introduced:

Jun. 5, 2003

Sponsor:

Ms. Schakowsky

Jun. 5, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Veterans' Affairs, for a period to be subsequently determined by the Speaker.

Jun. 17, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2373

To authorize the Secretary of Housing and Urban Development to make grants to nonprofit community organizations for the development of open space on municipally owned vacant lots in urban areas.

*Revitalizing Cities Through
Parks Enhancement Act*

Date Introduced:

Jun. 5, 2003

Sponsor:

Mrs. Maloney

Jun. 5, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2404

To require the Secretary of the Treasury to mint coins in commemoration of the centenary of the bestowal of the Nobel Peace Prize on President Theodore Roosevelt, and for other purposes.

Theodore Roosevelt Commemorative Coin Act

Date Introduced:

Jun. 10, 2003

Sponsor:

Mr. King of New York

Jun. 10, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2406

To support the domestic shrimping industry by eliminating taxpayer subsidies for certain competitors, and for other purposes.

Shrimp Importation Financing Fairness Act

Date Introduced:

Jun. 10, 2003

Sponsor:

Mr. Paul

Jun. 10, 2003:

Referred to the Committee on Financial Services, and in addition to the Committees on Resources, and International Relations, for a period to be subsequently determined by the Speaker.

Jun. 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 2407

To amend the Consumer Credit Protection Act and other banking laws to protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal actions to collect debts, and other unfair practices by payday lenders, to encourage the States to license and closely regulate payday lenders, and for other purposes.

Payday Borrower Protection Act of 2003

Date Introduced:

Jun. 10, 2003

Sponsor:

Mr. Rush

Jun. 10, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2420

To improve transparency relating to the fees and costs that mutual fund investors incur and to improve corporate governance of mutual funds.

Mutual Funds Integrity and Fee Transparency Act of 2003

Date Introduced:

Jun. 11, 2003

Sponsor:

Mr. Baker

Jun. 11, 2003:

Referred to the Committee on Financial Services.

Jun. 18, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Jun. 18, 2003:

Subcommittee hearings held.

Jul. 23, 2003:

Full Committee markup held. Ordered favorably reported to the House, with an amendment, by a voice vote.

Jul. 23, 2003:

Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises discharged from the further consideration of the bill.

Nov. 4, 2003:

Reported by the Committee on Financial Services to the House with an amendment (H.Rept. 108-351).

Nov. 19, 2003:

Considered under suspension of the rules. Passed the House by a record vote of 418 yeas and 2 nays (Roll no. 638).

Nov. 20, 2003:

Received in the Senate, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

H.R. 2422

To authorize the Secretary of Housing and Urban Development to guarantee community development loans to the insular areas.

Insular Areas Community Development Act

Date Introduced:

Jun. 11, 2003

Sponsor:

Ms. Bordallo

Jun. 11, 2003:

Referred to the Committee on Financial Services.

Jun. 23, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

The provisions of H.R. 2422 were included as part of S. 811. For further action on this measure, see S. 811.

H.R. 2429

To amend the Foreign Intelligence Surveillance Act of 1978 to improve the administration and oversight of foreign intelligence surveillance, and for other purposes.

Surveillance Oversight and Disclosure Act of 2003

Date Introduced:

Jun. 11, 2003

Sponsor:

Mr. Hoeffel

Jun. 11, 2003:

Referred to the Committee on the Judiciary, and in addition to the Committees on Intelligence (Permanent Select), and Financial Services, for a period to be subsequently determined by the Speaker.

Jun. 23, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 2454

To reauthorize and improve the program authorized by the Public Works and Economic Development Act of 1965.

*Economic Development Administration
Reauthorization Act of 2003*

Date Introduced:

Jun. 12, 2003

Sponsor:

Mr. LaTourette (by request)

Jun. 12, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Jun. 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 2482

To call for the cancellation of loans made to Iraq by multilateral financial institutions.

Iraqi Freedom From Debt Act

Date Introduced:

Jun. 16, 2003

Sponsor:

Mrs. Maloney

Jun. 16, 2003:

Referred to the Committee on Financial Services.

Jun. 23, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2535

To reauthorize and improve the program authorized by the Public Works and Economic Development Act of 1965.

*Economic Development Administration
Reauthorization Act of 2003*

Date Introduced:

Jun. 19, 2003

Sponsor:

Mr. LaTourette

Jun. 19, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Jul. 7, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Jul. 25, 2003:

Reported to the House with an amendment by the Committee on Transportation and Infrastructure (H.Rept. 108-242, Part I) by a voice vote.

Jul. 25, 2003:

House Committee on Financial Services granted an extension for further consideration ending not later than Sept. 2, 2003.

Sep. 2, 2003:

House Committee on Financial Services discharged from the further consideration of the bill. Placed on the Union Calendar No. 137.

Oct. 21, 2003:

Considered in the House pursuant to a unanimous consent agreement. Passed the House by a voice vote.

Oct. 21, 2003:

Received in the Senate, read twice, and referred to the Committee on Environment and Public Works.

For further action on this measure, see S. 1134.

H.R. 2546

To amend the Fair Credit Reporting Act to require consumer reporting agencies to provide any consumer with a free credit report annually upon the request of the consumer, and for other purposes.

Free Credit Report Act of 2003

Date Introduced:

Jun. 19, 2003

Sponsor:

Mr. Sanders

Jun. 19, 2003:

Referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2547

To mandate price stability as the primary goal of the monetary policy of the Board of Governors of the Federal Reserve System and the Federal Open Market Committee.

Price Stability Act of 2003

Date Introduced:

Jun. 19, 2003

Sponsor:

Mr. Saxton

Jun. 19, 2003:

Referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2549

To amend the Fair Debt Collection Practices Act to prohibit creditors from taking action that is adverse to the interests of a consumer with respect to certain payments that are due in or shortly after the period of a disruption of the mail resulting from a national emergency declared under the National Emergencies Act.

Bill Payment Grace Period Act of 2003

Date Introduced:

Jun. 19, 2003

Sponsor:

Mr. Sherman

Jun. 19, 2003:

Referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2575

To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

*Secondary Mortgage Market Enterprises
Regulatory Improvement Act*

Date Introduced:

Jun. 24, 2003

Sponsor:

Mr. Baker

Jun. 24, 2003:

Referred to the Committee on Financial Services.

Jul. 9, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Sep. 25, 2003:

Full Committee hearing held.

H.R. 2615

To provide funding for infrastructure investment to restore the United States economy and to enhance the security of transportation and environmental facilities throughout the United States.

Rebuild America Act of 2003

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Costello

Jun. 26, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committees on Ways and Means, Energy and Commerce, Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker.

Jul. 14, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2617

To protect American consumers from identity theft and other forms of fraud.

*Consumer Identity and Information
Security Act of 2003*

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Shadegg

Jun. 26, 2003:

Referred to the Committee on Financial Services, and in addition to the Committees on Ways and Means, and Energy and Commerce, for a period to be subsequently determined by the Speaker.

Jul. 14, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2622

To amend the Fair Credit Reporting Act, to prevent identity theft, improve resolution of consumer disputes, improve the accuracy of consumer records, make improvements in the use of, and consumer access to, credit information, and for other purposes.

Fair and Accurate Credit Transactions Act of 2003

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Bachus

Jun. 26, 2003:

Referred to the Committee on Financial Services.

Jul. 2, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Jul. 9, 2003:

Full Committee hearing held.

Jul. 16, 2003:

Subcommittee markup held. Approved for full Committee consideration, as amended, by a record vote of 41 yeas and 0 nays.

Jul. 24, 2003:

Full Committee markup held. Ordered favorably reported to the House, with an amendment, by a record vote of 63 yeas and 3 nays.

Sep. 4, 2003:

Reported to the House by the Committee on Financial Services (H.Rept. 108-263). Placed on the Union Calendar no. 150.

Sep. 9, 2003:

Supplemental report correcting errors in Committee votes filed by the Committee on Financial Services (H.Rept. 108-263, Part II).

Sep. 9, 2003:

Rules Committee reported a rule providing for the consideration of H.R. 2622 (H.Res. 360).

Sep. 10, 2003:

H.Res. 360 passed the House by a voice vote.

Sep. 10, 2003:

Considered pursuant to the provisions of H.Res. 360. Passed the House by a record vote of 392 yeas and 30 nays, 1 voting present (Roll no. 499).

Sep. 11, 2003:

Received in the Senate, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Nov. 5, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged by unanimous consent. Laid before the Senate, amended with the text of S. 1753, as amended, and passed by the Senate by a record vote of 95 yeas and 2 nays.

Nov. 5, 2003:

Senate insisted on its amendment, asked for a conference, appointed conferees: Senators Shelby, Bennett, Allard, Enzi, Sarbanes, Dodd, and Johnson.

Nov. 5, 2003:

Message on Senate action sent to the House.

Nov. 6, 2003:

House disagreed to the Senate amendment and agreed to the request for a conference by a voice vote.

Nov. 6, 2003:

Motion to instruct conferees agreed to by a voice vote.

Nov. 6, 2003:

The Speaker appointed conferees for consideration of the House bill and the Senate amendment, and modifications committed to conference: Messrs. Oxley, Bereuter, Bachus, Castle, Royce, Ney, Kelly, Gillmor, LaTourette, Biggert, Sessions, Frank (MA), Kanjorski, Sanders, Waters, Watt, Gutierrez, Hooley (OR), and Moore.

Nov. 21, 2003:

Conference met (Senate chairing).

Nov. 21, 2003:

Conference report (H.Rept. 108-395) filed in the House.

Nov. 21, 2003:

Conference report considered under suspension of the rules and passed the House by a record vote of 379 yeas, 49 nays, and 1 member voting present (Roll no. 667).

Nov. 22, 2003:

Senate agreed to conference report by Unanimous Consent, clearing the bill for the White House.

Dec. 3, 2003:

Presented to the President.

Dec. 4, 2003:

Signed by the President, becoming Public Law no. 108-159.

H.R. 2628

To provide affordable housing opportunities for families that are headed by grandparents and other relatives of children.

Living Equitably: Grandparents Aiding Children and Youth Act

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Capuano

Jun. 26, 2003:

Referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2633

To establish methods for preventing identity theft and to amend the Fair Credit Reporting Act to protect consumers' sensitive, private health-related information, and for other purposes.

Identity Theft Protection and Information Blackout Act of 2003

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Emanuel

Jun. 26, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on Energy and Commerce, the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

Jul. 7, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 2637

To amend the Electronic Fund Transfer Act to require additional disclosures relating to exchange rates in transfers involving international transactions.

Wire Transfer Fairness and Disclosure Act of 2003

Date Introduced:

Jun. 26, 2003

Sponsor:

Mr. Gutierrez

Jun. 26, 2003:

Referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2680

To authorize the President to award a gold medal on behalf of the Congress to Reverend Doctor Martin Luther King, Jr. (posthumously) and his widow Coretta Scott King in recognition of their contributions to the Nation on behalf of the civil rights movement.

Date Introduced:

Jul. 9, 2003

Sponsor:

Mr. Lewis of Georgia

Jul. 9, 2003:

Referred to the Committee on Financial Services.

Jul. 14, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

For further action, see the related Senate bill, S. 1368.

H.R. 2724

To amend the Fair Credit Reporting Act to prohibit the use of any information in any consumer report by any credit card issuer that is unrelated to the transactions and experience of the card issuer with the consumer to increase the annual percentage rate applicable to credit extended to the consumer, and for other purposes.

Credit Bait and Switch Prevention Act

Date Introduced:

Jul. 14, 2003

Sponsor:

Mr. Sanders

Jul. 14, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2740

To amend the National Housing Act to authorize the Government National Mortgage Association to guarantee securities backed by loans guaranteed by the Rural Housing Service under section 538 of the Housing Act of 1949.

Rural Multifamily Housing Loan Guarantee and Ginnie Mae Corrections Act

Date Introduced:

Jul. 15, 2003

Sponsor:

Mr. Bereuter

Jul. 15, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2768

To require the Secretary of the Treasury to mint coins in commemoration of Chief Justice John Marshall.

John Marshall Commemorative Coin Act

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Bachus

Jul. 17, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 10, 2004:

Subcommittee hearing held.

Mar. 10, 2004:

Subcommittee markup held. Approved for full Committee consideration by a voice vote.

Mar. 17, 2004:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a voice vote.

Apr. 27, 2004:

Reported to the House by the Committee on Financial Services (H.Rept. 108-473, Part I).

Apr. 27, 2004:

Referred sequentially to the House Committee on Ways and Means for a period ending not later than July 6, 2004.

Jul. 6, 2004:

Reported to the House by the Committee on Ways and Means with an amendment (H.Rept. 108-473, Part II).

Jul. 14, 2004:

Considered under suspension of the rules and passed the House by a voice vote.

Jul. 19, 2004:

Received in the Senate and read twice.

Jul. 20, 2004:

Passed the Senate by unanimous consent, clearing the bill for the White House.

Jul. 26, 2004:

Presented to the President.

Aug. 6, 2004:

Signed by the President (Public Law No. 108-290).

For prior Senate action, see S. 1531.

H.R. 2777

To prohibit the Secretary of the Treasury and the Board of Governors of the Federal Reserve System from including any information storage capability on the currency of the United States or imposing any fee or penalty on any person for the holding by such person of currency of the United States, including Federal Reserve notes, for any period of time.

Currency "Carry Tax" Prohibition Act of 2003

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2778

To abolish the Board of Governors of the Federal Reserve System and the Federal reserve banks, to repeal the Federal Reserve Act, and for other purposes.

Federal Reserve Board Abolition Act

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2779

To repeal section 5103 of title 31, United States Code.

Honest Money Act

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2780

To sunset the Bretton Woods Agreements Act.

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2782

To amend title 31, United States Code, to limit the use by the President and the Secretary of the Treasury of the Exchange Stabilization Fund to buy or sell gold without congressional approval, and for other purposes.

Monetary Freedom and Accountability Act

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2783

To restore Congress' constitutional role in international transactions involving the Exchange Stabilization Fund, and to limit the amount of individual loans or credits that may be provided to a foreign entity through that fund.

Foreign Aid Limitation Act

Date Introduced:

Jul. 17, 2003

Sponsor:

Mr. Paul

Jul. 17, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker.

Aug. 4, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2796

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit history for any insurance purpose and to require the disclosure of consumer reports and the credit scoring procedure in order to prevent inaccuracies and mistakes in consumer credit reports, and for other purposes.

*Consumer Credit Protection Act
Amendments of 2003*

Date Introduced:

Jul. 18, 2003

Sponsor:

Mr. Thompson

Jul. 18, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 2803

To establish the Office of Housing Finance Oversight in the Department of the Treasury to ensure the financial safety and soundness of Fannie Mae, Freddie Mac, and the Federal home loan banks.

*Housing Finance Regulatory
Restructuring Act of 2003*

Date Introduced:

Jul. 21, 2003

Sponsor:

Mr. Royce

Jul. 21, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 2805

To allow the counties of Hawaii, Maui, and Kauai to distribute grant funds received under section 106(d) of the Housing and Community Development Act of 1974, and for other purposes.

Date Introduced:

Jul. 21, 2003

Sponsor:

Mr. Case

Jul. 21, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2818

To award a congressional gold medal to the family of the late Raul Julia.

Date Introduced:

Jul. 22, 2003

Sponsor:

Mr. Gutierrez

Jul. 22, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2823

To require the Secretary of the Treasury to mint coins in commemoration of veterans who became disabled for life while serving in the Armed Forces of the United States.

*American Veterans Disabled for Life
Commemorative Coin Act*

Date Introduced:

Jul. 23, 2003

Sponsor:

Mrs. Kelly

Jul. 23, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2833

To posthumously award a congressional gold medal to Wilma G. Rudolph.

Date Introduced:

Aug. 4, 2003

Sponsor:

Ms. Kilpatrick

Jul. 23, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2868

To award a congressional gold medal to Michael Ellis DeBakey, M.D.

Date Introduced:

Jul. 24, 2003

Sponsor:

Mr. Culberson

Jul. 24, 2003:

Referred to the Committee on Financial Services.

Aug. 25, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2881

To reauthorize the Emergency Steel Loan Guarantee Act of 1999, and for other purposes.

Date Introduced:

Jul. 24, 2003

Sponsor:

Mr. Mollohan

Jul. 24, 2003:

Referred to the Committee on Financial Services.

Aug. 25, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2897

To end homelessness in the United States.

Bringing America Home Act

Date Introduced:

Jul. 25, 2003

Sponsor:

Ms. Carson of Indiana

Jul. 25, 2003:

Referred to the Committee on Financial Services, and in addition to the Committees on Agriculture, Energy and Commerce, Education and the Workforce, Government Reform, Veterans' Affairs, and Ways and Means, for a

period to be subsequently determined by the Speaker.

Aug. 25, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2920

To ensure that efforts to address world hunger through the use of genetically engineered animals and crops actually help developing countries and peoples while protecting human health and the environment, and for other purposes.

Real Solutions to World Hunger Act of 2003

Date Introduced:

Jul. 25, 2003

Sponsor:

Mr. Kucinich

Jul. 25, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Ways and Means, Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 2961

To provide mortgage assistance to firefighters.

Firefighters Affordable Housing Act

Date Introduced:

Jul. 25, 2003

Sponsor:

Mr. Pascrell

Jul. 25, 2003:

Referred to the Committee on Financial Services.

Aug. 25, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 2969

To provide for the establishment of the United States Employee Ownership Bank, and for other purposes.

United States Employee Ownership Bank Act

Date Introduced:

Jul. 25, 2003

Sponsor:

Mr. Sanders

Jul. 25, 2003:

Referred to the Committee on Financial Services.

Aug. 4, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 2971

To amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes.

*Social Security Number Privacy
and Identity Theft Prevention Act of 2003*

Date Introduced:

Jul. 25, 2003

Sponsor:

Mr. Shaw

Jul. 25, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on Financial Services, and Energy and Commerce, for a period to be subsequently determined by the Speaker.

Sep. 14, 2004:

Reported to the House with an amendment by the House Committee on Ways and Means by a record vote of 33 yeas and 0 nays (H.Rept. 108-685, Part I).

Oct. 1, 2004:

House Committees on Financial Services, Energy and Commerce, and the Judiciary granted an extension for further consideration ending not later than Nov. 19, 2004.

Oct. 13, 2004:

House Committee on Financial Services and House Committee on Energy and Commerce granted an extension for further consideration ending not later than Oct. 1, 2004 and referred sequentially to the House Committee on the Judiciary for a period ending not later than Oct. 1, 2004.

H.R. 2993

To provide for a circulating quarter dollar coin program to honor the District of Columbia, the Commonwealth of Puerto Rico, Guam, American Samoa, the United States Virgin Islands, and the Commonwealth of the Northern Mariana Islands, and for other purposes.

*District of Columbia and United States Territories
Circulating Quarter Dollar Program Act*

Date Introduced:

Sep. 3, 2003

Sponsor:

Mr. King

Sep. 3, 2003:

Referred to the Committee on Financial Services.

Sep. 16, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 24, 2004:

Considered under suspension of the rules. Passed the House by a record vote of 411 yeas and 14 nays (Roll no. 86).

Mar. 29, 2004:

Received in the Senate, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

H.R. 3009

To posthumously award a Congressional gold medal to Celia Cruz.

Congressional Tribute to Celia Cruz Act

Date Introduced:

Sep. 4, 2003

Sponsor:

Mr. Menendez

Sep. 4, 2003:

Referred to the Committee on Financial Services.

Sep. 16, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3016

To combat terrorism financing, and for other purposes.

Combating Terrorism Financing Act of 2003

Date Introduced:

Sep. 5, 2003

Sponsor:

Ms. Hart

Sep. 5, 2003:

Referred to the Committee on the Judiciary, and in addition to the Committees on International Relations, and Financial Services, for a period to be subsequently determined by the Speaker.

Oct. 3, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3045

To amend section 105 of the Housing and Community Development Act of 1974 to permanently extend the public service cap exemption for certain grantees under the community development block grant program.

Public Services Flexibility Act of 2003

Date Introduced:

Sep. 9, 2003

Sponsor:

Mr. Dreier

Sep. 9, 2003:

Referred to the House Committee on Financial Services.

Sep. 16, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 3066

To amend the Fair Debt Collection Practices Act to make certain technical corrections, and for other purposes.

*Clarifications to the Fair Debt
Collection Practices Act*

Date Introduced:

Sep. 10, 2003

Sponsor:

Mr. Garrett of New Jersey

Sep. 10, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3071

To prohibit the provision of Federal funds to the housing-related government-sponsored enterprises and to remove certain competitive advantages granted under law to such enterprises.

Free Housing Market Enhancement Act

Date Introduced:

Sep. 10, 2003

Sponsor:

Mr. Paul

Sep. 10, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 3072

To prohibit the Overseas Private Investment Corporation from providing insurance or financing to countries that subsidize their steel industries and for projects producing goods subject to antidumping duties, to require the United States to oppose the provision by the International Monetary Fund of assistance to countries which subsidize their steel industries, and to ban assistance by the Export-Import Bank of the United States to countries that subsidize their steel industries.

Steel Financing Fairness Act

Date Introduced:

Sep. 10, 2003

Sponsor:

Mr. Paul

Sep. 10, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations, for a period to be subsequently determined by the Speaker.

Oct. 3, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3109

To require the Secretary of the Treasury to mint coins in commemoration of Celia Cruz.

Celia Cruz Commemorative Coin Act

Date Introduced:

Sep. 17, 2003

Sponsor:

Mr. Weller

Sep. 17, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3129

To permit States to require insurance companies to disclose Holocaust-era insurance information.

Holocaust Victims Insurance Fairness Act

Date Introduced:

Sep. 17, 2004

Sponsor:

Mr. Schiff

Sep. 17, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 3135

To amend the Truth in Lending Act to require a store in which a consumer may apply to open a credit or charge card account to display a sign, at each location where the application may be made, containing the same information required by such Act to be prominently placed in a tabular format on the application.

Date Introduced:

Sep. 17, 2003

Sponsor:

Mr. Weiner

Sep. 17, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3137

To prohibit assistance or reparations to Cuba, Libya, North Korea, Iran, Saudi Arabia, and Syria.

Date Introduced:

Sep. 17, 2003

Sponsor:

Mr. Weiner

Sep. 17, 2003:

Referred to the Committee on International Relations, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Oct. 3, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 3143

To enhance Federal Trade Commission enforcement against cross-border fraud and deception.

International Consumer Protection Act of 2003

Date Introduced:

Sep. 23, 2003

Sponsor:

Mr. Stearns

Sep. 23, 2003:

Referred to the Committee on Energy and Commerce.

Oct. 2, 2003:

The Chairman of the Committee on Financial Services wrote to the Speaker to request a sequential referral of the bill.

Jul. 22, 2004:

Reported to the House by the Committee on Energy and Commerce (H.Rept. 108-635, Part I).

Jul. 22, 2004:

Referred jointly and sequentially to the Committees on Financial Services, Judiciary, and International Relations for a period ending not later than Oct. 1, 2004.

Oct. 1, 2004:

The Committees on Financial Services, the Judiciary, and International Relations were granted an extension for further consideration ending not later than Nov. 19, 2004.

H.R. 3148

To award a congressional gold medal to Monsignor Ignatius McDermott in recognition of his contribution to the drug treatment

community, and his accomplishments as a priest and humanitarian.

Date Introduced:

Sep. 23, 2003

Sponsor:

Mr. Davis of Illinois

Sep. 23, 2003:

Referred to the Committee on Financial Services

Oct. 3, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology

H.R. 3163

To amend section 526 of the National Housing Act to provide that any certification of a property for meeting energy efficiency requirements for mortgage insurance under such Act shall be conducted by an individual certified by an accredited home energy rating system provider.

FHA Energy Efficiency Act

Date Introduced:

Sep. 24, 2003

Sponsor:

Mr. Andrews

Sep. 24, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 3170

To amend the Investment Company Act of 1940 to provide incentives for small business investment, and for other purposes.

Increased Capital Access for Growing Business Act

Date Introduced:

Sep. 24, 2003

Sponsor:

Mrs. Kelly

Sep. 24, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

Apr. 28, 2004:

Considered under suspension of the rules and passed the House by a voice vote.

Apr. 29, 2004:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 3183

To provide for direct and accurate compensation to financial institutions for providing various critical depositary and financial agency services for or on behalf of the United States, and for other purposes.

*Depositary Services Efficiency
and Cost Reduction Act*

Date Introduced:

Sep. 25, 2003

Sponsor:

Mr. Oxley

Sep. 25, 2003:

Referred to the House Committee on Financial Services.

The text of H.R. 3183 was included as section 19 of H.R. 1474, the Check Clearing for the 21st Century Act. For further action, see H.R. 1474.

H.R. 3196

To amend title 40, United States Code, to provide a comprehensive regional approach to economic and infrastructure development in the most severely distressed regions in the Nation.

*Regional Economic and Infrastructure
Development Act of 2003*

Date Introduced:

Sep. 29, 2003

Sponsor:

Mr. Oberstar

Sep. 29, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Oct. 22, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 3204

To require the Secretary of the Treasury to mint coins in commemoration of the tercentenary of the birth of Benjamin Franklin, and for other purposes.

Benjamin Franklin Commemorative Coin Act

Date Introduced:

Sep. 30, 2003

Sponsor:

Mr. Castle

Sep. 30, 2003:

Referred to the Committee on Financial Services.

Oct. 3, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Oct. 8, 2004:

The Committee on Ways and Means waived consideration of the bill through an exchange of letters.

Nov. 17, 2004:

Committee on Financial Services discharged.

Nov. 17, 2004:

Considered by unanimous consent and passed House without objection.

Nov. 19, 2004:

Received in the Senate, read twice.

Dec. 7, 2004:

Passed Senate without amendment by unanimous consent.

Dec. 7, 2004:

Cleared for the White House.

Dec. 10, 2004:

Presented to the President.

Dec. 21, 2004:

Signed by the President, becoming Public law no. 108-464.

H.R. 3233

To require financial institutions and financial service providers to notify customers of the unauthorized use of personal information, to amend the Fair Credit Reporting Act to require fraud alerts to be included in consumer credit files in such cases, and to provide customers with enhanced access to credit reports in such cases.

*Identity Theft Notification
and Credit Restoration Act of 2003*

Date Introduced:

Oct. 2, 2003

Sponsor:

Mr. Gutierrez

Oct. 2, 2003:

Referred to the Committee on Financial Services

Oct. 22, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3254

To amend the Electronic Fund Transfer Act to require truncation of account numbers on transaction receipts, and for other purposes.

*Consumer Credit and Identity
Protection Act of 2001*

Date Introduced:

Oct. 7, 2003

Sponsor:

Mr. Frelinghuysen

Oct. 7, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3263

To award a congressional gold medal to Lord Robertson of Port Ellen.

Date Introduced:

Oct. 8, 2003

Sponsor:

Mr. Bereuter

Oct. 8, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3277

To require the Secretary of the Treasury to mint coins in commemoration of the 230th Anniversary of the United States Marine Corps, and to support construction of the Marine Corps Heritage Center.

*Marine Corps 230th Anniversary
Commemorative Coin Act*

Date Introduced:

Oct. 8, 2003

Sponsor:

Mr. Murtha

Oct. 8, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 10, 2004:

Subcommittee hearings held.

Mar. 10, 2004:

Subcommittee met in open session and approved the bill for full Committee consideration, without amendment, by a voice vote.

Mar. 17, 2004:

Full Committee met in open session and ordered the bill favorably reported to the House, without amendment, by a voice vote.

Apr. 27, 2004:

Reported to the House by the Committee on Financial Services (H.Rept. 108-474, Part I).

Apr. 27, 2004:

Referred sequentially to the House Committee on Ways and Means for a period ending not later than July 6, 2004.

Jun. 23, 2004:

Committee on Ways and Means met in open session and ordered the bill favorably reported to the House, with an amendment, by a voice vote.

Jul. 6, 2004:

Committee on Ways and Means reported the bill to the House with an amendment (H.Rept. 108-474, Part II). Placed on the Union Calendar, No. 349.

Jul. 14, 2004:

Considered under suspension of the rules and passed the House by a voice vote.

Jul. 19, 2004:

Received in the Senate, read twice, and placed on the Senate Legislative Calendar under general orders.

Jul. 20, 2004:

Passed the Senate without amendment by unanimous consent and cleared for the White House.

Jul. 26, 2004:

Presented to the President.

Aug. 6, 2004:

Signed by the President, becoming Public Law No. 108-291.

H.R. 3284

To improve the health of residents of, and the environment in, the United States-Mexico border area.

*Border Economic Recovery Act for Health
and the Environment*

Date Introduced:

Oct. 8, 2003

Sponsor:

Mr. Reyes

Oct. 8, 2003:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on Education and the Workforce, Agriculture, Financial Services, Transportation and Infrastructure, International Relations, and Armed Services

Oct. 22, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Speaker.

H.R. 3287

To award congressional gold medals posthumously on behalf of Reverend Joseph A. DeLaine, Harry and Eliza Briggs, and Levi Pearson in recognition of their contributions to the Nation as pioneers in the effort to desegregate public schools that led directly to the landmark desegregation case of *Brown et al. v. the Board of Education of Topeka et al.*

Date Introduced:

Oct. 10, 2003

Sponsor:

Mr. Clyburn

Oct. 10, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Nov. 18, 2003:

Considered under suspension of the rules and passed the House by a voice vote.

Nov. 19, 2003:

Received in the Senate and read twice.

Nov. 25, 2003:

Passed Senate without amendment by unanimous consent. Cleared for White House.

Dec. 3, 2003:

Presented to the President.

Dec. 15, 2003:

Signed by the President, becoming Public Law No. 108-180.

H.R. 3294

To require the Secretary of the Treasury to establish a pilot national public service multimedia campaign to enhance the state of financial literacy in the United States.

*Financial Literacy Enhancement Act***Date Introduced:**

Oct. 15, 2003

Sponsor:

Mr. Dreier

Oct. 15, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3296

To amend various provisions of the Consumer Credit Protection Act to provide relief for victims of identity theft, and for other purposes.

*Prevent Identity Theft From Affecting Lives and Livelihoods (PITFALL) Act***Date Introduced:**

Oct. 15, 2003

Sponsor:

Mr. Gerlach

Oct. 15, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3322

To amend the Truth in Lending Act, the Revised Statutes of the United States, the Home Mortgage Disclosure Act of 1975, and the amendments made by the Home Ownership and Equity Protection Act of 1994 to protect consumers from predatory lending practices, and for other purposes.

*Save Our Homes Act***Date Introduced:**

Oct. 16, 2003

Sponsor:

Ms. Schakowsky

Oct. 16, 2003:

Referred to the Committee on Financial Services.

Oct. 22, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit, and in addition to the Subcommittee on Housing and Community Opportunity, for a period to be subsequently determined by the Chairman.

H.R. 3323

To permit States to require insurance companies to disclose insurance information.

Armenian Victims Insurance Fairness Act

Date Introduced:

Oct. 17, 2003

Sponsor:

Mr. Schiff

Oct. 16, 2003:

Referred to the Committee on Financial Services.

H.R. 3331

To amend the Consumer Credit Protection Act to protect consumers from unfair and deceptive practices by organizations providing debt counseling, debt consolidation, or debt settlement services, and for other purposes.

Debt Counseling, Debt Consolidation, and Debt Settlement Practices Improvement Act of 2003

Date Introduced:

Oct. 17, 2003

Sponsor:

Ms. Carson of Indiana

Oct. 17, 2003:

Referred to the Committee on Financial Services.

H.R. 3333

To exempt certain coastal barrier areas in Florida from limitations on Federal expenditures and financial assistance under the Coastal Barriers

Resources Act, and limitations on flood insurance coverage under the National Flood Insurance Act of 1968.

Date Introduced:

Oct. 17, 2003

Sponsor:

Mr. Boyd

Oct. 17, 2003:

Referred to the Committee on Resources, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker

H.R. 3347

To amend the Iran and Libya Sanctions Act of 1996 to prevent the direct and indirect financing of the development of weapons of mass destruction programs by Iran and Libya, and for other purposes.

ILSA Enhancement and Compliance Act

Date Introduced:

Oct. 20, 2003

Sponsor:

Ms. Ros-Lehtinen

Oct. 20, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Financial Services, Ways and Means, and Government Reform, for a period to be subsequently determined by the Speaker.

H.R. 3414

To prohibit offering homebuilding purchase contracts that contain in a single document both a mandatory arbitration agreement and other contract provisions, and to prohibit requiring purchasers to consent to a mandatory arbitration agreement as a condition precedent to entering into a homebuilding purchase contract.

American Homebuyers Protection Act

Date Introduced:

Oct. 30, 2003

Sponsor:

Mr. Gonzalez

Oct. 30, 2003:

Referred to the Committee on Financial Services.

H.R. 3420

To promote the economic security and safety of victims of domestic and sexual violence, and for other purposes.

Security and Financial Empowerment Act

Date Introduced:

Oct. 30, 2003

Sponsor:

Mr. Roybal-Allard

Oct. 30, 2003:

Referred to the Committee on Education and the Workforce, and in addition to the Committees on Ways and Means, and Financial Services, for a period to be subsequently determined by the Speaker.

H.R. 3422

To provide the people of Cuba with access to food and medicines from the United States, to ease restrictions on travel to Cuba, to provide scholarships for certain Cuban nationals, and for other purposes.

Bridges to the Cuban People Act of 2003

Date Introduced:

Oct. 30, 2003

Sponsor:

Mr. Serrano

Oct. 30, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on Agriculture, Financial Services, Government Reform, the Judiciary, and Ways and Means.

H.R. 3447

To authorize the establishment of a Social Investment and Economic Development Fund for the Americas to provide assistance to reduce poverty and foster increased economic opportunity

in the countries of the Western Hemisphere, and for other purposes.

Social Investment and Economic Development Fund for the Americas Act of 2003'

Date Introduced:

Nov. 5, 2003

Sponsor:

Mr. Menendez

Nov. 5, 2003:

Referred to the Committee on International Relations, and in addition to the Committee on Financial Services.

Nov. 15, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 3477

To require the Secretary of the Treasury to mint coins in commemoration of the recipients of the Congressional Medal of Honor.

Congressional Medal of Honor Memorial Coin Act of 2003

Date Introduced:

Nov. 7, 2003

Sponsor:

Mr. Calvert

Nov. 7, 2003:

Referred to the Committee on Financial Services.

Nov. 15, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3507

To expand homeownership opportunities in States having high housing costs.

Improving Homeownership Opportunities in High-Cost States Act

Date Introduced:

Nov. 18, 2003

Sponsor:

Mr. Sherman

Nov. 18, 2003:

Referred to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 3520

To reduce duplication in Federal financial literacy and financial programs, identify more effective ways to provide financial education, and facilitate greater cooperation at the Federal, State and local levels and between government units and entities in the private sector by requiring the establishment of a national strategy for assuring financial education, and for other purposes.

Strategy for Assuring Financial Empowerment Act or SAFE Act

Date Introduced:

Nov. 19, 2004

Sponsor:

Mrs. Kelly

Nov. 19, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3526

To require the Secretary of the Treasury to mint coins in commemoration of David Crockett and his contributions to American history.

David 'Davy' Crockett Commemorative Coin Act

Date Introduced:

Nov. 19, 2003

Sponsor:

Mr. Duncan

Nov. 19, 2003:

Referred to the House Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3533

To amend the Federal Credit Reform Act of 1990 to require appropriations to cover the estimated subsidy costs of monetary resources provided by the United States Government to the International Monetary Fund, and for other purposes.

Date Introduced:

Nov. 19, 2003

Sponsor:

Mr. Saxton

Nov. 19, 2003:

Referred to the Committee on the Budget, and in addition to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 3572

To amend the African Growth and Opportunity Act to expand certain trade benefits to eligible sub-Saharan African countries, and for other purposes.

AGOA III Act

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. McDermott

Nov. 21, 2003:

Referred to the Committee on Ways and Means, and in addition to the Committees on International Relations, Financial Services, and Agriculture.

Jan. 2, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and

Technology, for a period to be subsequently determined by the Chairman.

H.R. 3574

To require the mandatory expensing of stock options granted to executive officers, and for other purposes.

Stock Option Accounting Reform Act

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. Baker

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

Mar. 3, 2004:

Subcommittee hearings held.

May 12, 2004:

Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises met in open session and approved the bill for full Committee consideration, as amended, by a voice vote.

Jun. 3, 2004:

Committee on Financial Services met in open session and considered the bill.

Jun. 15, 2004:

Committee on Financial Services met in open session and ordered the bill favorably reported to the House, with an amendment, by a record vote of 45 yeas and 13 nays.

Jul. 15, 2004:

Reported to the House with an amendment (H.Rept. 108-609, Part I).

Jul. 15, 2004:

Referred sequentially to the House Committee on Energy and Commerce for a period ending not later than July 16, 2004.

Jul. 16, 2004:

Committee on Energy and Commerce discharged and placed on the Union Calendar, Calendar No. 367.

Jul. 19, 2004:

Committee on Rules reported a rule (H.Res. 725) to the House providing for the consideration of the bill.

Jul. 20, 2004:

H.Res. 725 passed the House by a voice vote.

Jul. 20, 2004:

Considered by the House under the provisions of H. Res. 725, and passed the bill (as amended) by a recorded vote of 312 yeas and 111 nays (Roll No. 397).

Jul. 21, 2004:

Received in the Senate

Sep. 7, 2004:

Read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

H.R. 3579

To ease credit union regulatory burdens, advance credit union efforts to promote economic growth, and modernize credit union capital standards.

*Credit Union Regulatory
Improvements Act of 2003*

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. Royce

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3599

To prevent corporate auditors from providing tax shelter services to their audit clients.

Auditor Independence and Tax Shelters Act

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. Emanuel

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 3633

To provide for dime coins to bear the likeness of President Ronald Reagan, the Freedom President, in honor of his work in restoring American greatness and bringing freedom to captive nations around the world.

Ronald Reagan Dime Act

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. Souder

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3640

To require the Commissioner of Labor Statistics to develop a methodology for measuring the cost of living in each State, and to require the Comptroller General to determine how certain Federal benefits would be increased if the determination of those benefits were based on that methodology.

Cost of Living Measurement and Index Act of 2003

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. Tierney

Nov. 21, 2003:

Referred to the Committee on Education and the Workforce, and in addition to the Committees on Ways and Means, Financial Services, and Agriculture.

Dec. 2, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 3665

To award congressional gold medals to former President Jimmy Carter and his wife Rosalynn Carter in recognition of their outstanding service to the United States and to the world.

Date Introduced:

Dec. 8, 2003

Sponsor:

Mr. Bishop

Dec. 8, 2003:

Referred to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3674

To amend section 5318 to prohibit the use of identification issued by foreign governments, other than passports, for purposes of verifying the identity of a person who opens an account at a financial institution, and for other purposes.

*Financial Customer Identification
Verification Improvement Act*

Date Introduced:

Dec. 8, 2003

Sponsor:

Mr. Garrett of New Jersey

Dec. 8, 2003:

Referred to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3681

To provide an exemption from certain requirements under the Gramm-Leach-Bliley Act.

Privacy Protection Act of 2003

Date Introduced:

Dec. 8, 2003

Sponsor:

Mr. Kennedy of Minnesota

Dec. 8, 2003:

Referred to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3686

To authorize the Economic Development Administration to make grants to producers of taconite for implementation of new technologies to increase productivity, to reduce costs, and to improve overall product quality and performance.

Taconite Research Act of 2003

Date Introduced:

Dec. 8, 2003

Sponsor:

Mr. Oberstar

Dec. 8, 2003:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services.

Jan. 2, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3715

To facilitate efficient investments and financing of infrastructure projects and new job creation through the establishment of a National Infrastructure Development Corporation, and for other purposes.

National Infrastructure Development Act of 2004

Date Introduced:

Jan. 21, 2004

Sponsor:

Ms. DeLauro

Jan. 21, 2004:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committees on Financial Services, and Ways and Means.

Feb. 2, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 3724

To amend section 220 of the National Housing Act to make a technical correction to restore allowable increases in the maximum mortgage limits for FHA-insured mortgages for multifamily housing projects to cover increased costs of installing a solar energy system or residential energy conservation measures.

Energy Efficient Housing Technical Correction Act

Date Introduced:

Jan. 21, 2004

Sponsor:

Mr. Shays

Jan. 21, 2004:

Referred to the Committee on Financial Services.

Feb. 3, 2004:

Considered under suspension of the rules. Passed the House by a voice vote

Feb. 4, 2004:

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Mar. 12, 2004:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate by Unanimous Consent, clearing the bill for the White House.

Mar. 23, 2004:

Presented to the President.

Apr. 1, 2004:

Signed by the President, becoming public law 108-213.

H.R. 3755

To authorize the Secretary of Housing and Urban Development to insure zero-downpayment mortgages for one-unit residences.

Zero Downpayment Act of 2004

Date Introduced:

Feb. 3, 2004

Sponsor:

Mr. Tiberi

Feb. 3, 2004:

Referred to the Committee on Financial Services.

Feb. 5, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

Mar. 24, 2004:

Subcommittee hearings held.

May 5, 2004:

Subcommittee on Housing and Community Opportunity met in open session and approved the bill for full Committee consideration, as amended, by a voice vote.

Jun. 3, 2004:

Committee on Financial Services met in open session and ordered the bill favorably reported to the House, with an amendment, by a voice vote.

Oct. 6, 2004:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-748).

H.R. 3765

To require the Secretary of the Treasury to mint coins in commemoration of the recipients of the Congressional Medal of Honor.

*Congressional Medal of Honor
Memorial Coin Act of 2004*

Date Introduced:

Feb. 4, 2004

Sponsor:

Mr. Calvert

Feb. 4, 2004:

Referred to the Committee on Financial Services.

Feb. 9, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3780

To improve the lives of working families by providing family and medical need assistance, child care assistance, in-school and afterschool assistance, family care assistance, and encouraging the establishment of family-friendly workplaces.

*Family and Workplace Balancing Act of 2004
or Balancing Act of 2004*

Date Introduced:

Feb. 4, 2004

Sponsor:

Ms. Woolsey

Feb. 4, 2004:

Referred to the Committee on Education and the Workforce, and in addition to the Committees on House Administration, Government Reform, and Financial Services

Mar. 22, 2004:

Referred to the Subcommittee on Housing and Community Opportunity, for a period to be subsequently determined by the Chairman.

H.R. 3786

To authorize the Secretary of the Treasury to produce currency, postage stamps, and other security documents at the request of foreign governments on a reimbursable basis.

*Bureau of Engraving and Printing
Security Printing Act of 2004*

Date Introduced:

Feb. 10, 2004

Sponsor:

Mr. King of New York

Feb. 10, 2004:

Referred to the Committee on Financial Services.

Mar. 1, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Mar. 24, 2004:

Considered under suspension of the rules.

Mar. 25, 2004:

Passed the House by a record vote of 422 yeas and 2 nays.

Mar. 29, 2004:

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 3797

To authorize improvements in the operations of the government of the District of Columbia, and for other purposes.

*2004 District of Columbia
Omnibus Authorization Act*

Date Introduced:

Feb. 11, 2004

Sponsor:

Mr. Davis of Virginia

Feb. 11, 2004:

Referred to the Committee on Government Reform, and in addition to the Committees on Education and the Workforce, and Financial Services.

Feb. 26, 2004:

Committee on Government Reform ordered the bill favorably reported to the House by a voice vote.

Jun. 17, 2004:

Committee on Education and the Workforce and the Committee on Financial Services granted an extension for further consideration ending not later than June 17, 2004.

Jun. 17, 2004:

Committee on Education and the Workforce and Committee on Financial Services discharged from the further consideration of the bill pursuant to an exchange of letters.

Jun. 17, 2004:

Reported by the Committee on Government Reform (H.Rept. 108-551, Part I). Placed on the Union Calendar, No. 319.

Jun. 21, 2004:

Considered under suspension of the rules and passed the House by a voice vote.

Jun. 22, 2004:

Received in the Senate and Read twice and referred to the Committee on Governmental Affairs.

Jul. 21, 2004:

Ordered to be favorably reported by the Senate Committee on Government Affairs without amendment.

Oct. 11, 2004:

Senate Committee on Governmental Affairs discharged and bill passed by the Senate by unanimous consent, clearing the bill for the White House.

Oct. 19, 2004:

Presented to the President.

Oct. 30, 2004:

Signed by the President, becoming public law no. 108-386.

H.R. 3817

To ensure that certain areas are eligible for rural housing assistance.

Rural Housing Equity Act of 2004

Date Introduced:

Feb. 24, 2004

Sponsor:

Mr. Renzi

Feb. 24, 2004:

Referred to the Committee on Financial Services.

Mar. 22, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 3830

To amend title 31, United States Code, to provide reasonable standards for congressional gold medals, and for other purposes.

*Congressional Gold Medal
Enhancement Act of 2004*

Date Introduced:

Feb. 25, 2004

Sponsor:

Mr. Castle

Feb. 25, 2004:

Referred to the Committee on Financial Services.

Mar. 22, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 3863

To improve the access of investors to regulatory records with respect to securities brokers, dealers, and investment advisers.

Realtime Investor Protection Act

Date Introduced:

Feb. 26, 2004

Sponsor:

Mr. Shadegg

Feb. 26, 2004:

Referred to the Committee on Financial Services.

Mar. 22, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 3916

To improve circulation of the \$1 coin, create a new bullion coin, and for other purposes.

Presidential \$1 Coin Act of 2004

Date Introduced:

Mar. 9, 2004

Sponsor:

Mr. Castle

Mar. 9, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Apr. 28, 2004:

Subcommittee met in open session and approved bill for full Committee consideration, as amended, by a voice vote.

Jun. 3, 2004:

Committee met in open session and ordered bill reported to the House, with an amendment, by a voice vote.

Jun. 24, 2004:

Reported to the House, with an amendment (H.Rept. 108-568). Placed on the Union Calendar, no. 331.

H.R. 3927

To prohibit discrimination in the provision of life insurance on the basis of a person's previous lawful travel experiences.

Life Insurance Anti-Discrimination in Travel Act

Date Introduced:

Mar. 10, 2004

Sponsor:

Mr. Emanuel

Mar. 10, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce.

Mar. 11, 2004:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 3938

To establish an Office of Housing Counseling to carry out the responsibilities of the Department of Housing and Urban Development regarding counseling on homeownership and rental housing issues, to establish a toll-free telephone number to provide referral to entities providing such

counseling, and to make grants to such entities for providing such counseling, and for other purposes.

Expanding Housing Opportunities Through Education and Counseling Act

Date Introduced:

Mar. 11, 2004

Sponsor:

Mr. Ney

Mar. 11, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 3952

To amend the Community Reinvestment Act of 1977 to increase the aggregate asset size limitation of the small bank regulatory relief provision, to provide for future adjustments of such amount for inflation, and for other purposes.

Promoting Community Investment Act of 2004

Date Introduced:

Mar. 11, 2004

Sponsor:

Mr. Hensarling

Mar. 11, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 3955

To require the Securities and Exchange Commission to require public companies to disclose their payments to foreign governments for the purposes of natural resources exploration, development, and extractions rights.

Democracy Development Act of 2004

Date Introduced:

Mar. 11, 2004

Sponsor:

Mr. Israel

Mar. 11, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 3974

To amend the Truth in Lending Act to impose restrictions and limitations on high-cost mortgages, to revise the permissible fees and charges on certain loans made, to prohibit unfair or deceptive practices by mortgage brokers and creditors, and to provide for public education and counseling about predatory lenders, and for other purposes.

Prohibit Predatory Lending Act

Date Introduced:

Mar. 16, 2004

Sponsor:

Mr. Miller of North Carolina

Mar. 16, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit, and additionally to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 3983

To assist low income taxpayers in preparing and filing their tax returns and to protect taxpayers from unscrupulous refund anticipation loan providers, and for other purposes.

Low Income Taxpayer Protection Act of 2004

Date Introduced:

Mar. 17, 2004

Sponsor:

Mr. Becerra

Mar. 17, 2004:

Referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit, for a period to be subsequently determined by the Chairman.

H.R. 3989

To require the Secretary of the Treasury to direct the United States Executive Director at the Inter-American Development Bank to urge the Bank to release the loans approved for Haiti, and for other purposes.

Helping the People of Haiti Act

Date Introduced:

Mar. 17, 2004

Sponsor:

Mr. Hastings of Florida

Mar. 17, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations

Mar. 29, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4014

To award a congressional gold medal to Brian Lamb.

Date Introduced:

Mar. 23, 2004

Sponsor:

Mr. LaHood

Mar. 23, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4057

To establish a grant program administered under an agreement among the Secretaries of Housing and Urban Development, Health and Human Services, and Veterans Affairs, in consultation with the U.S. Interagency Council on Homelessness, to address the goal of ending chronic homelessness through coordinated provision of housing, health care, mental health and substance abuse treatment, supportive and other services, including assistance in accessing non-homeless specific benefits and services, and for other purposes.

Samaritan Initiative Act of 2004

Date Introduced:

Mar. 30, 2004

Sponsor:

Mr. Renzi

Mar. 30, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

Jul. 13, 2004:

Subcommittee hearings held.

H.R. 4082

To award a congressional gold medal on behalf of Cesar E. Chavez in recognition of his service to the Nation.

Cesar E. Chavez Congressional Gold Medal Act

Date Introduced:

Mar. 31, 2004

Sponsor:

Mr. Baca

Mar. 31, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4110

To facilitate homeownership in high-cost areas.

*FHA Single Family Loan Limit
Adjustment Act of 2004*

Date Introduced:

Apr. 1, 2004

Sponsor:

Mr. Gary G. Miller of California

Apr. 1, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

Jun. 16, 2004:

Subcommittee hearing held.

H.R. 4116

To require the Secretary of the Treasury to mint coins celebrating the recovery and restoration of the American bald eagle, the national symbol of the United States, to America's lands, waterways, and skies and the great importance of the designation of the American bald eagle as an "endangered" species under the Endangered Species Act of 1973, and for other purposes.

*American Bald Eagle Recovery and National
Emblem Commemorative Coin Act*

Date Introduced:

Apr. 1, 2004

Sponsor:

Mr. Jenkins

Apr. 1, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4125

To require corporations to publish what they pay to foreign governments.

Publish What You Pay Act of 2004

Date Introduced:

Apr. 1, 2004

Sponsor:

Mr. Weiner

Apr. 1, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 4162

To posthumously award a congressional gold medal to the Reverend Oliver L. Brown.

*Reverend Oliver L. Brown
Congressional Gold Medal Act*

Date Introduced:

Apr. 2, 2004

Sponsor:

Mr. Ryun of Kansas

Apr. 2, 2004:

Referred to the Committee on Financial Services

Apr. 20, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4177

To establish a Manufacturing and Technology Administration to promote and assist American manufacturers, to provide incentives to American manufacturers, and for other purposes.

*American Workers and
Manufacturers Support Act*

Date Introduced:

Apr. 20, 2004

Sponsor:

Mr. Larson of Connecticut

Apr. 20, 2004:

Referred to the Committee on Ways and Means, and in addition to the Committees on Science, Financial Services, International Relations, Government Reform, and Rules.

May 17, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 4178

To award posthumously a congressional gold medal to Thurgood Marshall.

Date Introduced:

Apr. 20, 2004

Sponsor:

Mr. Payne

Apr. 20, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4206

To provide for various energy efficiency programs and tax incentives, and for other purposes.

Efficient Energy Through Certified Technologies and Electricity Reliability (EFFECTER) Act of 2004

Date Introduced:

Apr. 22, 2004

Sponsor:

Mr. CUNNINGHAM

Apr. 22, 2004:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means, and Financial Services.

May 17, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4208

To discourage the abuse of stock options by executives of public companies by preventing unjust enrichment through the recapture of profits when shareholders suffer losses.

Executive Stock Option Profit Recapture Act

Date Introduced:

Apr. 22, 2004

Sponsor:

Mr. Frank of Massachusetts

Apr. 22, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 4220

To amend the Fair Credit Reporting Act to protect the credit records of consumers who are affected by federally declared disasters, and for other purposes.

Federal Disaster Consumer Protection Act

Date Introduced:

Apr. 27, 2004

Sponsor:

Ms. Bordallo

Apr. 27, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 4236

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.

Date Introduced:

Apr. 28, 2004

Sponsor:

Mr. Gutierrez

Apr. 28, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 4237

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.

Date Introduced:

Apr. 28, 2004

Sponsor:

Mr. Gutierrez

Apr. 28, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 4249

To require the Secretary of the Treasury to mint coins in commemoration of the Old Mint at San Francisco, otherwise known as the "Granite Lady", and for other purposes.

*San Francisco Old Mint Commemorative Coin Act***Date Introduced:**

Apr. 29, 2004

Sponsor:

Ms. Pelosi

Apr. 29, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4254

To authorize the Speaker of the House of Representatives and the President Pro Tempore of the Senate to make appropriate arrangements for the presentation, on behalf of Congress, of gold medals to the Meskwaki Code Talkers in recognition of their contributions to the Nation during World War II, and for other purposes.

*Meskwaki Code Talkers Recognition Act***Date Introduced:**

Apr. 30, 2004

Sponsor:

Mr. Boswell

Apr. 30, 2004:

Referred to the Committee on Financial Services.

May 17, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4263

To clarify the calculation of per-unit costs payable under expiring annual contributions contracts for tenant-based rental assistance that are renewed in fiscal year 2004.

Date Introduced:

May 4, 2004

Sponsor:

Mr. Frank of Massachusetts

May 4, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4348

To amend the Federal Credit Union Act to allow greater access to international remittance services, and for other purposes.

*Financial Services for All Act***Date Introduced:**

May 12, 2004

Sponsor:

Mr. Baca

May 12, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 4353

To require the Secretary of Housing and Urban Development to provide tenant-based rental housing vouchers for certain residents of federally assisted housing.

Date Introduced:

May 12, 2004

Sponsor:

Mr. LaTourette

May 12, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4363

To facilitate self-help housing homeownership opportunities.

Helping Hands for Homeownership Act of 2004

Date Introduced:

May 13, 2004

Sponsor:

Mr. Green of Wisconsin

May 13, 2004:

Referred to the Committee on Financial Services.

Jun. 3, 2004:

Full Committee markup held. Ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

Jun. 16, 2004:

Reported to the House, with an amendment, by the Committee on Financial Services (H.Rept. 108-546). Placed on the Union Calendar, no. 316.

Jun. 21, 2004:

Considered under suspension of the rules. Passed the House by a record vote of 368 yeas and 0 nays.

Jun. 22, 2004:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Jul. 14, 2004:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed the Senate by unanimous consent, clearing the bill for the White House.

Jul. 22, 2004:

Presented to the President.

Aug. 2, 2004:

Signed by President, becoming Public Law no. 108-285.

H.R. 4364

To amend the Foreign Assistance Act of 1961 to require the governments of low income oil-producing countries to meet certain requirements relating to their oil revenues in order to be eligible to receive United States economic assistance.

*United States Economic Assistance
Conditionality Act of 2004*

Date Introduced:

May 13, 2004

Sponsor:

Mr. Hyde

May 13, 2004:

Referred to the Committee on International Relations, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Jun. 9, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 4375

To direct the Secretary of the Treasury to mint coins in commemoration of the battlefields of the Revolutionary War and the War of 1812, and for other purposes.

*Revolutionary War and War of 1812 Battlefields
Commemorative Coin Act of 2004*

Date Introduced:

May 17, 2004

Sponsor:

Mr. Holt

May 17, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4436

To reform and improve certain housing programs of the Department of Housing and Urban Development.

Fair Housing Protection Act

Date Introduced:

May 20, 2004

Sponsor:

Mr. Deutsch

May 20, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4441

To reform and improve the rental housing voucher program under section 8 of the United States Housing Act of 1937.

*Revitalizing Older Communities Through Housing
Improvements Act of 2004*

Date Introduced:

May 20, 2004

Sponsor:

Mr. Gerlach

May 20, 2004:

Referred to the Committee on Financial Services.

Jun. 9, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4457

To require congressional renewal of trade and travel restrictions on Cuba.

Cuba Sanctions Reform Act of 2004

Date Introduced:

May 20, 2004

Sponsor:

Mr. Otter

May 20, 2004:

Referred to the Committee on International Relations, and in addition to the Committees on Rules, Ways and Means, Energy and Commerce, Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker.

Jun. 9, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.R. 4471

To clarify the loan guarantee authority under title VI of the Native American Housing Assistance and Self-Determination Act of 1996.

*Homeownership Opportunities
for Native Americans Act of 2004*

Date Introduced:

Jun. 1, 2004

Sponsor:

Mr. Renzi

Jun. 1, 2004:

Referred to the Committee on Financial Services.

Jun. 3, 2004:

Committee on Financial Services met in open session and ordered the bill reported to the House with a favorable recommendation by a voice vote.

Jun. 17, 2004:

Reported to the House (H.Rept. 108-550) and placed on the Union Calendar, No. 318.

Jun. 21, 2004:

Considered under suspension of the rules. Passed the House by a voice vote.

Jun. 22, 2004:

Received in the Senate and Read twice and referred to the Committee on Indian Affairs with instructions that when the Committee reports, the bill be referred pursuant to the order of May 27, 1988, to the Committee on Banking, Housing, and Urban Affairs for a period not to exceed 60 days.

Oct. 11, 2004:

Senate Committee on Indian Affairs discharged and the bill passed the Senate without amendment by unanimous consent. Cleared for the White House.

Oct. 19, 2004:

Presented to the President.

Oct. 30, 2004:

Signed by the President, becoming public law no. 108-393.

H.R. 4503

To enhance energy conservation and research and development, to provide for security and diversity in the energy supply for the American people, and for other purposes.

Energy Policy Act of 2004

Date Introduced:

Jun. 3, 2004

Sponsor:

Mr. Barton of Texas

Jun. 3, 2004:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on Science, Ways and Means, Resources, Education and the Workforce, Transportation and Infrastructure, Financial Services, Agriculture, and the Budget.

Jun. 14, 2004:

The Committee on Rules reported a rule (H.Res. 671) to the House providing for the consideration of H.R. 4503 and H.R. 4517.

Jun. 15, 2004:

H.Res. 671 passed the House by a recorded vote of 225 yeas and 193 nays (Roll No. 237).

Jun. 15, 2004:

Considered under the provisions of H.Res. 671, and passed the House by a recorded vote of 244 yeas and 178 nays (Roll No. 241).

Jun. 17, 2004:

Received in the Senate.

H.R. 4505

To improve the governance and regulation of mutual funds under the securities laws, and for other purposes.

Mutual Fund Reform Act of 2004

Date Introduced:

Jun. 3, 2004

Sponsor:

Mr. Gillmor

Jun. 3, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 4511

To provide for the cancellation of debts owed to the International Monetary Fund by poor countries, and for other purposes.

Justice and Understanding By IMF Loan Elimination and Equity Act of 2004 or the JUBILEE Act of 2004

Date Introduced:

Jun. 3, 2004

Sponsor:

Ms. Waters

Jun. 3, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4521

To amend section 502 of the Housing Act of 1949 to allow borrowers under the rural single family housing guaranteed loan program to finance the amount of the guarantee fee.

Financing Homes for Rural Americans Act

Date Introduced:

Jun. 8, 2004

Sponsor:

Mr. Renzi

Jun. 8, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4525

To require the Secretary of the Treasury to redesign the half dollar coin to commemorate Ronald Wilson Reagan, and for other purposes.

Ronald Wilson Reagan Half Dollar Act

Date Introduced:

Jun. 8, 2004

Sponsor:

Mr. Miller of Florida

Jun. 8, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4528

To require the Secretary of the Treasury to redesign the face of \$10 Federal Reserve notes so as to include a likeness of President Ronald Wilson Reagan, and for other purposes.

President Ronald Reagan \$10 Bill Act

Date Introduced:

Jun. 9, 2004

Sponsor:

Mr. Hayworth

Jun. 9, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4560

To provide multilateral and bilateral debt relief for developing countries, and for other purposes.

Foreign Credit Reform Act of 2004

Date Introduced:

Jun. 14, 2004

Sponsor:

Mr. Hyde

Jun. 14, 2004:

Referred to the Committee on Financial Services, and in addition to the Committees on International Relations, and Agriculture.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4563

To require the Secretary of the Treasury to redesign the face of \$20 Federal Reserve notes so as to include a likeness of President Ronald Wilson Reagan, and for other purposes.

President Ronald Reagan \$20 Bill Act

Date Introduced:

Jun. 14, 2004

Sponsor:

Mr. Rohrabacher

Jun. 14, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4612

To amend the Federal Food, Drug, and Cosmetic Act to create a uniform certification standard for Internet pharmacies and to prohibit Internet pharmacies from engaging in certain advertising activities, to prohibit the use of certain bank instruments for purchases associated with illegal Internet pharmacies, and for other purposes.

*Safe Online Drug Act of 2004***Date Introduced:**

Jun. 18, 2004

Sponsor:

Mr. Walden

Jun. 21, 2004:

Referred to the Committee on Energy and Commerce, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Jun. 28, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit, for a period to be subsequently determined by the Chairman.

H.R. 4631

To fund capital projects of State and local governments, and for other purposes.

*Rebuilding America's Infrastructure***Date Introduced:**

Jun. 21, 2004

Sponsor:

Mr. Kucinich

Jun. 21, 2004:

Referred to the Committee on Transportation and Infrastructure, and in addition to the

Committees on Financial Services, and the Budget.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 4633

To award a congressional gold medal to Ray Charles in recognition of his many contributions to the Nation.

Date Introduced:

Jun. 22, 2004

Sponsor:

Mr. Rangel

Jun. 22, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4634

To extend the terrorism insurance program of the Department of the Treasury.

*Terrorism Insurance Backstop
Extension Act of 2004***Date Introduced:**

Jun. 22, 2004

Sponsor:

Mr. Sessions

Jun. 22, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

Sep. 24, 2004:

The Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises was discharged from the further consideration of the bill.

Sep. 29, 2004:

Full Committee markup held. Favorably ordered reported to the House, with an amendment, by a voice vote.

Nov. 18, 2004:

Reported to the House (H.Rept. 108-780) and placed on the Union Calendar , No. 478.

H.R. 4669

To require the Secretary of the Treasury to mint coins in commemoration of Ronald Wilson Reagan, the 40th President of the United States.

Ronald Reagan Commemorative Coin Act of 2004

Date Introduced:

Jun. 23, 2004

Sponsor:

Mr. Hefley

Jun. 23, 2004:

Referred to the Committee on Financial Services.

Jun. 28, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4679

To authorize the Secretary of Housing and Urban Development to provide assistance for privately owned low- and moderate-income housing with expiring Federal subsidies to prevent displacement of low- and moderate-income tenants, and for other purposes.

Displacement Prevention Act of 2004

Date Introduced:

Jun. 24, 2004

Sponsor:

Mr. Frank of Massachusetts

Jun. 24, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4698

To establish a grant program to support cluster-based economic development efforts.

Date Introduced:

Jun. 24, 2004

Sponsor:

Mr. McHugh

Jun. 24, 2004:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 4699

To establish a grant program to support broadband-based economic development efforts.

Date Introduced:

Jun. 24, 2004

Sponsor:

Mr. McHugh

Jun. 24, 2004:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 4719

To amend the Truth in Lending Act to limit the liability of any assignee of a creditor, and for other purposes.

Mortgage Market Protection Act of 2004

Date Introduced:

Jun. 25, 2004

Sponsor:

Mr. Baker

Jun. 25, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 4737

To provide additional exemptions from the community service requirement for a resident of a public housing project.

Date Introduced:

Jun. 25, 2004

Sponsor:

Mr. Meeks of New York

Jun. 25, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4738

To provide that a resident of a public housing project who performs community service shall receive priority consideration for participation in economic self-sufficiency programs sponsored by a public housing agency, and for other purposes.

Public Housing Community Service Incentive Act

Date Introduced:

Jun. 25, 2004

Sponsor:

Mr. Meeks of New York

Jun. 25, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 4739

To establish the Northeast Regional Development Commission, and for other purposes.

Northeast Regional Development Commission Act of 2004

Date Introduced:

Jun. 25, 2004

Sponsor:

Mr. Michaud

Jun. 25, 2004:

Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.R. 4772

To extend the terrorism risk insurance program.

Terrorism Risk Insurance Program Extension Act of 2004

Date Introduced:

Jul. 7, 2004

Sponsor:

Mr. Capuano

Jul. 7, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises.

H.R. 4793

To provide for the cancellation of debts owed to international financial institutions by poor countries, and for other purposes.

*Justice and Understanding By International Loan
Elimination and Equity Act of 2004 or the
JUBILEE Act of 2004*

Date Introduced:

Jul. 9, 2004

Sponsor:

Ms. Waters

Jul. 9, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4881

To require the Secretary of the Treasury to mint coins in commemoration of the 50th anniversary of the establishment of the National Aeronautics and Space Administration and the Jet Propulsion Laboratory.

*NASA and JPL 50th Anniversary
Commemorative Coin Act*

Date Introduced:

Jul. 21, 2004

Sponsor:

Mr. Culberson

Jul. 21, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 4962

To create a commemorative currency program featuring each of the 50 State capitols or statehouses on the \$1 Federal Reserve note, and for other purposes.

*50 State Capitols Commemorative
Currency Program*

Date Introduced:

Jul. 22, 2004

Sponsor:

Mr. Lampson

Jul. 22, 2004:

Referred to the Committee on Financial Services.

Oct. 4, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5011

To prevent the sale of abusive insurance and investment products to military personnel.

*Military Personnel Financial
Services Protection Act*

Date Introduced:

Sep. 7, 2004

Sponsor:

Mr. Burns

Sep. 7, 2004:

Referred to the Committee on Financial Services.

Sep. 29, 2004:

Full Committee markup held. Ordered reported to the House with a favorable recommendation by a record vote of 68 yeas and 0 nays (Record vote no. FC-25).

Oct. 4, 2004:

The Committee on Armed Services waived consideration of provisions of the bill in its jurisdiction through an exchange of letters.

Oct. 5, 2004:

Reported to the House with an amendment (H.Rept. 108-725).

Oct. 5, 2004:

Considered under suspension of the rules. Passed the House by a record vote of 396 yeas and 2 nays.

Oct. 6, 2004:

Received in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

H.R. 5012

To provide for the redesign of the reverse of the Lincoln 1-cent coin in 2009 in commemoration of the 200th anniversary of the birth of President Abraham Lincoln.

*Abraham Lincoln Bicentennial
1-Cent Coin Redesign Act*

Date Introduced:

Sep. 7, 2004

Sponsor:

Mr. LaHood

Sep. 7, 2004:

Referred to the Committee on Financial Services.

Oct. 4, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5024

To implement the recommendations of the National Commission on Terrorist Attacks on the United States by establishing the position of National Intelligence Director, by establishing a National Counterterrorism Center, by making other improvements to enhance the national security of the United States, and for other purposes.

*9/11 Commission Recommendations
Implementation Act of 2004*

Date Introduced:

Sep. 8, 2004

Sponsor:

Ms. Pelosi

Sep. 8, 2004:

Referred to the Committee on Intelligence (Permanent Select), and in addition to the Committees on Armed Services, International Relations, Ways and Means, Financial Services, the Judiciary, Transportation and Infrastructure, Government Reform, Energy and Commerce, Science, and Rules, for a period to be subsequently determined by the Speaker.

Oct. 4, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 5031

To amend the Bank Holding Company Act of 1956 to clarify the application of the credit card bank exception to certain limited purpose credit card banks serving community banks, and for other purposes.

Community Credit Card Bank Act of 2004

Date Introduced:

Sep. 8, 2004

Sponsor:

Mr. Nethercutt

Sep. 8, 2004:

Referred to the Committee on Financial Services

Oct. 4, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit

H.R. 5046

To require the Secretary of the Treasury to mint coins in commemoration of the tragic loss of lives at the Pentagon on September 11, 2001, and to support construction of the Pentagon 9/11 Memorial in Arlington, Virginia.

*Pentagon 9/11 Memorial
Commemorative Coin Act of 2004*

Date Introduced:

Sep. 9, 2004

Sponsor:

Mr. Davis of Virginia

Sep. 9, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5060

To amend the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of full-time, traditional-aged, college students, to protect parents of traditional college

student credit card holders, and for other purposes.

College Student Credit Card Protection Act

Date Introduced:

Sep. 9, 2004

Sponsor:

Ms. Slaughter

Sep. 9, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5075

To encourage successful re-entry of incarcerated persons into the community after release, and for other purposes.

Re-Entry Enhancement Act

Date Introduced:

Sep. 14, 2004

Sponsor:

Mr. Conyers

Sep. 14, 2004:

Referred to the Committee on the Judiciary, and in addition to the Committees on Ways and Means, Education and the Workforce, Financial Services, Energy and Commerce, and Agriculture, for a period to be subsequently determined by the Speaker.

Oct. 7, 2004:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 5097

To amend the Federal Deposit Insurance Act to prevent conflicts of interest by establishing post-employment limitations on bank examiners-in-charge, and for other purposes.

Close the Bank Examiner Revolving Door Act

Date Introduced:

Sep. 15, 2004

Sponsor:

Mr. Gutierrez

Sep. 15, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5098

To provide more effective congressional oversight over the operations and administrative expenses of the Comptroller of the Currency, and for other purposes.

Comptroller of the Currency Accountability Act

Date Introduced:

Sep. 15, 2004

Sponsor:

Mr. Gutierrez

Sep. 15, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5102

To encourage the promotion of democracy, free, fair, and transparent elections, and respect for human rights and the rule of law in Ukraine.

*Constantine Menges Ukraine Democracy
and Fair Elections Act of 2004*

Date Introduced:

Sep. 15, 2004

Sponsor:

Mr. Rohrbacher

Sep. 15, 2004:

Referred to the Committee on International Relations, and in addition to the Committees on the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade and

Technology for a period to be subsequently determined by the Chairman.

H.R. 5115

To award posthumously a Congressional gold medal to Constantino Brumidi.

Date Introduced:

Sep. 21, 2004

Sponsor:

Mr. Mica

Sep. 21, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5124

To require that certain measures be taken with respect to countries of concern regarding terrorist financing.

Date Introduced:

Sep. 22, 2004

Sponsor:

Mrs. Kelly

Sep. 21, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations, for a period to be subsequently determined by the Speaker.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5128

To require the Secretary of the Treasury to mint coins in commemoration of the founding of America's National Parks, and for other purposes.

National Park Anniversaries--Great American Spaces Commemorative Coin Act

Date Introduced:

Sep. 22, 2004

Sponsor:

Mr. Young of Alaska

Sep. 22, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5138

To amend the Truth in Lending Act to establish an equitable ceiling on credit card interest rates, and for other purposes.

Fair Credit Card Interest Rate Act

Date Introduced:

Sep. 23, 2004

Sponsor:

Mr. Bell

Sep. 23, 2004:

Referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5220

To require the Secretary of the Treasury to mint coins in commemoration of the Washington National Opera, and for other purposes.

*Washington National Opera
Commemorative Coin Act of 2004*

Date Introduced:

Oct. 5, 2004

Sponsor:

Mr. King of New York

Oct. 5, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.R. 5221

To amend the Native American Housing Assistance and Self-Determination Act of 1996 and other Acts to improve housing programs for Indians.

*Native American Housing
Enhancement Act of 2004*

Date Introduced:

Oct. 5, 2004

Sponsor:

Mr. Renzi

Oct. 5, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 5247

To encourage the promotion of democracy, free, fair, and transparent elections, and respect for human rights and the rule of law in Ukraine.

*Constantine Menges Ukraine Democracy
and Fair Elections Act of 2004*

Date Introduced:

Oct. 7, 2004

Sponsor:

Mr. Rohrabacher

Oct. 7, 2004:

Referred to the Committee on International Relations, and in addition to the Committees on the Judiciary, and Financial Services, for a period to be subsequently determined by the Speaker.

Nov. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and for a period to be subsequently determined by the Chairman.

H.R. 5251

To clarify the applicability of State law to national banks, and for other purposes.

Preservation of Federalism in Banking Act

Date Introduced:

Oct. 7, 2004

Sponsor:

Mr. Frank of Massachusetts

Oct. 7, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5265

To amend the National Housing Act to authorize the Secretary of Housing and Urban Development to insure mortgages for the acquisition, construction, or substantial rehabilitation of child care and development facilities and to establish the Children's Development Commission (Kiddie Mac) to certify such facilities for such insurance, and for other purposes.

*Children's Development
Commission Act (Kiddie Mac)*

Date Introduced:

Oct. 7, 2004

Sponsor:

Mrs. Maloney

Oct. 7, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 5301

To ensure that the right of an individual to display the flag of the United States on residential property not be abridged.

Freedom to Display the American Flag Act of 2004

Date Introduced:

Oct. 8, 2004

Sponsor:

Mr. Bartlett

Oct. 8, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.R. 5313

To require the advance disclosure to shareholders of certain executive pension plans.

Corporate Advance Disclosure Act of 2004

Date Introduced:

Oct. 8, 2004

Sponsor:

Mr. Everett

Oct. 8, 2004:

Referred to the Committee on Financial Services.

Nov. 3, 2004:

Referred to the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises.

H.R. 5315

To amend the Electronic Fund Transfer Act to extend certain consumer protections to international remittance transfers of funds originating in the United States, and for other purposes.

International Remittance Consumer Protection Act of 2004

Date Introduced:

Oct. 8, 2004

Sponsor:

Mr. Gutierrez

Oct. 8, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations, for a period to be subsequently determined by the Speaker.

Nov. 3, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.R. 5332

To provide improved benefits and procedures for the transition of members of the Armed Forces from combat zones to noncombat zones and for the transition of veterans from service in the Armed Forces to civilian life.

Matthew Boisvert Help Extend Respect Owed to Every Soldier (HEROES) Act

Date Introduced:

Oct. 21, 2004

Sponsor:

Mr. Meehan

Oct. 8, 2004:

Referred to the Committee on Veterans' Affairs, and in addition to the Committees on Armed Services, and Financial Services, for a period to be subsequently determined by the Speaker.

Nov. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

H.R. 5340

To provide additional protections for recipients of the earned income tax credit.

Taxpayer Abuse Prevention Act

Date Introduced:

Oct. 8, 2004

Sponsor:

Ms. Schakowsky

Oct. 8, 2004:

Referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Nov. 3, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit for a period to be subsequently determined by the Chairman.

H.R. 5410

To amend the Expedited Funds Availability Act to redress imbalances between the faster withdrawals permitted under the Check 21 Act and the slower rates for crediting deposits.

Consumer Checking Account Fairness Act

Date Introduced:

Nov. 19, 2004

Sponsor:

Mrs. Maloney

Nov. 19, 2004:

Referred to the Committee on Financial Services.

HOUSE RESOLUTIONS

H.Res. 20

Expressing the sense of the House of Representatives with respect to polio.

Date Introduced:

Jan. 7, 2003

Sponsor:

Mr. Payne

Jan. 7, 2003:

Referred to the Committee on Energy and Commerce, and in addition to the Committees on International Relations, and Financial Services, for a period to be subsequently determined by the Speaker.

Feb. 27, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology for a period to be subsequently determined by the Chairman.

H.Res. 423

Recognizing the 5th anniversary of the signing of the International Religious Freedom Act of 1998 and urging a renewed commitment to eliminating violations of the internationally recognized right to freedom of religion and protecting fundamental human rights.

Date Introduced:

Oct. 29, 2003

Sponsor:

Mr. Wolf

Oct. 29, 2003:

Referred to the Committee on International Relations, and in addition to the Committees on the Judiciary, and Financial Services.

Nov. 19, 2003:

Considered under suspension of the rules and passed the House by a record vote of 416 yeas and 1 nay.

H.Res. 509

Honoring and recognizing the achievements of Thurgood Marshall and encouraging Congress to award him the Congressional Gold Medal.

Date Introduced:

Jan. 30, 2004

Sponsor:

Mr. Payne

Jan. 30, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary.

Feb. 5, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.Res. 591

Expressing the gratitude of the House of Representatives for the contributions made by America's community banks to the Nation's economic well-being and prosperity and the sense of the House of Representatives that a month should be designated as "Community Banking Month".

Date Introduced:

Mar. 31, 2004

Sponsor:

Mr. Bachus

Mar. 31, 2004:

Referred to the Committee on Financial Services.

Apr. 20, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Jun. 21, 2004:

Considered under suspension of the rules. Passed the House by a recorded vote of 364 yeas and 0 nays (Roll no. 276).

H.Res. 658

Recognizing National Homeownership Month and the importance of homeownership in the United States.

Date Introduced:

Jun. 1, 2004

Sponsor:

Mr. Gary G. Miller of California

Jun. 1, 2004:

Referred to the Committee on Financial Services.

Jun. 22, 2004:

The House considered H.Res. 658 under suspension of the rules, and passed the bill by a recorded vote of 415 yeas and 2 nays (Roll No. 285).

HOUSE CONCURRENT RESOLUTIONS

H.Con.Res. 78

Expressing the need to reengage Congress and the Administration regarding the social conditions and need for poverty reduction in Haiti, and for other purposes.

Date Introduced:

Mar. 5, 2003

Sponsor:

Ms. Lee

Mar. 5, 2003:

Referred to the Committee on Financial Services, and in addition to the Committee on International Relations, for a period to be subsequently determined by the Speaker.

Mar. 10, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.Con.Res. 184

Expressing the sense of Congress that Congress should participate in and support activities to provide decent homes for the people of the United States.

Date Introduced:

May 15, 2003

Sponsor:

Mr. Walsh

May 15, 2003:

Referred to the Committee on Financial Services.

May 23, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

For further action, see a similar Senate measure, S.Con.Res. 43.

H.Con.Res. 338

Commemorating the 15th anniversary of Rebuilding Together, commending Rebuilding Together for its service, and encouraging

Americans to volunteer with Rebuilding Together and similar community organizations.

Date Introduced:

Nov. 21, 2003

Sponsor:

Ms. Carson of Indiana

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.Con.Res. 343

Affirming the support of Congress for preserving President Franklin D. Roosevelt's profile on the dime because of his innumerable contributions to and lasting impact on the Nation.

Date Introduced:

Nov. 21, 2003

Sponsor:

Mr. McGovern

Nov. 21, 2003:

Referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

H.Con.Res. 374

Expressing the sense of Congress that the Secretary of Defense, Federal banking agencies, the National Credit Union Administration, and the Federal Trade Commission should work to mitigate the financial hardships experienced by members of the reserve component as a result of being called to active duty.

Date Introduced:

Feb. 26, 2004

Sponsor:

Mr. Ryun of Kansas

Feb. 26, 2004:

Referred to the Committee on Financial Services, and in addition to the Committee on Armed Services.

Mar. 17, 2004:

House Committee on Armed Services ordered the resolution favorably reported to the House, with an amendment, by a voice vote.

Mar. 22, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.Con.Res. 394

Recognizing the 100th anniversary of Citizens Bank, the Nation's oldest continuously operating minority-owned bank, and honoring the many contributions of the Nation's minority-owned banks.

Date Introduced:

Mar. 23, 2004

Sponsor:

Mr. Cooper

Mar. 23, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

H.Con.Res. 395

Honoring Donald J. Smith for his commitment to providing housing and economic assistance opportunities to Los Angeles-area low-income families.

Date Introduced:

Mar. 23, 2004

Sponsor:

Ms. Waters

Mar. 23, 2004:

Referred to the Committee on Financial Services.

Mar. 29, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

H.Con.Res. 468

Expressing the sense of the Congress with respect to the world's freshwater resources.

Date Introduced:

Jun. 25, 2004

Sponsor:

Ms. Schakowsky

Jun. 25, 2004:

Referred to the Committee on International Relations, and in addition to the Committees on Financial Services, and Ways and Means

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology, for a period to be subsequently determined by the Chairman.

H.Con.Res. 483

Affirming the support of the Congress for preserving the image of Alexander Hamilton on the face of \$10 Federal Reserve notes because of his standing as one of the United States' most influential founding fathers.

Date Introduced:

Jul. 22, 2004

Sponsor:

Mr. Pascrell

Jul. 22, 2004:

Referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

HOUSE JOINT RESOLUTIONS

H.J.Res. 58

Disapproving the rules submitted by the Secretary of the Treasury relating to section 326(a) of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001.

Date Introduced:

May 22, 2003

Sponsor:

Mr. Tancredo

May 22, 2003:

Referred to the Committee on Financial Services.

Jun. 17, 2003:

Referred to the Subcommittee on Financial Institutions and Consumer Credit.

SENATE BILLS

S. 498

To authorize the President to posthumously award a gold medal on behalf of Congress to Joseph A. De Laine in recognition of his contributions to the Nation.

Date Introduced:

Mar. 3, 2003

Sponsor:

Senator Hollings

Mar. 3, 2003:

Introduced, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Jun. 25, 2003:

Reported to the Senate by the Senate Committee on Banking, Housing, and Urban Affairs with an amendment and without written report. Placed on Senate Legislative Calendar under General Orders, Calendar No. 167.

Jun. 25, 2003:

Passed by the Senate with an amendment by unanimous consent.

Jun. 26, 2003:

Received in the House and referred to the Committee on Financial Services.

Jul. 7, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

For further action on this measure, see H.R. 3287.

S. 709

A bill to award a congressional gold medal to Prime Minister Tony Blair.

Date Introduced:

Mar. 26, 2003

Sponsor:

Senator Dole

Mar. 26, 2003:

Introduced, read twice, and referred to the Committee on Banking, Housing, and Urban Affairs.

May 9, 2003:

Reported to the Senate by the Committee on Banking, Housing, and Urban Affairs without amendment or written report.

May 9, 2003:

Placed on Senate Legislative Calendar under General Orders, Calendar No. 91.

May 15, 2003:

Passed the Senate without amendment by unanimous consent.

May 15, 2003:

Received in the House and referred to the Committee on Financial Services.

May 23, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Jul. 14, 2003:

House Committee on Financial Services discharged, and passed by the House by unanimous consent, clearing the bill for the White House.

Jul. 16, 2003:

Presented to the President.

Jul. 17, 2003:

Signed by the President, becoming Public Law no. 108-60.

For prior House action on this measure, see H.R. 1511.

S. 811

A bill to support certain housing proposals in the fiscal year 2003 budget for the Federal Government, including the downpayment assistance initiative under the HOME Investment Partnership Act, and for other purposes.

American Dream Downpayment Act

Date Introduced:

Apr. 8, 2003

Sponsor:

Senator Allard

Apr. 8, 2003:

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Oct. 15, 2003:

Ordered to be reported with an amendment in the nature of a substitute by the Senate Committee on Banking, Housing, and Urban Affairs.

Nov. 24, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate with an amendment by unanimous consent.

Nov. 25, 2003

Received in the House and held at the desk.

Dec. 8, 2003:

Considered in the House by unanimous consent and passed the House without objection.

Dec. 11, 2003:

Presented to the President.

Dec. 16, 2003:

Signed by the President (Public Law No. 108-186).

S. 1368

A bill to authorize the President to award a gold medal on behalf of the Congress to Reverend Doctor Martin Luther King, Jr. (posthumously) and his widow Coretta Scott King in recognition of their contributions to the Nation on behalf of the civil rights movement.

Date Introduced:

Jun. 27, 2003

Sponsor:

Senator Levin

Jun. 27, 2003:

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Sep. 9, 2004:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate by unanimous consent.

Sep. 13, 2004:

Received in the House and referred to the Committee on Financial Services.

Oct. 7, 2004:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

Oct. 8, 2004:

Committee on Financial Services discharged. Passed the House by unanimous consent and cleared for the White House.

Oct. 13, 2004:

Presented to the President.

Oct. 25, 2004:

Signed by the President, becoming Public Law no. 108-368.

S. 1379

To require the Secretary of the Treasury to mint coins in commemoration of veterans who became disabled for life while serving in the Armed Forces of the United States.

*American Veterans Disabled for Life
Commemorative Coin Act*

Date Introduced:

Jul. 9, 2003

Sponsor:

Senator Johnson

Jul. 9, 2003:

Introduced, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Oct. 7, 2004:

Ordered to be reported with an amendment by the Senate Committee on Banking, Housing, and Urban Affairs without a written report.

Oct. 11, 2004:

Passed the Senate with an amendment by unanimous consent.

Nov. 16, 2004:

Received in the House and referred to the Committee on Financial Services.

S. 1531

To require the Secretary of the Treasury to mint coins in commemoration of Chief Justice John Marshall.

*Chief Justice John Marshall
Commemorative Coin Act*

Date Introduced:

Jul. 31, 2003

Sponsor:

Senator Hatch

Jul. 31, 2003:

Introduced, read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Nov. 21, 2003:

Ordered to be reported without amendment by the Senate Committee on Banking, Housing, and Urban Affairs.

Nov. 21, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate by unanimous consent.

Nov. 25, 2003:

Received in the House and referred to the Committee on Financial Services.

Dec. 2, 2003:

Referred to the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology.

For further action, see H.R. 2768.

S. 1571

A bill to increase the Federal Housing Administration mortgage commitment level to carry out the purposes of section 203(b) of the National Housing Act.

Date Introduced:

Sep. 2, 2003

Sponsor:

Senator Shelby

Sep. 2, 2003:

Introduced in the Senate, read twice, considered, read the third time, and passed without amendment by Unanimous Consent.

Sep. 3, 2003:

Received in the House and referred to the Committee on Financial Services.

Sep. 16, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

S. 1636

A bill to preserve the ability of the Federal Housing Administration to insure mortgages under section 238 and 519 of the National Housing Act.

Date Introduced:

Sep. 18, 2003

Sponsor:

Senator John F. Reed

Sep. 18, 2003:

Introduced in the Senate, read twice, considered, read the third time, and passed without amendment by Unanimous Consent.

Sep. 22, 2003:

Received in the House and referred to the Committee on Financial Services

Oct. 3, 2003:

Referred to the Subcommittee on Housing and Community Opportunity.

S. 1643

To exempt certain coastal barrier property from financial assistance and flood insurance limitations under the Coastal Barriers Resources Act and the National Flood Act of 1968.

Date Introduced:

Sep. 23, 2003

Sponsor:

Senator Reed

Sep. 23, 2003:

Introduced, read twice and referred to the Senate Committee on Environment and Public Works.

Oct. 29, 2003:

Reported to the Senate by the Senate Committee on Environment and Public Works (S.Rept. 108-178) and placed on the Senate Legislative Calendar under general orders.

Nov. 7, 2003:

Received in the House and referred to the Committee on Resources, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker.

Jan. 2, 2004:

Referred to the Subcommittee on Housing and Community Opportunity for a period to be subsequently determined by the Chairman.

S. 1680

To reauthorize the Defense Production Act of 1950, and for other purposes.

Defense Production Act Reauthorization of 2003

Date Introduced:

Sep. 30, 2003

Sponsor:

Senator Shelby

Sep. 30, 2003:

Senate Committee on Banking, Housing, and Urban Affairs reported an original measure reported to the Senate (S.Rept. 108-156).

Sep. 30, 2003:

Considered and passed the Senate with an amendment by unanimous consent.

Oct. 1, 2003:

Received in the House and referred to the Committee on Financial Services.

Oct. 15, 2003:

Considered under suspension of the rules, with an amendment. Passed the House by a voice vote.

Oct. 16, 2003:

Message on House action received in the Senate.

Nov. 21, 2003:

Senate concurred in the House amendment with an amendment by unanimous consent.

Dec. 8, 2003:

House concurred in the Senate amendment to the House amendment by unanimous consent. Cleared for the White House.

Dec. 11, 2003:

Presented to the President.

Dec. 19, 2003:

Signed by the President (Public Law No. 108-195).

For prior House action on reauthorization of the Defense Production Act, see H.R. 1280 under House Bills.

S. 1768

A bill to extend the national flood insurance program.

*National Flood Insurance Program
Reauthorization Act of 2004*

Date Introduced:

Oct. 21, 2003

Sponsor:

Senator Bunning

Oct. 21, 2003:

Read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Oct. 27, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate by Unanimous Consent.

Oct. 28, 2003:

Received in the House and referred to the Committee on Financial Services.

Nov. 21, 2003:

Committee on Financial Services discharged and passed the House, with an amendment, by unanimous consent.

Nov. 22, 2003:

Message on House action received by the Senate and held at the desk.

Nov. 24, 2003:

Senate agreed to the House amendment by unanimous consent and cleared for the White House.

Nov. 25, 2003:

Presented to the President.

Dec. 6, 2003:

Signed by the President, becoming public law no. 108-171.

This legislation was a 6-month extension of the National Flood Insurance Program. For the final authorization of the program, please see S. ????

S. 2249

A bill to amend the Stewart. B. McKinney Homeless Assistance Act to provide for emergency food and shelter.

Emergency Food and Shelter Act of 2004

Date Introduced:

Mar. 29, 2004

Sponsor:

Senator Susan Collins

Mar. 29, 2004:

Read twice and referred to the Senate Committee on Government Affairs.

Jun. 2, 2004:

Ordered to be favorably reported without amendment by the Senate Committee on Government Affairs.

Jul. 15, 2004:

Reported to the Senate by the Committee on Government Affairs (S.Rept. 108-308). Placed on Senate Legislative Calendar under General Orders.

Jul. 21, 2004:

Passed Senate without amendment by Unanimous Consent.

Jul. 22, 2004:

Received in the House and referred to the Committee on Financial Services.

Aug. 3, 2004:

Referred to the Subcommittee on Housing and Community Opportunity.

SENATE CONCURRENT AND JOINT RESOLUTIONS

S.Con.Res. 43

Expressing the sense of Congress that Congress should participate in and support activities to provide decent homes for the people of the United States.

Date Introduced:

May 6, 2003

Sponsor:

Senator Brownback

May 6, 2003:

Introduced and referred to the Committee on Banking, Housing, and Urban Affairs.

May 23, 2003:

Senate Committee on Banking, Housing, and Urban Affairs discharged and passed by the Senate without amendment by unanimous consent.

Jun. 2, 2003:

Received in the House and referred to the Committee on Financial Services.

Jun. 17, 2004:

Considered under suspension of the rules and passed by the House by a record vote of 421 yeas and 1 nay (Roll no. 283).

LEGISLATION OF INTEREST

H.R. 5061

To provide assistance for the current crisis in the Darfur region of Sudan and to facilitate a comprehensive peace in Sudan.

Comprehensive Peace in Sudan Act

Date Introduced:

Sep. 9, 2004

Sponsor:

Mr. Tancredo

Sep. 9, 2004:

Referred to the House Committee on International Relations.

Section 6 of the bill as introduced (relating to a prohibition on trading in United States capital markets) falls within the jurisdiction of the Committee on Financial Services.

H.Res. 748

Providing for consideration of the bill (H.R. 1102) to establish the National Affordable Housing Trust Fund in the Treasury of the United States to provide for the development, rehabilitation, and preservation of decent, safe, and affordable housing for low-income families.

Date Introduced:

Jul. 22, 2004

Sponsor:

Ms. Lee

Jul. 22, 2004:

Referred to the Committee on Rules.

Sep. 21, 2004:

Motion to discharge committee filed (Petition No. 108-11).

This resolution is the subject of discharge petition no. 108-11 to bring H.R. 1102, National Affordable Housing Trust Fund Act of 2003, to the floor.

H.Con.Res. 458

Directing the Secretary of the Senate to make technical corrections in the enrollment of the bill S. 2238.

Date Introduced:

Jun. 21, 2004

Sponsor:

Mr. Green of Wisconsin

Jun. 21, 2004:

Considered in the House as a privileged matter. Passed the House by unanimous consent.

Jun. 21, 2004:

Received in the Senate, considered, and agreed to without amendment by unanimous consent.

This concurrent resolution made corrections in the short title of S. 2238 to correct the misspelling of the name "Blumenauer".

S. 1134

To reauthorize and improve the programs authorized by the Public Works and Economic Development Act of 1965.

*Economic Development Administration
Reauthorization Act of 2003*

Date Introduced:

May 22, 2003

Sponsor:

Senator Bond

May 22, 2003:

Introduced in the Senate, read twice, and referred to the Committee on Environment and Public Works.

Oct. 1, 2004:

Reported to the Senate with an amendment by the Senate Committee on Environment and Public Works (S.Rept. 108-382). Placed on Senate Legislative Calendar under General Orders.

Oct. 6, 2004:

Laid before the Senate and passed with an amendment by unanimous consent.

Oct. 6, 2004:

Received in the House and held at the desk.

Oct. 7, 2004:

Considered under suspension of the rules. Passed the House by a record vote of 388 yeas and 31 nays (Roll no. 507), clearing the bill for the White House.

For prior House action on a similar measure, see H.R. 2535.

S. 2238

To amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004

Date Introduced:

Mar. 25, 2004

Sponsor:

Senator Bunning

Mar. 25, 2004:

Introduced in the Senate, read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

May 13, 2004:

Reported to the Senate as amended by the Senate Committee on Banking, Housing, and Urban Affairs with a written report (S.Rept. 108-262). Placed on Senate Legislative Calendar under General Orders. Calendar No. 513.

Jun. 15, 2004:

Laid before the Senate and passed with an amendment by unanimous consent.

Jun. 16, 2004:

Received in the House and held at the desk.

Jun. 21, 2004:

Considered under suspension of the rules. Passed the House by a voice vote, clearing the bill for the White House.

Jun. 21, 2004:

Corrections to the enrollment made pursuant to H.Con.Res. 458

Jun. 23, 2004:

Presented to the President.

Jun. 30, 2004:

Signed by the President, becoming Public Law no. 108-264.

For prior House action, see H.R. 253.

S. 2712

A bill to preserve the ability of the Federal Housing Administration to insure mortgages under sections 238 and 519 of the National Housing Act.

Date Introduced:

Jul. 21, 2004

Sponsor:

Senator John Reed

Jul. 21, 2004:

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Jul. 22, 2004:

Senate Committee on Banking, Housing, and Urban Affairs discharged by Unanimous Consent. Passed Senate without amendment by Unanimous Consent.

Jul. 22, 2004:

Passed the House by unanimous consent. Cleared for the White House.

Jul. 28, 2004:

Presented to the President.

Aug. 9, 2004:

Signed by the President, becoming Public Law No. 108-301.

S. 2712 is similar to other legislation referred to the Committee on Financial Services, S. 1636.

S. 2845

To reform the intelligence community and the intelligence and intelligence-related activities of the United States Government, and for other purposes.

National Intelligence Reform Act of 2004

Date Introduced:

Sep. 23, 2004

Sponsor:

Senator Collins

Sep. 23, 2004:

Introduced in the Senate. Read the first time and placed on Senate Legislative Calendar under Read the First Time.

Sep. 27, 2004:

Laid before the Senate by unanimous consent and considered.

Sep. 28, 2004:

Considered by the Senate.

Sep. 29, 2004:

Considered by the Senate.

Sep. 30, 2004:

Considered by the Senate.

Oct. 1, 2004:

Considered by the Senate. Cloture motion presented.

Oct. 4, 2004:

Considered by the Senate.

Oct. 5, 2004:

Considered in the Senate. Cloture invoked by a vote of 85 yeas and 10 nays (Record vote no. 197).

Oct. 6, 2004:

Considered by the Senate. Passed the Senate with amendments by a vote of 96 yeas and 2 nays (Record vote no. 199).

Oct. 8, 2004:

House considered a motion to instruct conferees. Motion was not agreed to by a record vote of 169 yeas and 229 nays (Roll No. 525).

Oct. 16, 2004:

Received in the House.

Oct. 16, 2004:

House is considered to have passed S. 2845 with an amendment in the nature of a substitute consisting of the text of H.R. 10 as passed by the House, insisted on its amendment and asked for a conference, pursuant to H.Res. 287.

Oct. 16, 2004:

Senate disagreed to House amendment, agreed to request for conference, and appointed conferees: Senators Collins; Lott; DeWine; Roberts; Voinovich; Sununu; Coleman; Lieberman; Levin; Durbin; Rockefeller; Graham FL; and Lautenberg, pursuant to the orders of October 10 and 11, 2004.

For prior House action on this measure, see H.R. 10.

S. 3007

A bill to require the Secretary of the Treasury to mint coins in commemoration of the founding of America's National Parks, and for other purposes.

National Park Anniversaries—Great American Spaces Commemorative Coin Act

Date Introduced:

Nov. 18, 2004

Sponsor:

Senator Stevens

Nov. 18, 2004:

Read twice and referred to the Senate Committee on Banking, Housing, and Urban Affairs.

HEARINGS

FULL COMMITTEE

Testimony of the Chairman of the Federal Reserve Board of Governors on Monetary Policy and the State of the Economy (108-1)

February 12, 2003—Witness: The Honorable Alan Greenspan, Chairman, Board of Governors of the Federal Reserve Board. In attendance were Messrs. Oxley, Leach, Baker, Bachus, Castle, Royce, Kelly, Paul, Gillmor, Ryun, Biggert, Shays, Shadegg, Miller of California, Hart, Capito, Kennedy, Feeney, Hensarling, Garrett of New Jersey, Murphy, Brown-Waite, Barrett of South Carolina, Harris, Renzi, Frank, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Hooley, Carson, Meeks, Lee, Inslee, Moore, Gonzalez, Capuano, Hinojosa, Lucas of Kentucky, Clay, Israel, Ross, McCarthy, Baca, Matheson, Lynch, Miller of North Carolina, Emanuel, Scott, and Davis.

H.R. 522, Federal Deposit Insurance Reform Act of 2003 (108-6)

March 4, 2003—Witness: The Honorable Don Powell, Chairman, Federal Deposit Insurance Corporation. In attendance were Messrs. Oxley, Leach, Bereuter, Baker, Bachus, Royce, Kelly, Ryun, Manzullo, Biggert, Shays, Tiberi, Kennedy, Hensarling, Garrett, Brown-Waite, Barrett, Harris, Renzi, Maloney, Meeks, Inslee, Hinojosa, Lucas, McCarthy, Baca, Matheson, Miller, Emanuel, Scott, and Davis.

Housing Related Agency Budgets for FY2004 (108-7)

March 5, 2003—Witnesses: The Honorable Mel Martinez, Secretary, Department of Housing and Urban Development; Mr. Arthur A. Garcia, Administrator, Rural Housing Service, Department of Agriculture; Mr. Anthony Lowe, Administrator, Insurance and Mitigation Administration, Federal Emergency Management Agency; Ms. Ellen Lazar, Executive Director, Neighborhood Reinvestment Corporation. In attendance were Messrs. Oxley, Leach, Ney, Kelly, Shays, Miller of California, Capito, Feeney, Hensarling, Barrett, Harris, Renzi, Frank, Waters, Sanders, Maloney, Gutierrez, Velazquez, Watt, Carson, Meeks, Inslee, Moore, Ford, Hinojosa, Lucas of Kentucky, Clay, McCarthy, Baca, Matheson, Lynch, Miller of North Carolina, Emanuel, Scott, and Davis.

United States Monetary and Economic Policy (108-24)

April 30, 2003—Witnesses: The Honorable Alan Greenspan, Chairman, Board of Governors of the Federal Reserve System; Mr. Henry Aaron, Senior Fellow, The Brookings Institution; Mr. David Malpass, Chief Global Economist, Bear Stearns; Mr. Peter G. Peterson, President, The Concord Coalition; Dr. Kevin A. Hassett, Director of Economic Policy Studies, American Enterprise Institute. In attendance were Messrs. Oxley, Leach, King, Lucas of Oklahoma, Paul, Gillmor, Ryun, Manzullo, Ose, Biggert, Miller of California, Hart, Capito, Tiberi, Feeney, Hensarling, Murphy, Brown-Waite, Barrett, Harris, Frank, Waters, Maloney, Gutierrez, Velazquez, Watt, Hooley, Carson, Sherman, Meeks, Lee, Inslee, Gonzalez, Capuano, Ford, Hinojosa, Lucas of Kentucky, Crowley, Israel, McCarthy, Baca, Matheson, Miller of North Carolina, Emanuel, Scott, and Davis.

Testimony of the Secretary of the Treasury on the State of the International Financial System, IMF reform, and Compliance with IMF Agreements (108-27)

May 13, 2003—Witness: The Honorable John W. Snow, Secretary, Department of the Treasury. In attendance were Messrs. Oxley, Leach, Bereuter, Castle, Royce, Manzullo, Biggert, Tiberi, Feeney, Hensarling, Brown-Waite, Harris, Renzi, Frank, Waters, Sanders, Maloney, Velazquez, Watt, Sherman, Inslee, Capuano, Lucas of Kentucky, McCarthy, Emanuel, and Davis.

H.R. 2622, Fair and Accurate Credit Transactions Act of 2003 (108-47)

July 9, 2003—Witnesses: The Honorable John W. Snow, Secretary, Department of the Treasury; The Honorable Timothy J. Muris, Chairman, Federal Trade Commission; Mr. Mallory Duncan, Senior Vice President, General Counsel, National Retail Federation; Mr. Stephen Brobeck, Executive Director, Consumer Federation of America; Mr. Michael F. McEneney, Partner, Sidley Austin Brown & Wood LLP, on behalf of the U.S. Chamber of Commerce; Mr. John C. Dugan, Partner, Covington & Burling, on behalf of the Financial Services Coordinating Council; Mr. Stuart K. Pratt, President, Consumer Data Industry Association; Mr. Joe Belew, President, Consumer Bankers Association; Ms. Kayce Bell, Chief Operating Officer, Alabama Credit Union, on behalf of the Credit Union National Association; Mr. Hilary O. Shelton, Director, NAACP, Washington Bureau; Dr. William E. Spriggs, Executive Director, National Urban League Institute for Opportunity and Equality; Mr. D. Russell Taylor, Chairman, America's Community Bankers; Mr. Chris Jay Hoofnagle, Deputy Counsel, Electronic Privacy Information Center; Mr. L. Richard Fischer, Visa U.S.A. In attendance were Messrs. Oxley, Leach, Bachus, Royce, Lucas of Oklahoma, Kelly, Gillmor, Ryun, Ose, Biggert, Shays, Miller of California, Hart, Capito, Tiberi, Kennedy, Hensarling, Murphy, Barrett, Harris, Renzi, Frank, Waters, Sanders, Maloney, Velazquez, Ackerman, Hooley, Carson, Sherman, Lee, Inslee, Moore, Capuano, Hinojosa, Lucas of Kentucky, Clay, Israel, McCarthy, Baca, Matheson, Miller of North Carolina, Emanuel, Scott, and Davis.

Testimony of the Chairman of the Federal Reserve Board of Governors on Monetary Policy and the State of the Economy (108-48)

July 15, 2003—Witness: The Honorable Alan Greenspan, Chairman, Board of Governors of the Federal Reserve System. In attendance were Messrs. Leach, Bachus, Castle, King, Royce, Lucas of Oklahoma, Kelly, Paul, Gillmor, Ryun, Manzullo, Ose, Biggert, Green, Shays, Shadegg, Miller of California, Hart, Capito, Tiberi, Kennedy, Feeney, Hensarling, Murphy, Brown-Waite, Barrett, Harris, Frank, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Hooley, Carson, Sherman, Meeks, Lee, Inslee, Moore, Gonzalez, Capuano, Ford, Lucas of Kentucky, Crowley, Clay, Ross, McCarthy, Baca, Matheson, Miller of North Carolina, Emanuel, Scott, and Davis.

Treasury Department's Views on the Regulation of Government Sponsored Enterprises (108-51)

September 10, 2003—Witnesses: The Honorable John W. Snow, Secretary, Department of the Treasury; The Honorable Mel Martinez, Secretary, Department of Housing and Urban Development. In attendance were Messrs. Oxley, Leach, Baker, Bachus, Castle, Royce, Lucas, Ney, Kelly, Paul, Gillmor, Manzullo, Ose, Biggert, Toomey, Shays, Shadegg, Miller, Hart, Capito, Tiberi, Kennedy, Feeney, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Harris, Renzi, Frank, Kanjorski, Waters, Sanders, Maloney, Gutierrez, Velázquez, Watt, Hooley, Carson, Sherman, Meeks, Lee, Inslee, Moore, Gonzalez, Ford, Hinojosa, Lucas, Crowley, Israel, Ross, McCarthy, Baca, Matheson, Miller, and Scott.

Accounting Under Sarbanes-Oxley: Are Financial Statements More Reliable? (108-52)

September 17, 2003—Witnesses: The Honorable William H. Donaldson, Chairman, U.S. Securities and Exchange Commission; The Honorable William J. McDonough, Chairman, Public Company Accounting Oversight Board. In attendance were Messrs. Oxley, Baker, Bachus, Lucas of Oklahoma, Kelly, Gillmor, Ose, Biggert, Shays, Miller, Capito, Kennedy, Hensarling, Garrett, Barrett, Frank, Kanjorski, Maloney, Watt, Hooley, Sherman, Inslee, Capuano, Ford, Lucas of Kentucky, Crowley, Ross, McCarthy, Baca, Matheson, Miller, Emanuel, Scott, and Davis.

H.R. 2575, Secondary Mortgage Market Enterprises Regulatory Improvement Act and the Administration's Proposals on GSE Regulation (108-54)

September 25, 2003—Witnesses: The Honorable Armando Falcon Jr., Director, Federal Housing Enterprise Oversight; The Honorable John T. Korsmo, Chairman, Federal Housing Finance Board; Mr. George D. Gould, Director, Freddie Mac; Mr. Franklin D. Raines, Chairman and Chief Executive Officer, Fannie Mae; Mr. Dean Schultz, President and CEO, Federal Home Loan Bank of San Francisco; Mr. David H. Hehman, President and CEO, Federal Home Loan Bank of Cincinnati; Mr. D. Russell Taylor, President and CEO, Rahway Savings Association, on behalf of America's Community Bankers, Mr. C. Kent Conine,

Conine Residential Group, Inc., on behalf of the National Association of Home Builders; Mr. Allen Fishbein, Director of Housing and Credit Policy, Consumer Federation of America; Ms. Terri Y. Montague, President and Chief Operating Officer, The Enterprise Foundation; Dr. William E. Spriggs, Executive Director, National Urban League, Institute for Opportunity and Equality ; Mr. John Courson, President and CEO, Pacific Mortgage Company, on behalf of the Mortgage Bankers Association of America; The Honorable Steve Bartlett, President and CEO, The Financial Services Roundtable. In attendance were Messrs. Oxley, Leach, Baker, Bachus, Castle, Royce, Lucas of Oklahoma, Ney, Kelly, Paul, Gillmor, Ryun, Ose, Green, Shays, Shadegg, Hart, Tiberi, Kennedy, Feeney, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Harris, Renzi, Frank, Kanjorski, Waters, Maloney, Carson, Sherman, Meeks, Lee, Inslee, Moore, Gonzalez, Lucas of Kentucky, Clay, Israel, Baca, Matheson, Miller of North Carolina, Scott, and Davis.

Remittances: Reducing Costs, Increasing Competition, and Broadening Access to the Market (108-55)

October 1, 2003—Witnesses: The Honorable Wayne Abernathy, Assistant Secretary for Financial Institutions, Department of Treasury; Mr. Roberto Suro, Director, Pew Hispanic Center; Dr. Manuel Orozco, Project Director, Central America Inter-American Dialogue; Mr. David Valenzuela, President, Inter-American Foundation; Ms. Alice Perez, Vice President, Hispanic Market Manager, US Bank on behalf of the Consumer Bankers Association; Mr. John A. Herrera, Board President, Latino Community Credit Union on behalf of the Credit Union National Association and the World Council of Credit Unions; Mr. Ezra Levine, Partner, Howrey Simon Arnold and White on behalf of Non-Bank Funds Transmitters Group. In attendance were Messrs. Bachus, Royce, Lucas of Oklahoma, Gillmor, Ose, Biggert, Green, Shays, Shadegg, Capito, Tiberi, Kennedy, Feeney, Hensarling, Garrett, Brown-Waite, Waters, Maloney, Gutierrez, Watt, Sherman, Lee, Inslee, Moore, Gonzalez, Lucas of Kentucky, Clay, McCarthy, Baca, Matheson, Miller, and Emanuel.

Testimony of the Chairman of the Federal Reserve Board of Governors on Monetary Policy and the State of the Economy (108-67)

February 11, 2004—Witness: The Honorable Alan Greenspan, Chairman, Board of Governors of the Federal Reserve System. In attendance were Messrs. Oxley, Leach, Baker, Castle, Royce, Lucas of Oklahoma, Ney, Kelly, Paul, Gillmor, Ryun, Manzullo, Jones, Ose, Toomey, Hart, Capito, Feeney, Hensarling, Garrett of New Jersey, Murphy, Brown-Waite, Barrett of South Carolina, Harris, Frank, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Hooley, Carson, Sherman, Meeks, Lee, Inslee, Moore, Capuano, Hinojosa, Lucas of Kentucky, Crowley, Clay, Israel, Ross, McCarthy, Baca, Miller, Emanuel, Scott, Davis, and Bell.

Testimony of the Secretary of the Treasury Regarding the State of the International Financial System (108-75)

March 25, 2004—Witness: The Honorable John W. Snow, Secretary, Department of the Treasury. In attendance were Messrs. Oxley, Bachus, Royce, Lucas of Oklahoma, Kelly, Paul, Ryun, Ose, Green, Tiberi, Kennedy, Hensarling, Garrett of New Jersey, Brown-Waite, Frank, Waters, Sanders, Maloney, Watt, Carson, Sherman, Lee, Inslee, Moore, Hinojosa, Lucas of Kentucky, Crowley, Israel, Baca, Emanuel, Scott, and Bell.

Oversight of the Office of the Comptroller of the Currency (108-78)

April 1, 2004—Witness: The Honorable John D. Hawke, Jr., Comptroller of the Currency. In attendance were Messrs. Oxley, Leach, Bachus, Kelly, Paul, Gillmor, Ose, Green, Feeney, Hensarling, Garrett of New Jersey, Murphy, Frank, Waters, Maloney, Gutierrez, Velazquez, Watt, Ackerman, Carson, Sherman, Lee, Inslee, Moore, Lucas of Kentucky, Crowley, Clay, Israel, Miller, Emanuel, Scott, Bell.

The US-EU Regulatory Dialogue and Its Future (108-86)

May 13, 2004—Witnesses: The Honorable Randal Quarles, Assistant Secretary for International Affairs, United States Department of the Treasury; Mr. Ethiopis Tafara, Director, Office of International Affairs,

United States Securities and Exchange Commission; Ms. Samantha Ross, Chief of Staff, Public Company Accounting Oversight Board; The Honorable Susan Bies, Governor, United States Federal Reserve Board; Mr. Alexander Schaub, Director General, Directorate General for the Internal Market, European Commission. In attendance were Messrs. Oxley, Biggert, Hart, Hensarling, Garrett of New Jersey, Watt, Ackerman, Sherman, Inslee, Moore, Lucas of Kentucky, Emanuel, and Bell.

Oversight of the Department of Housing and Urban Development, Including the Department's Budget Request for FY2005 (108-89)

May 20, 2004—Witness: The Honorable Alphonso Jackson, Secretary of Housing and Urban Development. In attendance were Messrs. Oxley, Baker, Royce, Ney, Kelly, Green, Shays, Miller, Tiberi, Feeney, Hensarling, Garrett of New Jersey, Barrett of South Carolina, Harris, Renzi, Frank, Waters, Sanders, Maloney, Gutierrez, Velazquez, Watt, Carson, Meeks, Lee, Inslee, Moore, Capuano, Hinojosa, Lucas of Kentucky, Clay, Israel, Baca, Miller, Emanuel, Scott, Davis, Bell.

Testimony of the Chairman of the Federal Reserve Board of Governors on Monetary Policy and the State of the Economy (108-104)

July 21, 2004—Witness: The Honorable Alan Greenspan, Chairman of the Federal Reserve Board of Governors. In attendance were Messrs. Oxley, Leach, Baker, Bachus, Castle, Royce, Lucas of Oklahoma, Kelly, Paul, Gillmor, Miller, Hart, Capito, Tiberi, Kennedy, Hensarling, Murphy, Brown-Waite, Barrett of South Carolina, Harris, Frank, Waters, Sanders, Maloney, Velazquez, Ackerman, Sherman, Meeks, Lee, Moore, Capuano, Ford, Lucas of Kentucky, Crowley, Clay, Israel, McCarthy, Matheson, Miller, Emanuel, Scott, Davis, Bell.

Shell Games: Corporate Governance and Accounting for Oil and Gas Reserves (108-105)

July 21, 2004—Witnesses: Mr. Eric Knight, Managing Director, Knight Vinke Asset Management LLC; Mr. Matthew Simmons, Chairman and Chief Executive Officer, Simmons & Company International; Mr. Jonathan E. Duchac, Associate Professor of Accounting, Wayne Calloway School of Business and Accountancy, Wake Forest University; Dr. Bala G. Dharan, J. Howard Creekmore Professor of Accounting, Jesse H. Jones Graduate School of Management, Rice University. In attendance were Messrs. Oxley, Feeney, Sherman, Inslee, Lucas of Kentucky, Clay, Scott, Bell.

Sarbanes-Oxley: Two Years of Market and Investor Recovery (108-106)

July 22, 2004—Witnesses: Mr. James H. Quigley, Chief Executive Officer, Deloitte & Touche; Mr. Mitchell H. Caplan, Chief Executive Officer, E*TRADE Financial Corporation; The Honorable Roderick M. Hills, former SEC Chairman and White House Counsel; Mr. Joseph V. Del Raso, Partner, Pepper Hamilton LLP; Mr. Richard L. Trumka, Secretary-Treasurer, AFL-CIO. In attendance were Messrs. Oxley, Baker, Bachus, Castle, Kelly, Ryun, Biggert, Fossella, Capito, Tiberi, Feeney, Hensarling, Waters, Maloney, Velazquez, Watt, Hooley, Lee, Inslee, Hinojosa, Lucas of Kentucky, Clay, Matheson, Miller, David, Bell.

The 9/11 Commission Report: Identifying and Preventing Terrorist Financing (108-107)

August 23, 2004—Witnesses: The Honorable Lee H. Hamilton, Vice Chairman, National Commission on Terrorist Attacks Upon the United States; The Honorable Stuart A. Levey, Under Secretary for the Office of Terrorism and Financial Intelligence, Department of the Treasury; The Honorable Frank Libutti, Under Secretary for Information Analysis and Infrastructure Protection, Department of Homeland Security; Mr. Barry Sabin, Chief of the Counterterrorism Section, Department of Justice. In attendance were Messrs. Oxley, Bachus, Castle, King, Royce, Kelly, Paul, LaTourette, Biggert, Green, Shays, Fossella, Hart, Capito, Tiberi, Feeney, Hensarling, Garrett of New Jersey, Barrett, Frank, Kanjorski, Waters, Maloney, Watt, Hooley, Sherman, Meeks, Moore, Hinojosa, Israel, McCarthy, Matheson, Emanuel, Scott, Bell.

Protecting our Financial Infrastructure: Preparation and Vigilance (108-108)

September 8, 2004—Witnesses: The Honorable Mark W. Olson, Member, Board of Governors, Federal Reserve System; The Honorable Wayne Abernathy, Assistant Secretary for Financial Institutions, U.S.

Department of Treasury; Mr. Robert Liscouski, Assistant Secretary, Information Analysis and Infrastructure Protection, Department of Homeland Security; Mr. Robert G. Britz, President and Co-Chief Operating Officer, New York Stock Exchange, Inc.; Mr. John Mohr, Chief Operating Officer, New York Clearing House; Mr. Wilton Dolloff, Executive Vice President, Operations and Technology, Huntington Bancshares Incorporated, on behalf of Bits and The Financial Services Roundtable; Mr. Samuel Gaer, Chief Information Officer, NY Mercantile Exchange; Mr. Brian S. Tishuk, Executive Director, ChicagoFIRST. In attendance were Messrs. Leach, Bachus, Kelly, Biggert, Miller, Capito, Tiberi, Brown-Waite, Frank, Maloney, Gutierrez, Ackerman, Sherman, Lee, Inslee, Hinojosa, Lucas of Kentucky, Matheson, Miller, Emanuel, Scott, Bell.

Legislative Proposals to Implement the Recommendations of the 9/11 Commission (108-112)

September 22, 2004—Witnesses: The Honorable Stuart A. Levey, Under Secretary for the Office of Terrorism and Financial Intelligence, Department of the Treasury; The Honorable Brian C. Roseboro, Under Secretary for Domestic Finance, Department of the Treasury . In attendance were Messrs. Oxley, Leach, Baker, Bachus, Royce, Kelly, Biggert, Tiberi, Kennedy, Garrett of New Jersey, Brown-Waite, Barrett of South Carolina, Frank, Maloney, Gutierrez, Watt, Carson, Sherman, Lee, Moore, Lucas of Kentucky, Clay, Israel, McCarthy, Matheson, Miller, Emanuel, Scott.

Banks, Mergers, and the Affected Communities (108-117)

December 14, 2004—Witnesses: Ms. Maureen Flynn, Deputy Director, Massachusetts Association of Community Development Corporations, Inc.; Ms. Florence Hagins, Assistant Director, Massachusetts Affordable Housing Alliance; Mr. Juan Cofield, President, New England Area Conference of NAACP; Ms. Irene Baldwin, Executive Director, Association for Neighborhood and Housing Development; Mr. Matthew Thall, Senior Program Director, Local Initiatives Support Corporation; Ms. Anne Finucane, President, Northeast Bank of America Corporation; Mr. Joseph P. Campanelli, President and Chief Operating Officer, Sovereign Bank New England Division and Vice Chairman of Sovereign Bankcorp, Inc.; The Honorable John F. Quinn, Representative, Massachusetts State House; The Honorable Andrea F. Nuciforo, Jr., Senator, Massachusetts State House; The Honorable Steven L. Antonakes, Commissioner of Banks, Commonwealth of Massachusetts; Inner City Press/Community on the Move and the Fair Finance Watch (ICP) (submitted for the record). In attendance were Messrs. Bachus, Frank, Murphy, Watt, Capuano, Meeks, Tierney, Lee, Lynch.

SUBCOMMITTEE ON CAPITAL MARKETS, INSURANCE, AND GOVERNMENT SPONSORED ENTERPRISES

Recovery and Renewal: Protecting the Capital Markets Against Terrorism Post 9/11 (108-2)

February 12, 2003—Witnesses: Ms. Davi M. D'Agostino, Director, Financial Markets and Community Investment, U.S. General Accounting Office; Mr. Robert L.D. Colby, Deputy Director, Division of Market Regulation, Securities and Exchange Commission; Mr. Richard Ketchum, President, Nasdaq Stock Market; Mr. Robert Britz, President and Co-Chief Operating Officer, New York Stock Exchange; Mr. Donald D. Kittell, Executive Vice President, Securities Industry Association; Mr. Micah S. Green, President, The Bond Market Association. In attendance were Messrs. Baker, Ose, Manzullo, Hart, Brown-Waite, Harris, Renzi, Kanjorski, Sherman, Inslee, Moore, Israel, Capuano, Lucas of Kentucky, Clay, McCarthy, Matheson, Miller of North Carolina, Emanuel, Scott, and Maloney.

It's Only FAIR: Returning Money to Defrauded Investors (108-4)

February 26, 2003—Witness: Mr. Stephen M. Cutler, Director, Division of Enforcement, Securities and Exchange Commission. In attendance were Messrs. Baker, Gillmor, Kelly, Biggert, Green, Capito, Hart, Kennedy, Tiberi, Brown-Waite, Harris, Renzi, Kanjorski, Meeks, Inslee, Moore, Lucas of Kentucky, Clay, McCarthy, Baca, Matheson, Lynch, and Scott.

H.R. 658, the Accountant, Compliance, and Enforcement Staffing Act of 2003 and H.R. 957, The Broker Accountability Through Enhanced Transparency Act of 2003 (108-9)

March 6, 2003—Witnesses: Mr. James M. McConnell, Executive Director, Securities and Exchange Commission; Ms. Colleen M. Kelley, National President, National Treasury Employees Union; Mr. Doug Shulman, President, Regulatory Services and Operations, NASD. In attendance were Messrs. Baker, Kelly, Ryun, Hart, Tiberi, Harris, Renzi, Kanjorski, Sherman, Meeks, Inslee, Moore, Lucas of Kentucky, Israel, McCarthy, Matheson, Lynch, Miller, Emanuel, and Scott.

Mutual Fund Industry Practices and their Effect on Individual Investors (108-11)

March 12, 2003—Witnesses: Mr. John C. Bogle, Founder, The Vanguard Group; Mr. Wayne H. Wagner, Chairman Plexus Group, Inc.; Mr. John Montgomery, Founder and President, Bridgeway Funds; Mr. Harold S. Bradley, Senior Vice President, American Century Investments; Mr. Paul Haaga, Jr., Executive Vice President, Capital Research and Management Company; Mr. Gary Gensler, Co-author The Great Mutual Fund Trap, former Under Secretary for Domestic Finance, Department of the Treasury; Mr. James S. Riepe, Chairman, T. Rowe Price Associates, Inc. In attendance were Messrs. Baker, Ose, Gillmor, Castle, Royce, Manzullo, Oxley (ex officio), Kelly, Ney, Fossella, Biggert, Kennedy, Tiberi, Harris, Kanjorski, Sherman, Meeks, Inslee, Frank, Lucas of Kentucky, Ross, Clay, Baca, Matheson, Lynch, and Scott.

Rating the Rating Agencies: the State of Transparency and Competition (108-18)

April 2, 2003—Witnesses: Ms. Annette Nazareth, Director, Division of Market Regulation, Securities and Exchange Commission; Mr. Sean J. Egan, Managing Director, Egan-Jones Ratings Co.; Ms. Deborah A. Cunningham, Senior Vice President, Federated Investors; Mr. Greg Root, Executive Vice President, Dominion Bond Rating Service; Dr. Lawrence J. White, Professor of Economics, Stern School of Business, New York University; Mr. Stephen W. Joynt, President and Chief Executive Officer, Fitch, Inc.; Mr. James A. Kaitz, President and Chief Executive Officer, Association for Financial Professionals; Mr. Raymond W. McDaniel, President, Moody's Investors Service, Inc.; Fidelity Investments (for the record); Standard & Poor's (for the record). In attendance were Messrs. Baker, Ose, Shays, Ney, Ryun, Capito, Hart, Tiberi, Brown-Waite, Feeney, Oxley (ex officio), Kanjorski, Hooley, Sherman, Inslee, Capuano, Hinojosa, Lucas of Kentucky, Clay, McCarthy, Baca, Matheson, Miller, Emanuel, and Scott.

The Effectiveness of State Regulation: Why Some Consumers Can't Get Insurance (108-22)

April 10, 2003—Witnesses: Dr. Robert P. Hartwig, Senior Vice President & Chief Economist, Insurance Information Institute; Mr. Dan Juneau, President, Louisiana Association of Business & Industry; The Honorable Ernst Csiszar, Director, South Carolina Department Of Insurance; Mr. John J. Marchioni, Vice Chairman, New Jersey Coalition for Auto Insurance Competition; Mr. Nathaniel Shapo, Partner, Sonnenschein Nath & Rosenthal, former Director, Illinois Department of Insurance. In attendance were Messrs. Baker, Shays, Kelly, Ney, Biggert, Miller of California, Tiberi, Garrett, Kanjorski, Meeks, Inslee, Lucas of Kentucky, Clay, Baca, Matheson, Miller of North Carolina, Emanuel, and Scott.

Retirement Security: What Seniors Need to Know about Protecting Their Futures (108-29)

May 15, 2003—Witnesses: The Honorable Frank Keating, President & Chief Executive Officer, American Council of Life Insurers; Mr. David F. Woods, Chief Executive Officer, National Association of Insurance & Financial Advisors; Ms. Lavada DeSalles, Member, Board of Directors, AARP and President, Life and Health Insurance Foundation for Education; Ms. M. Cindy Hounsell, Executive Director, Women's Institute For a Secure Retirement; Mr. Tom Gallagher, Chief Financial Officer, Florida Department of Financial Services, appearing on behalf of the National Association of Insurance Commissioners. In attendance were Messrs. Baker, Lucas of Oklahoma, Kelly, Ryun, Tiberi, Brown-Waite, Harris, Kanjorski, Inslee, Lucas of Kentucky, Clay, Baca, Emanuel, and Scott.

The Long and Short of Hedge Funds: Effects of Strategies for Managing Market Risk (108-30)

May 22, 2003—Witnesses: The Honorable William H. Donaldson, Chairman, U.S. Securities and Exchange Commission; Mr. John Mauldin, President, Millennium Wave Investments; Mr. David A. Rocker, General Partner, Rocker Partners, LP; Mr. Terry F. Lenzner, Chairman, Investigative Group International; Mr. Owen Lamont, Associate Professor of Finance, Graduate School of Business, University of Chicago; Mr. Paul Kamenar, Senior Executive Counsel, Washington Legal Foundation. In attendance were Messrs. Baker, Ose, Gillmor, Bachus, Oxley (ex officio), Kelly, Fossella, Biggert, Toomey, Hart, Tiberi, Kanjorski, Inslee, Capuano, Ford, Clay, Matheson, Miller, Emanuel, and Scott.

The Accounting Treatment of Employee Stock Options (108-32)

June 3, 2003—Witnesses: The Honorable David Dreier, Member, U.S. House of Representatives; The Honorable Anna G. Eshoo, Member, U.S. House of Representatives; Ms. Deborah Nightingale, Project Manager, Sun Microsystems; Mr. Robert H. Herz, Chairman, Financial Accounting Standards Board; The Honorable Paul A. Volcker, Chairman, International Accounting Standards Committee Foundation Trustees; Mr. Craig R. Barrett, Chief Executive Officer, Intel Corporation; The Honorable Roderick M. Hills, Partner, Hills & Stern; Mr. James K. Glassman, Resident Fellow, American Enterprise Institute. In attendance were Messrs. Baker, Ose, Shays, Gillmor, Oxley (ex officio), Castle, Lucas of Oklahoma, Manzullo, Ney, Kennedy of Minnesota, Brown-Waite, Renzi, Royce, Kelly, Shadegg, Green, Miller of California, Toomey, Capito, Hart, Tiberi, Harris, Kanjorski, Hooley, Sherman, Meeks, Inslee, Gonzalez, Hinojosa, Crowley, McCarthy, Matheson, Miller of North Carolina, Emanuel, and Scott.

H.R. 2179, the Securities Fraud Deterrence and Investor Restitution Act of 2003 (108-34)

June 5, 2003—Witnesses: Mr. Stephen M. Cutler, Director, Division of Enforcement, U.S. Securities and Exchange Commission; Ms. Mary L. Schapiro, Vice Chairman and President, Regulatory Policy and Oversight, NASD; Ms. Christine A. Bruenn, President, North American Securities Administrators Association, Inc.. In attendance were Messrs. Baker, Ose, Castle, Manzullo, Kelly, Biggert, Capito, Kennedy, Tiberi, Brown-Waite, Harris, Renzi, Kanjorski, Meeks, Hinojosa, Lucas of Kentucky, Crowley, Israel, Clay, McCarthy, Baca, Lynch, Emanuel, and Scott.

H.R. 2420, the Mutual Funds Integrity and Fee Transparency Act of 2003 (108-39)

June 18, 2003—Witnesses: Mr. Paul F. Roye, Director, Division of Investment Management, U.S. Securities and Exchange Commission; Mr. Richard J. Hillman, Director, Financial Markets and Community Investment, U.S. General Accounting Office; Mr. John C. Bogle, Founder, The Vanguard Group; Mr. Mercer Bullard, Founder and President, Fund Democracy; Ms. Mellody Hobson, President, Ariel Mutual

Funds; Mr. Paul Haaga, Chairman, Investment Company Institute. In attendance were Messrs. Baker, Gillmor, Royce, Oxley (ex officio), Kelly, Ryun, Green, Miller of California, Toomey, Capito, Kennedy, Tiberi, Brown-Waite, Harris, Kanjorski, Inslee, Gonzalez, Capuano, Ford, Lucas of Kentucky, Clay, Baca, Matheson, Lynch, Miller of North Carolina, Emanuel, and Scott.

GSE Oversight: The Need for Reform and Modernization (108-43)

June 25, 2003—Witnesses: Mr. Sean J. Egan, Managing Director, Egan-Jones Ratings Co.; Mr. Thomas A. Schatz, President, Citizens Against Government Waste; Dr. Jay Cochran, Research Fellow, The Mercatus Center, George Mason University; Ms. Karen Shaw Petrou, Co-Founder and Managing Partner, Federal Financial Analytics, Inc.. In attendance were Messrs. Baker, Ose, Shays, Gillmor, Bachus, Castle, Lucas of Oklahoma, Royce, Manzullo, Oxley (ex officio), Kelly, Ney, Fossella, Green, Miller, Hart, Kennedy, Tiberi, Harris, Kanjorski, Hooley, Meeks, Inslee, Moore, Frank (ex officio), Ford, Lucas of Kentucky, Crowley, Clay, McCarthy, Baca, Miller of North Carolina, and Scott. Also present: Messrs. Watt and Maloney.

Reviewing U.S. Capital Market Structure: The New York Stock Exchange and Related Issues (108-57)

October 16, 2003—Witnesses: Mr. John Reed, Interim Chairman and Chief Executive Officer, New York Stock Exchange, Inc.; Mr. Robert Greifeld, President and Chief Executive Officer, The Nasdaq Stock Market, Inc.; Mr. James Glassman, Resident Fellow, American Enterprise Institute; Mr. Marc E. Lackritz, President, Securities Industry Association; Mr. Gerald D. Putnam, Chairman and Chief Executive Officer, Archipelago Holdings; Mr. Meyer “Sandy” Frucher, Chairman and Chief Executive Officer, Philadelphia Stock Exchange; Mr. David Colker, President and Chief Executive Officer, Cincinnati Stock Exchange; Professor John C. Coffee, Jr., Columbia University School of Law. In attendance were Messrs. Baker, Ose, Shays, Bachus, Castle, Royce, Kelly, Ney, Ryun, Biggert, Capito, Hart, Kennedy, Tiberi, Harris, Leach, Oxley (ex officio), Kanjorski, Sherman, Meeks, Moore, Gonzalez, Frank (ex officio), Hinojosa, Lucas of Kentucky, Crowley, Israel, McCarthy, Baca, Miller of North Carolina, and Maloney.

Reviewing U.S. Capital Market Structure: Promoting Competition in a Changing Trading Environment (108-60)

October 30, 2003—Witnesses: The Honorable William H. Donaldson, Chairman, Securities and Exchange Commission; Mr. Robert H. McCooley, Jr., President and Chief Executive Officer, The Griswold Company; Mr. John Giese, President and Chief Executive Officer, Security Traders Association; Mr. Thomas M. Joyce, President and Chief Executive Officer, Knight Trading Group, Inc.; Mr. Michael LaBranche, Chairman, Chief Executive Officer, and President, LaBranche & Co., Inc.; Mr. Kevin Foley, Chief Executive Officer, Bloomberg Tradebook; Mr. Edward J. Nicoll, Chief Executive Officer, Instinet Group Incorporated; Organization of Independent Floor Brokers (statement for the record). In attendance were Messrs. Baker, Ose, Gillmor, Bachus, Royce, Kelly, Fossella, Biggert, Hart, Tiberi, Brown-Waite, Renzi, Oxley (ex officio), Kanjorski, Sherman, Meeks, Inslee, Hinojosa, Lucas of Kentucky, Crowley, Clay, Matheson, Emanuel, Scott and Maloney.

Mutual Funds: Who’s Looking Out for Investors? (108-61)

November 4, 2003—Witnesses: The Honorable Eliot Spitzer, Attorney General, State of New York; Mr. Stephen M. Cutler, Director, Division of Enforcement, Securities and Exchange Commission; The Honorable Arthur Levitt, former Chairman, Securities and Exchange Commission; Mr. Don Phillips, Managing Director, Morningstar, Inc.; Mr. Mercer E. Bullard, President and Founder, Fund Democracy, Inc.; Mr. Paul G. Haaga, Jr., Chairman, Investment Company Institute. In attendance were Messrs. Baker, Castle, Royce, Manzullo, Oxley (ex officio), Biggert, Capito, Brown-Waite, Frank (ex officio), Hinojosa, Lucas of Kentucky, Matheson, Emanuel and Scott.

Reforming Insurance Regulation — Making the Marketplace More Competitive for Consumers (108-63)

November 5, 2003—Witnesses: The Honorable Mike Pickens, Commissioner of Insurance, Arkansas; President, National Association of Insurance Commissioners accompanied by The Honorable Gregory Serio, Superintendent of Insurance, New York; The Honorable Neil Breslin, Senator, New York State, on behalf of the National Conference of Insurance Legislators; The Honorable Kemp Hannon, Senator, New York State, on behalf of the National Conference of State Legislatures; Mr. John T. Fitts, Deputy General Counsel, Progressive Insurance Company; Mr. Jaxon A. White, Chairman & CEO, Medmarc Insurance Group; Mr. William B. Fisher, Vice President and Associate General Counsel, Massachusetts Mutual Life Insurance Company; Mr. Ronnie Tubertini, President, Southgroup Insurance and Financial Services; Dr. Neal S. Wolin, Executive Vice President & General Counsel, The Hartford; Mr. Markham McKnight, President, Wright and Percy Insurance; American Land Title Association (statement for the record). In attendance were Messrs. Baker, Shays, Bachus, Royce, Kelly, Miller, Tiberi, Kanjorski, Sherman, Inslee, Moore, Lucas of Kentucky, Israel, Ross, Emanuel, and Scott. Also Present: Mr. McNulty.

Mutual Funds: Who's Looking Out for Investors?, Day 2 (108-61)

November 6, 2003—Witnesses: Ms. Mary L. Schapiro, Vice Chairman and President, Regulatory Policy and Oversight, NASD; The Honorable William Francis Galvin, Secretary of the Commonwealth of Massachusetts, Chief Securities Regulator; Mr. Charles Leven, Vice President, Secretary and Treasurer, American Association of Retired Persons; Dr. Eric Zitzewitz, Assistant Professor of Economics, Stanford University, Graduate School of Business. In attendance were Messrs. Baker, Castle, Royce, Manzullo, Oxley (ex officio), Biggert, Capito, Brown-Waite, Frank (ex officio), Hinojosa, Lucas of Kentucky, Matheson, Emanuel and Scott.

Special Examination of Freddie Mac (108-64)

January 21, 2004—Witnesses: The Honorable Armando Falcon, Director, Office of Federal Housing Enterprise Oversight; Mr. Martin F. Baumann, Chief Financial Officer, Freddie Mac. In attendance were Messrs. Baker, Ose, Shays, Bachus, Oxley, Kelly, Ney, Shadegg, Ryun, Biggert, Kennedy, Harris, Renzi, Kanjorski, Inslee, Hinojosa, Lucas of Kentucky, Clay, McCarthy and Scott.

The Role of Attorneys in Corporate Governance (108-66)

February 4, 2004—Witnesses: Ms. Linda A. Madrid, Managing Director, General Counsel and Corporate Secretary, CarrAmerica Realty Corporation, on behalf of the American Corporate Counsel Association; Mr. Stanley Keller, Partner, Law firm of Palmer & Dodge; Professor Richard Painter, University of Illinois College of Law; Professor George M. Cohen, University of Virginia Law School; Professor Thomas D. Morgan, George Washington University Law School; M. Peter Moser, Piper Rudnick LLP (Statement for the Record). In attendance were Messrs. Baker, Ose, Gillmor, Manzullo, Kelly, Shadegg, Ryun, Capito, Kennedy, Kanjorski, Sherman, Inslee, Moore, Lucas of Kentucky, McCarthy, Emanuel and Scott. Also present: Representative Gonzalez.

Market Structure III: The Role of the Specialist in the Evolving Modern Marketplace (Field Hearing) (108-68)

February 20, 2004—Witnesses: Mr. Gerald D. Putnam, Chairman and Chief Executive Officer, Archipelago Holdings; Mr. John A. Thain, Chief Executive Officer, New York Stock Exchange, Inc.; Mr. Edward J. Nicoll, Chief Executive Officer, Instinet Group Incorporated; Mr. Robert H. McCooey, Jr. President and Chief Executive Officer, The Griswold Company; Mr. Robert Greifeld, President and Chief Executive Officer, The Nasdaq Stock Market, Inc.; Mr. Francis Sullivan, President, Chief Executive Officer and Chief Operating Officer, RPM International Inc.; Mr. Gus Sauter, Chief Investment Officer and Managing Director, The Vanguard Group. In attendance were Messrs. Baker, Kanjorski, Ackerman, Meeks, and McCarthy.

H.R. 3574, the Stock Option Accounting Reform Act (108-69)

March 3, 2004—Witnesses: Ms. Karen Kerrigan, Chairman, Small Business Survival Committee; Mr. Mark G. Heesen, President, National Venture Capital Association; Mr. Reginald Reed, Manager, Software Development, Cisco Systems; Professor Robert Merton, Harvard Business School; Mr. Arthur W. Coviello, President & CEO, RSA Security; Mr. Daniel P. Weiss, CPA, JD, Chief Financial Officer, Highway Patrol Retirement System (statement for the record); Mr. James P. Hoffa, General President, International Brotherhood of Teamsters (statement for the record); Mr. Richard L. Trumka, Secretary-Treasurer, American Federation of Labor and Congress of Industrial Organizations (statement for the record). In attendance were Messrs. Baker, Shays, Gillmor, Bachus, Shadegg, Biggert, Capito, Hart, Kennedy, Brown-Waite, Kanjorski, Ackerman, Sherman, Meeks, Inslee, Moore, Lucas of Kentucky, Crowley, Israel, Clay, McCarthy, Matheson, Miller of North Carolina, Emanuel, Scott and Velazquez.

Working with State Regulators to Increase Insurance Choices for Consumers (108-77)

March 31, 2004—Witnesses: Mr. Ernst Csiszar, Director, South Carolina Department of Insurance, on behalf of the National Association of Insurance Commissioners, accompanied by Mr. Gregory W. Serio, Superintendent, New York State Insurance Department, and Mr. Mike Kreidler, Washington State Insurance Commissioner; Mr. Thomas Ahart, Ahart, Frinzi & Smith Agency, on behalf of the Independent Insurance Agents & Brokers of America; Mr. Roger Singer, Senior Vice President & General Counsel, OneBeacon, on behalf of American Insurance Association; Mr. Albert R. Counselman, President & CEO, Riggs, Counselman, Michaels & Downs, Inc. on behalf of the Council of Insurance Agents and Brokers; Mr. Anthony Dickson, President, NJM Insurance Group, on behalf of Property Casualty Insurers Association of America; Mr. J. Robert Hunter, Director of Insurance, Consumer Federation of America; Ms. Janice Ochenkowski, Vice President External Affairs, Risk and Insurance Management Society, Inc.; Dr. Phillip R. O'Connor, Constellation New Energy, Inc. In attendance were Messrs. Baker, Ose, Shays, Gillmor, Bachus, Castle, Royce, Oxley (ex officio), Kelly, Shadegg, Ryun, Biggert, Miller of California, Hart, Kennedy, Tiberi, Renzi, Hensarling, Kanjorski, Sherman, Inslee, Ford, Frank (ex officio), Lucas of Kentucky, Clay, McCarthy, Baca, Emanuel and Scott. Also present were Representatives Hensarling, Maloney and Pomeroy.

The FASB Stock Options Proposal: Its Effect on the U.S. Economy and Jobs (108-80)

April 21, 2004—Witnesses: Mr. Jeff Thomas, Altera Corporation; Mr. Douglas Holtz-Eakin, Director, Congressional Budget Office; Mr. Kevin A. Hassett, Director of Economic Policy Studies, American Enterprise Institute; Mr. Douglas Kruse, Professor, School of Management and Labor Relations, Rutgers University; Mr. Phil Smith, Chairman of the Board, Taser International, Inc.; Mr. Robert E. Grady, Managing Partner, Carlyle Venture Partners; Mr. George M. Scalise, President, Semiconductor Industry Association. In attendance were Messrs. Baker, Ose, Gillmor, Lucas of Oklahoma, Royce, Manzullo, Oxley (ex officio), Kelly, ney, Shadegg, Biggert, Capitol, Hart, Kennedy, Tiberi, Kanjorski, Hooley, Sherman, Inslee, Moore, Capuano, Frank (ex officio), Hinojosa, Lucas of Kentucky, Crowley, Clay, McCarthy, Matheson, Lynch, Miller of North Carolina, Emanuel, Scott, and Velazquez.

A Review of TRIA and its Effect on the Economy: Helping America Move Forward (Joint Hearing) (108-81)

April 28, 2004—Joint hearing with the Subcommittee on Oversight and Investigations. Witnesses: The Honorable Wayne A. Abernathy, Assistant Secretary for Financial Institutions, United States Department of the Treasury; The Honorable Gregory V. Serio, Superintendent, New York State Insurance Department; Mr. Richard J. Hillman, Director, Financial Markets and Community Investment, United States General Accounting Office; Statement submitted by The American Council of Life Insurers (ACLI); Statement submitted on behalf of: American Insurance Association (AIA) Council of Insurance Agents & Brokers (CIAB) Independent Insurance Agents & Brokers of America (IIABA) National Association of Professional Insurance Agents (PIA) Property Casualty Insurers Association of America (PCI) Reinsurance Association of America (RAA) Surety Association of America (SAA) UWC – Strategic Services on Unemployment & Workers Compensation (UWC). In attendance were Messrs. Baker, Kelly, Royce, Gillmor, Ose, Shays, Hensarling, Garrett, Brown-Waite, Barrett, Kanjorski,

Maloney, Gutierrez, Velazquez, Sherman, Moore, Capuano, Lucas, Crowley, Clay, Israel, Matheson, Miller, Emanuel, Scott and Bell.

The FASB Stock Options Proposal: Its Effect on the U.S. Economy and Jobs, Day 2 (108-80)

May 4, 2004—Witnesses: Mr. Robert Herz, Chairman, Financial Accounting Standards Board; Mr. George Batavick, Small Business Advisory Committee, Financial Accounting Standards Board. In attendance were Messrs. Royce, Shays Hart, Sherman, Moore, Frank (ex officio) and Hinojosa.

The SEC Proposal on Market Structure: How will Investors Fare? (108-88)

May 18, 2004—Witnesses: Mr. Matthew Andresen, Former President and Chief Executive Officer, The Island ECN, Inc.; Mr. Larry Leibowitz, Executive Vice President, Co-Head of Equities Division, Schwab Soundview Capital Markets; Mr. Daniel McCabe, Chief Executive Officer, Bear Hunter Specialty Products; Mr. John Giesea, President and Chief Executive Officer, Security Traders Association, Inc.; Dr. Benn Steil, André Meyer Senior Fellow in International Economics, Council on Foreign Relations; Dr. Daniel G. Weaver, Visiting Associate Professor of Finance, Department of Finance, Rutgers School of Business; Mr. Kim Bang, President and Chief Executive Officer, Bloomberg Tradebook LLC; Mr. Peter J. Wallison, Resident Fellow, American Enterprise Institute. In attendance were Messrs. Baker, Ryun, Fossella, Hart, Brown-Waite, Kanjorski, Ackerman, Inslee, Moore, Hinojosa, Lucas of Kentucky, Crowley, Baca, Miller of North Carolina and Velazquez.

Investing for the Future: 529 State Tuition Savings Plans (108-90)

June 2, 2004—Witnesses: Ms. Diana Cantor, Chairman of the Executive Board, College Savings Plans Network; Ms. Jacqueline Williams, Executive Director, Ohio Tuition Trust Authority and Director, College Savings Plans Network; Mr. Marc E. Lackritz, President, Securities Industry Association; Mr. Michael A. Olivas, William B. Bates Distinguished Chair in Law and Director, Institute for Higher Education Law and Governance, University of Houston Law Center; Mr. Daniel McNeela, Senior Analyst, Morningstar, Inc.; Mr. Mercer E. Bullard, President and Founder, Fund Democracy, Inc., and Assistant Professor of Law, University of Mississippi School of Law. In attendance were Messrs. Baker, Gillmor, Oxley (ex officio), Biggert, Capito, Kennedy, Tiberi, Brown-Waite, Kanjorski, Hooley, Sherman, Meeks, Inslee, Moore, Lucas of Kentucky, Crowley, Clay, McCarthy, Baca, Emanuel, and Scott.

Broken Dreams in the Poconos: The Response of the Secondary Markets and Implications for Federal Legislation (Field Hearing) (108-92)

June 14, 2004—Witnesses: Mr. Ira Goldstein, Director, Public Policy and Program Assessment, The Reinvestment Fund; Mr. Robert Hay, Broker and Owner, BobHay.com Realtors; Ms. Maureen McGrath, homeowner; Mr. Richard J. Peterson, Executive Director, Pocono Builders Association; Mr. Almus Wilson, Founder and CEO, Pocono Homeowners Defense Association; Mr. Donald J. Bisenius, Senior Vice-President, Credit Policy and Portfolio Management, Freddie Mac; Mr. Zach Oppenheimer, Senior Vice President, Single-Family Mortgage Business, Fannie Mae; Mr. Gary P. Taylor, President, Appraisal Institute. In attendance were Messrs. Baker, Kanjorski.

Oversight of the Public Company Accounting Board (108-98)

June 24, 2004—Witness: Mr. William J. McDonough, Chairman, Public Company Accounting Oversight Board. In attendance were Messrs. Baker, Ose, Gillmor, Capito, Tiberi, Oxley (ex officio), Sherman, Inslee, Lucas, Clay, Matheson, Emanuel, Scott, Velazquez. Also present: Representative Maloney.

A Review of the Office of Federal Housing Enterprise Oversight and Federal Housing Finance Board (Joint Hearing) (108-100)

July 13, 2004—Joint hearing held with the Subcommittee on Oversight and Investigations. Witnesses: The Honorable Armando Falcon, Jr., Director, the Office of Federal Housing Enterprise Oversight; The Honorable Alicia R. Castaneda, Chairman, the Federal Housing Finance Board. In attendance were

Messrs. Baker, Royce, Kelly, Paul, Capito, Hensarling, Garrett of New Jersey, Murphy, Brown-Waite, Kanjorski, Gutierrez, Inslee, Ford, Hinojosa, Lucas of Kentucky, Clay, Scott, Bell, Frank (ex officio).

G.I. Finances: Protecting Those Who Protect Us (108-109)

September 9, 2004—Witnesses: Mr. William J. McDonough, Chairman, Public Company Accounting Oversight Board; Ms. Elizabeth W. Jetton, President, Financial Planning Association; Mr. Mercer Bullard, Founder and Chief Executive Officer, Fund Democracy, Inc.; Mr. Lamar C. Smith, Chairman and Chief Executive Officer, First Command Financial Planning, Inc.; Mr. Joe W. Dunlap, Executive Vice President, American Amicable Life Insurance Company of Texas; Mr. David Woods, Chief Executive Officer, National Association of Insurance and Financial Agents; The Honorable Frank Keating, President and Chief Executive Officer, American Council of Life Insurers. In attendance were Messrs. Baker, Ose, Bachus, Lucas of Oklahoma, Kelly, Ney, Ryun, Biggert, Kennedy, Brown-Waite, Oxley (ex officio), Kanjorski, Inslee, Moore, Hinojosa, Lucas of Kentucky, Israel, Ross, Baca, Matheson, Miller of North Carolina, Emanuel, Scott. Also in attendance: Representative Burns.

The Ratings Game: Improving Transparency and Competition Among the Credit Rating Agencies (108-110)

September 14, 2004—Witnesses: Mr. Sean Egan, Managing Director, Egan-Jones Ratings Co.; Mr. James A. Kaitz, President and CEO, Association for Financial Professionals; Dr. Barron H. Putnam, President and Chief Economist, LACE Financial Corporation; Mr. Alex J. Pollock, Resident Fellow, American Enterprise Institute. In attendance were Messrs. Baker, Gillmor, Biggert, Capito, Brown-Waite, Kanjorski, Moore, Ford, Lucas of Kentucky, McCarthy, Scott.

The OFHEO Report: Allegations of Accounting and Management Failure at Fannie Mae (108-115)

October 6, 2004—Witnesses: The Honorable Armando Falcon, Director, Office of Federal Housing Enterprise Oversight, accompanied by Ms. Wanda Deleo, Chief Accountant, and Mr. Christopher Dickerson, Chief Compliance Examiner, Office of Federal Housing Enterprise Oversight; Mr. Franklin D. Raines, Chairman and Chief Executive Officer, Fannie Mae; Mr. Timothy Howard, Vice Chairman and Chief Financial Officer, Fannie Mae; The Honorable Ann McLaughlin Korologos, Presiding Director, Board of Directors, Fannie Mae; Mr. Roger Barnes, Former Manager of Financial Accounting, Deferred Assets in Fannie Mae's Controller Division. In attendance were Messrs. Baker, Ose, Shays, Gillmor, Bachus, Castle, Lucas, Royce, Manzullo, Kelly, Ney, Fossella, Biggert, Miller, Toomey, Capito, Hart, Kennedy, Tiberi, Brown-Waite, Oxley (ex officio), Kanjorski, Sherman, Meeks, Inslee, Capuano, Fort, Hinojosa, Lucas of Kentucky, Crowley, Clay, McCarthy, Baca, Matheson, Lynch, Miller, Scott, Velazquez, Frank (ex officio). Also in attendance were Representatives Watt, Waters, Maloney, Davis, Brown (FL).

SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL MONETARY POLICY, TRADE, AND TECHNOLOGY

The New Basel Accord — Sound Regulation or Crushing Complexity? (108-5)

February 27, 2003—Witnesses: Mr. Roger W. Ferguson, Jr., Vice Chairman, Board of Governors of the Federal Reserve System; The Honorable Donald Powell, Chairman, Federal Deposit Insurance Corporation; The Honorable John D. Hawke, Jr., Comptroller, Office of the Comptroller of the Currency; Ms. Karen Shaw Petrou, Executive Director, Federal Financial Analytics, Inc.; Mr. David Spina, Chairman and Chief Executive Officer, State Street Corporation ; Mr. D. Wilson Ervin, Managing Director and Head of Strategic Risk Management, Credit Suisse First Boston; Ms. Sarah Moore, Chief Operating Officer, The Colonial Bank Group Inc. In attendance were Messrs. Biggert, Kennedy, Feeney, Oxley, Hensarling, Murphy, Barrett, Harris, Maloney, Lee, Sherman, Frank (ex officio), Baca, Emanuel, Capuano and Lynch.

H.R. 1280, the Defense Production Act Reauthorization of 2003 (108-13)

March 19, 2003—Witnesses: The Honorable Suzanne D. Patrick, Deputy Undersecretary of Defense for Industrial Policy, Department of Homeland Security; The Honorable Ronald M. Sega, Director, Defense Research and Engineering, Department of Defense; The Honorable Karan K. Bhatia, Deputy Under Secretary for Industry and Security, Department of Commerce; The Honorable R. David Paulison, Director of the Preparedness Division Emergency and Response Directorate, Department of Homeland Security. In attendance were Messrs. King, Biggert, Leach, Paul, Manzullo, Kennedy, Feeney, Hensarling, Murphy, Barrett of South Carolina, Harris, Maloney, Watt, Waters, Lee, Sherman, Baca, and Emanuel.

Opening Trade in Financial Services—The Chile and Singapore Examples (108-16)

April 1, 2003—Witnesses: The Honorable John B. Taylor, Under Secretary of Treasury for International Affairs; Mr. James E. Mendenhall, Assistant U.S. Trade Representative for Services, Intellectual Property, and Investment; Dr. Jagdish Bhagwati, Andre Meyer Senior Fellow in International Economics, Council on Foreign Relations; Dr. David DeRosa, President, DeRosa Research and Trading Inc.; Dr. Peter Blair Henry, Associate Professor of Economics, Stanford University Graduate School of Business ; Mr. Marc E. Lackritz, President, Securities Industry Association; Mr. Daniel Tarullo, Professor of Law, Georgetown University Law School; Mr. J. Robert Vastine, President, Coalition of Services Industries Investment Company Institute (statement for the record). In attendance were Messrs. King, Biggert, Manzullo, Ose, Feeney, Hensarling, Murphy, Barrett of South Carolina, Harris, Maloney, Sanders, Sherman, Hooley, Velazquez, and Frank (ex-officio).

Matching Capital and Accountability—The Millennium Challenge Account (108-36)

June 11, 2003—Witnesses: The Honorable John Taylor, Undersecretary for International Affairs, Department of the Treasury; The Honorable Alan Larson, Undersecretary of State for Economic, Business and Agriculture Affairs, Department of State; The Honorable Andrew Natsios, Administrator, United States Agency for International Development. In attendance were Messrs. Ose, Kennedy, Feeney, Hensarling, Barrett of South Carolina, Harris, Maloney, Watt, Waters, Lee, Sherman, Frank (ex officio), Baca, and Crowley.

China's Exchange Rate Regime and its Effects on the U.S. Economy (108-56)

October 1, 2003—Witnesses: The Honorable Mark Green, Member of Congress; The Honorable Phil English, Member of Congress; The Honorable John Taylor, Undersecretary, U.S. Department of the Treasury; The Honorable Grant Aldonis, Undersecretary, U.S. Department of Commerce; Morris Goldstein, Mr. Dennis Weatherstone Senior Fellow, Institute for International Economics; Mr. Frank Vargo, Vice President, International Economic Affairs, National Association of Manufacturers. In attendance were Messrs. King, Biggert, Paul, Manzullo, Ose, Kennedy, Feeney, Hensarling, Murphy, Barrett, Maloney, Sanders, Sherman, Hooley, Baca, and Emanuel.

World Bank Lending to Iran (108-59)

October 29, 2003—Witnesses: The Honorable William Schuerch, Deputy Assistant Secretary for International Development, Department of the Treasury; Dr. Ray Takeyh, Professor of National Security Studies and Director of Studies, Near East and South Asia Center, National Defense University; Dr. Patrick Clawson, Deputy Director, The Washington Institute for Near East Policy. In attendance were Messrs. Biggert, Maloney, Sherman, Hooley, Gutierrez, Frank (ex officio), and Emanuel.

H.R. 1914, Jamestown 400th Anniversary Commemorative Coin Act of 2003; H.R. 2131, Bill to Award a Congressional Gold Medal to President Jose Maria Aznar of Spain; H.R. 2768, John Marshall Commemorative Coin Act; and H.R. 3277, Marine Corps 230th Anniversary Commemorative Coin Act (108-71)

March 10, 2004—Witnesses: The Honorable William H. Rehnquist, Chief Justice, United States Supreme Court; The Honorable Richard L. Armitage, Deputy Secretary, United States Department of State; The Honorable J. Steven Griles, Deputy Secretary, United States Department of the Interior; General Carl E. Mundy, Jr., USMC Retired, 30th Commandant of the Marine Corps. In attendance were Messrs. King, Biggert, Ose, Feeney, Oxley (ex officio), Murphy, Maloney, Sherman and Gutierrez. Also present were Representatives Bachus, Davis, and Gibbons.

HIPC Debt Relief: Which Way Forward? (108-79)

April 20, 2004—Witnesses: Mr. Thomas Melito, Acting Director, International Affairs and Trade, United States General Accounting Office ; Mr. Thomas H. Hart, Director, Government Relations, DATA (Debt, AIDS and Trade for Africa) ; Mr. Gerald Flood, Counselor, Office of International Justice and & Peace, United States Catholic Conference . In attendance were Messrs. Biggert, Feeney, Oxley, Maloney, Frank, and Bell.

Money Matters: Coin and Currency Design and Counterfeiting Issues (108-82)

April 28, 2004—Witnesses: Ms. Henrietta H. Fore, Director, United States Mint, U.S. Department of the Treasury; Mr. Thomas A. Ferguson, Director, Bureau of Engraving and Printing, U.S. Department of the Treasury; Mr. Bruce Townsend, Deputy Assistant Director, Office of Investigations, United States Secret Service; Mr. Jeffrey C. Marquardt, Associate Director, Reserve Bank Operations and Payment Systems, Board of Governors of the Federal Reserve System; Mr. Thomas C. McMahon, East Coast Director, National Automatic Merchandising Association; Mr. Thomas Noe, Vintage Coins and Collectibles, and a member of the Citizens Coinage Advisory Committee; Mr. Jay W. Johnson, former Director of the Mint and now Director of Business Development, Collectors Universe Inc.; Mr. Chung Chung Tam, Revenue Systems Engineer, Chicago Transit Authority, representing the American Public Transportation Association, Chairman, Revenue Management Committee. In attendance were Messrs. Castle, Maloney, Watt, Sherman, Bell.

Oversight of the Export-Import Bank of the United States (108-84)

May 6, 2004—Witness: The Honorable Philip Merrill, President and Chairman, The Export-Import Bank of the United States. In attendance were Messrs. King, Biggert, Paul, Manzullo, Barrett, Maloney, Sanders, Watt, Velazquez.

The US-EU Regulatory Dialogue: The Private Sector Perspective (108-95)

June 17, 2004—Witnesses: Mr. Richard Thornburgh, Chairman, Securities Industry Association; Mr. Paul Oldshue, Immediate Past President, Bankers Association for Finance and Trade; Professor Hal Scott, Professor of International Financial Systems, Harvard Law School. In attendance were Messrs. Biggert, Feeney, Maloney, Hooley. Also present: Representative Bachus.

Combating International Terrorist Financing (Joint Hearing) (108-114)

September 30, 2004—Joint hearing with the Subcommittee on Oversight and Investigations. Witnesses: The Honorable Juan Zarate, Assistant Secretary for Terrorist Financing, Department of Treasury; The Honorable E. Anthony Wayne, Assistant Secretary for Economic and Business Affairs, Department of State. In attendance were Messrs. King, Kelly, Paul, Biggert, Maloney, Gutierrez, Inslee.

SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT

Business Checking Freedom Act of 2003—H.R. 758 and H.R. 859 (108-8)

March 5, 2003—Witnesses: Mr. Donald L. Kohn, Member, Federal Reserve Board of Governors ; The Honorable Wayne A. Abernathy, Assistant Secretary for Financial Institutions, Department of the Treasury ; Mr. Edwin R. Maus, President and Chief Executive Officer, Laurel Savings Bank, on behalf of America's Community Bankers; Mr. R. Michael Stewart Menzies, Sr., President and Chief Executive Officer, Easton Bank and Trust Co., on behalf of Independent Community Bankers of America; Mr. Rex Hammock, President, Hammock Publishing, Inc., on behalf of National Federation of Independent Business ; Mr. Bruce Bent, Sr., Chairman and Chief Executive Officer, Reserve Management Co.; Mr. Robert Auerbach, Professor, Lyndon B. Johnson School of Public Affairs, University of Texas. In attendance were Messrs. Bachus, Royce, Kelly, Gillmor, Toomey, Fossella, Hart, Kennedy, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Sanders, Maloney, Sherman, Kanjorski, Waters, Lucas of Kentucky, and Israel.

H.R. 1375, the Financial Services Regulatory Relief Act of 2003 (108-15)

March 27, 2003—Witnesses: The Honorable Mark Olson, Member, Board of Governors of the Federal Reserve System; The Honorable Dennis Dollar, Chairman, National Credit Union Administration; Ms. Julie L. Williams, First Senior Deputy Comptroller and Chief Counsel, Office of the Comptroller of the Currency; Mr. William F. Kroener, III, General Counsel, Federal Deposit Insurance Corporation; Ms. Carolyn Buck, Chief Counsel, Office of Thrift Supervision; Mr. Gavin M. Gee, Director of Finance, Idaho Department of Finance, on behalf of the Conference of State Bank Supervisors; Ms. Jerrie J. Lattimore, Administrator, Credit Union Division, State of North Carolina, on behalf of the National Association of State Credit Union Supervisors. In attendance were Messrs. Bachus, Bereuter, Baker, Royce, Gillmor, Biggert, Capito, Tiberi, Hensarling, Brown-Waite, Barrett, Oxley (ex-officio), Sanders, Maloney, Watt, Sherman, Moore, Waters, Hooley, Lucas of Kentucky, and Ross.

Fighting Fraud: Improving Information Security (Joint Hearing) (108-19)

April 3, 2003—Joint hearing with the Subcommittee on Oversight and Investigations. Witnesses: Mr. Tim Caddigan, Special Agent in Charge, Financial Crimes Division, United States Secret Service accompanied by Mr. Robert Weaver, Deputy Special Agent in Charge, New York Field Office; Mr. James Farnan, Deputy Assistant Director, Cyber Division, FBI; Mr. J. Howard Beales, III, Director, Bureau of Consumer Protection, FTC; Mr. David J. McIntyre, Jr., President and CEO, TriWest Healthcare Alliance; Mr. Kevin D. Mitnick, President and co-founder, Defensive Thinking; Mr. Stuart Pratt, President, Consumer Data Industry Association; Mr. John J. Brady, Vice President, Merchant Fraud Control, MasterCard International; Mr. Evan Hendricks, Editor and Publisher, "Privacy Times"; Dr. William Winkenwerder, Jr., MD, Assistant Secretary of Defense (Health Affairs), Department of Defense (statement for the record). In attendance were Messrs. Bachus, Kelly, Shadegg, Fossella, Capito, Tiberi, Feeney, Hensarling, Murphy, Barrett, Renzi, Maloney, Gutierrez, Hooley, Carson, Sherman, Inslee, Moore, Ford, Lucas of Kentucky, McCarthy, and Matheson.

H.R. 1474, The Check Clearing for the 21st Century Act (108-20)

April 8, 2003—Witnesses: The Honorable Roger W. Ferguson, Vice-Chairman, Board of Governors of the Federal Reserve System; Mr. C.R. Cloutier, President and CEO, MidSouth Bank, NA, ICBA Chairman, on behalf of Independent Community Bankers of America and America's Community Bankers; Mr. Grant Cole, Senior Vice President and Senior Change Management Executive, Transaction Services, Bank of America, on behalf of American Bankers Association, Consumer Bankers Association, the Electronic Check Clearing House Organization, and the Financial Services Roundtable; Mr. Dale Dentlinger, Director, ETRADE Access, ETRADE Bank ; Ms. Janell Mayo Duncan, Legislative and Regulatory Counsel, Consumers Union; Mr. Joseph Kniceley, Vice President, Payment Solutions, NCR Corporation; Ms. Celia C. Woodham, Director of Operations, Chartway FCU, on behalf of Credit Union National Association. In attendance were Messrs. Bachus, Bereuter, Baker, Lucas of Oklahoma, Gillmor,

Biggert, Hart, Tiberi, Feeney, Garrett, Murphy, Barrett, Fossella, Capito, Kennedy, Hensarling, Oxley (ex officio), Sanders, Maloney, Sherman, Ford, Lucas of Kentucky, McCarthy, Crowley, Davis, and Frank (ex officio).

The Importance of the National Credit Reporting System to Consumers and the U.S. Economy (108-26)

May 8, 2003—Witnesses: The Honorable Wayne Abernathy, Assistant Secretary for Financial Institutions, Department of Treasury; Mr. Michael F. Uffner, President, Chairman and CEO, AutoTeam Delaware, on behalf of the United States Chamber of Commerce; Mr. Dean Sheaffer, Vice President of Credit, Boscov's Incorporated, on behalf of the National Retail Federation; Mr. Michael Turner, President and Senior Scholar, Information Policy Institute; Mr. Joel R. Reidenberg, Professor of Law, Fordham University; Mr. Peter P. Swire, Professor of Law, Moritz College of Law, Ohio State University; Mr. Michael Staten, Director, Credit Research Center, Georgetown University. In attendance were Messrs. Bachus, Castle, Royce, Kelly, Gillmor, Ryun, Biggert, Capito, Tiberi, Kennedy, Hensarling, Garrett, Brown-Waite, Oxley (ex officio), Sanders, Maloney, Watt, Sherman, Meeks, Gutierrez, Moore, Gonzalez, Kanjorski, Waters, Velazquez, Hooley, Ford, Hinojosa, Lucas of Kentucky, Crowley, Israel, McCarthy, and Davis.

Fair Credit Reporting Act: How it Functions for Consumers and the Economy (108-33)

June 4, 2003—Witnesses: Mr. Howard Beales, Director, Bureau of Consumer Affairs, Federal Trade Commission; Ms. Dolores Smith, Director of the Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System; Mr. Gregory V. Serio, Superintendent of Insurance, State of New York, on behalf of the National Association of Insurance Commissioners; Ms. Julie Brill, Assistant Attorney General, State of Vermont; Mr. Joseph A. Smith, Commissioner of Banks, State of North Carolina, on behalf of the Conference of State Bank Supervisors; Mr. Ramon Rodriguez, Chief Operating Officer, United States Hispanic Chamber of Commerce Representative of the Business Roundtable; Mr. Kevin T. Sullivan, Vice President and Deputy General Counsel, Government Relations, Allstate Insurance Company; Mr. Leonard Bennett, Member, National Association of Consumer Advocates; Ms. Julie A. Smith, President, Buzzuto Management Company, on behalf of the National Multi Housing Council and the National Apartment Association Joint Legislative Program; Mr. Clint Walker, Chief Administrative Officer and General Counsel, Juniper Bank ; Mrs. Flora Green, Lead Spokeswoman, The Seniors Coalition; Mr. Ed Mierzewski, Consumer Program Director, U.S. Public Interest Research Group; Ms. Shanna L. Smith, Executive Director, National Fair Housing Alliance; Dr. Wayne T. Brough, Chief Economist, Citizens for a Sound Economy; Mr. David Lizarraga, President and CEO, TELACU; Mr. John A. Ford, Chief Privacy Officer, Equifax, Inc.; Ms. Cheryl St. John, Vice President, Fair Isaac Corporation; Mr. Anthony Rodriguez, Staff Attorney, National Consumer Law Center; Mr. Richard LeFebvre, President, AAA American Credit Bureau; Mr. Paul J. Wolk, President, Lenders' Credit Services, Inc., Director and Legislative Chair, National Credit Reporting Association ; Mr. Tim Spainhour, Legal Compliance Leader, Acxiom Corporation American Academy of Actuaries (statement for the record). In attendance were Messrs. Bachus, Castle, Royce, Kelly, Gillmor, Ryun, Biggert, Hart, Capito, Tiberi, Kennedy, Hensarling, Murphy, Brown-Waite, Barrett, Renzi, Sanders, Maloney, Watt, Ackerman, Sherman, Meeks, Gutierrez, Moore, Gonzalez, Waters, Hooley, Carson, Lucas of Kentucky, Crowley, Israel, Ross, McCarthy, and Davis.

Financing Employee Ownership Programs: An Overview (108-35)

June 10, 2003—Witnesses: Mr. J. Michael Keeling, President, The ESOP Association, Washington, D.C.; Mr. Steve Clem, Ohio Employee Ownership Center Director and Professor of Political Science at Kent State University, Kent, Ohio; Mr. Jim Megson, Executive Director, ICA Group, Boston, Massachusetts; Mr. Frank Adams, President, Southern Appalachian Center for Employee Ownership, Asheville, North Carolina ; Mr. Richard Dines, Director of Cooperative Business Development and Member Services, National Cooperative Business Association, Washington, D.C.; Mr. George Ray, CEO, LeFiell Manufacturing Company, Santa Fe Springs, CA ; Mr. Dave McCune, President of Local 1124-01, on behalf of Massillon Stainless, Inc., Massillon, OH ; Mrs. Sherry Ceresa, Statistical Analysis, Gardener's Supply Company, Burlington, VT; Mr. Larry Owenby, assisted on the employee buyout of RFS Ecusta in Brevard, North Carolina; Mr. Monty Payne, International Representative, PACE International Union,

AFL-CIO, CLC, Hattiesburg, MS. In attendance were Messrs. Bachus, LaTourette, Royce, Lucas of Oklahoma, Gillmor, Tiberi, Feeney, Hensarling, Brown-Waite, Barrett, Sanders, Maloney, Watt, Sherman, Lucas of Kentucky, and Frank (ex officio).

The Role of FCRA in the Credit Granting Process (108-37)

June 12, 2003—Witnesses: Mr. John Courson, Chairman, Mortgage Bankers Association; Mr. David Moskowitz, General Counsel, Wells Fargo Home Mortgage; Mr. A.W. Pickel, President, Leader Mortgage Company, Lenexa, KS, President-Elect, National Association of Mortgage Brokers; Mr. Travis Plunkett, Legislative Director, Consumer Federation of America; Mr. Alan Fishbein, General Counsel, Center for Community Change; Mr. Harry Gambill, CEO, TransUnion LLC; Mr. Michael Vadala, President and CEO, The Summit Federal Credit Union, on behalf of the National Association of Federal Credit Unions; Mr. C.R. Cloutier, Chairman, Independent Community Bankers of America; Mr. George B. LoBan, Co-Chairman and President, FSF Financial Corporation and First Federal FSB, Hutchinson, MN, on behalf of America's Community Bankers; Dr. Robert Manning, Professor of Humanities, Rochester Institute of Technology; Mr. Evan Hendricks, Editor, Privacy Times; Mr. Martin Wong, General Counsel, Global Consumer Group, Citigroup, Inc.; Mr. Scott Hildebrand, Vice President, Direct Marketing Services, Capital One; Fannie Mae (statement for the record). In attendance were Messrs. Bachus, Royce, Lucas of Oklahoma, Capito, Tiberi, Feeney, Hensarling, Brown-Waite, Barrett, Hart, Renzi, Miller, Sanders, Maloney, Watt, Meeks, Gutierrez, Waters, Velaquez, Hooley, Hinojosa, Lucas of Kentucky, Crowley, Israel, and Davis.

The Role of FCRA in Employee Background Checks and the Collection of Medical Information (108-38)

June 17, 2003—Witnesses: Mr. Christopher P. Reynolds, Partner, Morgan, Lewis and Bockius, LLP, on behalf of the U.S. Chamber of Commerce; Mr. Harold Morgan, Senior Vice President, Human Resources, Bally Total Fitness Corporation, on behalf of the Labor Policy Association; Mr. Lewis Maltby, President, National Workrights Institute; Ms. Margaret Plummer, Director of Operations, Bashen Consulting; Mr. Eddy McClain, Chairman, Krout & Schneider, Inc., on behalf of the National Council of Investigation and Security Services; Mr. L. Chris Petersen, Attorney, Morris, Manning, & Martin, LLP, on behalf of the Health Insurance Association of America; Mrs. Roberta B. Meyer, Senior Counsel, American Council of Life Insurers; Mr. Marc Rotenberg, Executive Director, Electronic Privacy Information Center; Ms. Joy Pritts, Assistant Research Professor, Health Policy Institute, Georgetown University; Mr. Edward L. Yingling, Executive Vice President, American Bankers Association. In attendance were Messrs. Bachus, LaTourette, Kelly, Ryun, Gillmor, Biggert, Hart, Tiberi, Hensarling, Barrett, Oxley (ex officio), Sanders, Maloney, Watt, Sherman, Moore, Velaquez, Hooley, Lucas of Kentucky, Crowley, McCarthy, and Emanuel. Also present: Mr. Sessions.

The New Basel Accord — In Search of a Unified U.S. Position (108-40)

June 19, 2003—Witnesses: The Honorable Roger Ferguson, Vice-Chairman, Board of Governors of the Federal Reserve System; The Honorable James E. Gilleran, Director, Office of Thrift Supervision; The Honorable John D. Hawke, Jr., Comptroller, Office of the Comptroller of the Currency; The Honorable Donald Powell, Chairman, Federal Deposit Insurance Corporation; Mr. Steven Elliot, Senior Vice-Chairman, Mellon Financial Corporation; Dr. Benton Gup, Chair of Banking, University of Alabama; Mr. Micah Green, President, The Bond Market Association; Ms. Karen Thomas, Director of Regulatory Affairs and Senior Regulatory Counsel, Independent Community Bankers of America. In attendance were Messrs. Bachus, Kelly, Toomey, Hart, Capito, Tiberi, Hensarling, Murphy, Brown-Waite, Oxley (ex officio), Sanders, Maloney, Watt, Sherman, Velazquez, Davis, and Frank (ex officio).

Fighting Identity Theft —The Role of FCRA (108-42)

June 24, 2003—Witnesses: Mr. J. Howard Beales, III, Director of the Bureau of Consumer Protection, Federal Trade Commission; Mr. Daniel L. Mihalko, Inspector in Charge, Congressional & Public Affairs, United States Postal Inspection Service; Mr. Tim Caddigan, Special Agent in Charge, Criminal Investigative Division, United States Secret Service; Ms. Mary Ann Viverette, Chief of Police, Gaithersburg, Maryland, on behalf of the International Association of Chiefs of Police; Ms. Maureen V.

Mitchell, Madison, OH, victim of identity theft Commander Frank Mellott, United States Navy, victim of identity theft, on behalf of the Identity Theft Resource Center; Ms. Amy Hanson, President, Financial, Administrative Credit Services, Inc., (FACS Group), on behalf of the National Retail Federation; Mr. Jim Kallstrom, Senior Executive Vice President, MBNA America Bank; Mr. Joshua L. Peirez, Senior Vice President and Assistant General Counsel, MasterCard International; Ms. Janell Mayo Duncan, Legislative and Regulatory Counsel, Consumers Union; Mr. Joseph Ansanelli, CEO, Vontu; John Taylor, President and C.E.O., National Community Reinvestment Coalition (statement for the record); Mr. Lee Lundy, Vice President, Consumer Services, Experian. In attendance were Messrs. Bachus, LaTourette, Castle, Royce, Lucas of Oklahoma, Kelly, Biggert, Toomey, Capito, Tiberi, Hensarling, Barrett, Renzi, Oxley (ex officio), Shadegg, Lucas of Kentucky, Sanders, Sherman, Moore, Hooley, Hinojosa, Lucas of Kentucky, and Crowley.

Serving the Underserved: Initiatives to Broaden Access to the Financial Mainstream (108-45)

June 26, 2003—Witnesses: The Honorable Wayne Abernathy, Assistant Secretary for Financial Institutions, Department of the Treasury; The Honorable Dennis Dollar, Chairman, National Credit Union Administration; Mr. James E. Young, President and CEO, Citizens Trust Bank, Atlanta, Georgia; Mr. Al Beltran, Chief Executive Officer, Security First Hidalgo Federal Credit Union, McAllen, Texas, on behalf of the Credit Union National Association; Mr. John Bryant, Chief Executive Officer, Operation Hope; Mr. Gabriel Manjarrez, Senior Vice President, Hispanic Marketing Executive, Bank of America; Ms. Sheila Bair, Dean's Professor of Financial Regulatory Policy, University of Massachusetts; Mr. Brian Satsky, President, Maryland Association of Financial Service Centers, Inc., on behalf of the Financial Service Centers of America. In attendance were Messrs. Bachus, Gillmor, Hensarling, Barrett, Maloney, Sherman, Waters, Velazquez, Hinojosa, Lucas of Kentucky, and Davis. Also present: Messrs. Baca and Scott.

Protecting Homeowners: Preventing Abusive Lending While Preserving Access to Credit (Joint Hearing) (108-62)

November 5, 2003—Joint hearing with the Subcommittee on Housing and Community Opportunity. Witnesses: Mr. Robert C. Couch, Chairman, Mortgage Bankers Association; Mr. A. W. Pickel, President, National Association of Mortgage Brokers; Mr. Allen Fishbein, Director of Housing and Credit Policy, Consumer Federation of America; Mr. George Brown, Senior Vice President, Self Help, on behalf of North Carolina Coalition for Responsible Lending; The Honorable Thomas J. Miller, Attorney General, State of Iowa; Mr. Steve Nadon, Chief Operating Officer and Executive Vice President, Option One, on behalf of Coalition for Fair and Affordable Lending; Mr. Micah S. Green, President, The Bond Market Association; Mr. Cameron "Cam" L. Cowan, Esq., Chair, Legislative and Judicial Subcommittee, American Securitization Forum; Ms. Margot Saunders, Managing Attorney, National Consumer Law Center; Professor Kurt Eggert, Associate Professor of Law, Chapman University School of Law; Reverend William Somplatsky-Jarman, Presbyterian Church USA, on behalf of Interfaith Center on Corporate Responsibility; Mr. Frank L. Raiter, Managing Director, Standard & Poors America's Community Bankers (statement for the record) Association of Community Organizations for Reform Now (statement for the record); Consumer Mortgage Coalition (statement for the record). In attendance were Messrs. Ney, Bachus, Baker, Royce, Kelly, Ose, Shays, Miller of California, Hart, Tiberi, Feeney, Hensarling, Garrett of New Jersey, Brown-Waite, Harris, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Ackerman, Sherman, Meeks, Lee, Moore, Ford, Hinojosa, Lucas, Crowley, Clay, Israel, McCarthy, Baca, Miller of North Carolina, Scott, and Davis.

Subprime Lending: Defining the Market and its Customers (Joint Hearing) (108-76)

March 30, 2004—Joint hearing with the Subcommittee on Housing and Community Opportunity. Witnesses: Mr. Sandor E. Samuels, Senior Managing Director and Chief Legal Officer, Countrywide, on behalf of Financial Services Roundtable; Ms. Teresa Bryce, Vice President & General Counsel, Nexstar Financial Corporation, on behalf of Mortgage Bankers Association; Mr. William M. Dana, President and CEO, Central Bank of Kansas City, on behalf of American Bankers Association; Mr. George Butts, Program Director, ACORN Housing Corporation of Pennsylvania, on behalf of Association for Community Organizations for Reform Now; Mr. Eric Stein, Senior Vice President, Center for Responsible Lending of

North Carolina; Mr. Stergios Theologides, Executive Vice President, General Counsel and Secretary, New Century Financial Corporation, on behalf of Coalition for Fair and Affordable Lending; Dr. Charles W. Calomiris, Henry Kaufman Professor of Financial Institutions, Columbia University; Dr. Anthony M. Yezer, Professor, Department of Economics, George Washington University; Ms. Norma Garcia, Senior Attorney, West Coast Regional Office of Consumers Union; Mr. Geoff Smith, Project Director, Woodstock Institute; Dr. Michael Staten, Director, Credit Research Center, McDonough School of Business, Georgetown University. In attendance were Messrs. Baker, Bachus, Royce, Lucas of Oklahoma, Ney, Ose, Miller of California, Tiberi, Kennedy, Feeney, Hensarling, Garrett, Kanjorski, Waters, Sanders, Maloney, Velaquez, Watt, Carson, Sherman, Lee, Moore, Hinojosa, Lucas of Kentucky, Crowley, Clay, McCarthy, Baca, Miller of North Carolina, Scott, and Davis.

Cutting Through the Red Tape: Regulatory Relief for America's Community-Based Banks (108-85)

May 12, 2004—Witnesses: The Honorable Wayne A. Abernathy, Assistant Secretary for Financial Institutions, United States Department of the Treasury; The Honorable John M. Reich, Vice Chairman, Federal Deposit Insurance Corporation; The Honorable Joseph A. Smith, Jr., Commissioner of Banks, North Carolina Office of Commissioner of Banks, representing Conference of State Bank Supervisors; Mr. Jim Goldston, Branch President, City Bank (TX); Mr. Dale Leighty, Chairman and President, First National Bank of Las Animas (CO), representing Independent Community Bankers of America; Mr. Brad Rock, Chairman, President and CEO, Bank of Smithtown (NY), representing American Bankers Association; Mr. Mark E. Macomber, President and CEO, Litchfield (CT) Bancorp, representing America's Community Bankers; Ms. Judith A. Kennedy, President and CEO, National Association of Affordable Housing Lenders; Mr. John Taylor, President and CEO, National Community Reinvestment Coalition; Mr. J. Pat Hickman, Chairman and CEO, Happy State Bank (TX), representing Independent Bankers Association of Texas. In attendance were Messrs. Bachus, Baker, Gillmor, Biggert, Hensarling, Garrett, Brown-Waite, Barrett, Sanders, Maloney, Watt, Sherman, Meeks, Moore, Waters, Carson, Hinojosa, Lucas of Kentucky.

The New Basel Accord: Private Sector Perspectives (108-96)

June 22, 2004—Witnesses: Mr. Steven G. Elliott, Senior Vice Chairman, Mellon Financial Corporation; Mr. Adam M. Gilbert, Managing Director, Global Credit Risk Management, JPMorgan Chase & Co.; Mr. Joseph Dewhirst, Treasurer, Bank of America Corporation; Ms. Kathleen Marinangel, Chairman, President & CEO, McHenry Savings Bank, on behalf of America's Community Bankers; Ms. Sandra W. Jansky, Executive Vice President & Chief Credit Officer, SunTrust Banks, Inc.; Mr. Michael J. Alix, Senior Managing Director, Global Head of Credit Risk Management, Bear Stearns, on behalf of the Securities Industry Association. In attendance were Messrs. Bachus, Gillmor, Biggert, Feeney, Hensarling, Garrett, Murphy, Maloney, Moore, Lucas of Kentucky, Frank (ex officio).

Promoting Homeownership by Ensuring Liquidity in the Subprime Mortgage Market (Joint Hearing) (108-97)

June 23, 2004—Joint hearing with the Subcommittee on Housing and Community Opportunity. Witnesses: Mr. Micah S. Green, President, The Bond Market Association; Mr. Frank Raiter, Managing Director, Standard & Poor's Credit Market Services; Mr. Michael Calhoun, General Counsel, Center for Responsible Lending; Ms. Pamela Kogut, Assistant Attorney General, Massachusetts Attorney General's Office; Mr. Richard DeMong, Professor, Virginia Bankers Professor of Bank Management, McIntire School of Commerce, University of Virginia; Housing Policy Council of The Financial Services Roundtable (statement submitted for the record); Coalition for Fair and Affordable Lending (CFAL) (statement submitted for the record). In attendance were Messrs. Baker, Bachus, Royce, Ney, Kelly, Biggert, Fossella, Miller, Hart, Capito, Tiberi, Hensarling, Garrett, Kanjorski, Waters, Sanders, Maloney, Gutierrez, Velazquez, Watt, Ackerman, Sherman, Meeks, Lee, Lucas of Kentucky, Crowley, Israel, McCarthy, Miller, Scott, Davis.

Credit Union Regulatory Improvements (108-103)

July 20, 2004—Witnesses: The Honorable JoAnn Johnson, Chairman, National Credit Union Administration; Mr. Roger W. Little, Deputy Commissioner of Credit Unions, Michigan Office of Financial and Insurance Services, representing the National Association of State Credit Union Supervisors; Ms. Sharon Custer, President and CEO, BMI Federal Credit Union (OH), representing the Credit Union National Association; Mr. Bill Cheney, President and CEO, Xerox Federal Credit Union (CA), representing National Association of Federal Credit Unions; Professor William E. Jackson, III, Associate Professor of Finance and Economics, University of North Carolina, Chapel Hill. In attendance were Messrs. Bachus, Royce, Biggert, Kennedy, Hensarling, Brown-Waite, Sanders, Maloney, Watt, Ackerman, Sherman, Lucas of Kentucky, Davis. Also present: Representatives Paul, Matheson.

Financial Services Issues: A Consumer's Perspective (108-111)

September 15, 2004—Witnesses: Mr. Randy Lively, President and CEO, American Financial Services Association; Mr. Michael F. McEneney, Partner, Sidley Austin Brown & Wood LLP on behalf of the Consumer Bankers Association; Ms. Jean Ann Fox, Director of Consumer Affairs, Consumer Federation of America; Ms. Tamara Draut, Director, Economic Opportunity Program, Demos: A Network for Ideas and Action. In attendance were Messrs. Bachus, Castle, Kelly, Gillmor, Ryun, Biggert, Toomey, Capito, Tiberi, Kennedy, Feeney, Hensarling, Brown-Waite.

SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY

Simplifying the Home Buying Process: HUD's Proposal to Reform RESPA (108-3)

February 25, 2003—Witnesses: Mr. John A. Courson, President & CEO, Central Pacific Mortgage Company; Chairman, Mortgage Bankers Association of America; Ms. Margot Saunders, Managing Attorney, National Consumer Law Center; Stanley B. Friedlander, President, Continental Title Agency Corp.; President, American Land Title Association; Ms. Anne C. Canfield, Executive Director, Consumer Mortgage Coalition; Mr. Neill Fendly, Government Affairs Chair & Past President, National Association of Mortgage Brokers; Mr. D. Russell Taylor, President & CEO, Rahway Savings Institution; Chairman, America's Community Bankers; Mr. Gary Garczynski, Past President, National Association of Home Builders; Mr. Peter J. Birnbaum, President, Attorneys' Title Guaranty Fund on behalf of the National Association of Bar-Related Title Insurers; Mr. Charles J. Mendoza, Member, Board of Directors, AARP; Mr. Arne Rovick, Vice Chairman & General Counsel, Edina Realty Home Services; Member, Board of Directors, Real Estate Services Providers Council; Mr. Ira Rheingold, Executive Director & General Counsel, National Association of Consumer Advocates; Consumer Bankers Association (statement for the record). In attendance were Messrs. Ney, Green, Bereuter, Baker, Shays, Hart, Tiberi, Harris, Waters, Lee, Watt, Miller of North Carolina, and Davis. Also present: Mr. Manzullo.

Strengthening America's Communities: Examining the Impact of Faith-Based Housing Partnerships (108-14)

March 25, 2003—Witnesses: Reverend Wendell Anthony, Pastor, Fellowship Chapel, Detroit, Michigan ; Reverend Kirbyjon Caldwell, Pastor, Windsor Village United Methodist Church, Houston, Texas; Bishop Sedgwick Daniels, Pastor, Holy Redeemer Institutional Church of God in Christ, Milwaukee, Wisconsin; Dr. E. LeBron Fairbanks, President, Mount Vernon Nazarene University, Mount Vernon, Ohio; Ms. Ellen Feingold, President, Jewish Community Housing for the Elderly, also appearing on behalf of the National Association of Homes and Services for the Aging and the Association of Jewish Aging Services, Boston, Massachusetts; Dr. Douglas W. Kmiec, Dean, Catholic University of America School of Law; Reverend J. Brent Walker, Executive Director, Baptist Joint Committee. In attendance were Messrs. Ney, Green, Waters, Watt, Clay, Miller, Scott, Davis, and Frank (ex officio).

The National Flood Insurance Program: Review and Reauthorization (108-17)

April 1, 2003—Witnesses: The Honorable Richard H. Baker (LA); The Honorable Doug Bereuter (NE) ; The Honorable Earl Blumenauer (OR); Mr. Anthony Lowe, Mitigation Division Director and Flood Insurance Administrator, Emergency Preparedness and Response Directorate, Department of Homeland Security; Mr. Chad Berginnis, Vice Chair, Association of State Floodplain Managers; Mr. Fletcher J. Willey, Government Affairs Committee Flood Insurance Task Force Chair, Independent Insurance Agents and Brokers of America; Mr. Gerald Nielsen, Nielsen Law Firm, Metairie, Louisiana ; Mr. Rick Willetts III, President and CEO, Cooperative Bank, of Wilmington, North Carolina on behalf of America's Community Bankers. In attendance were Messrs. Ney, Baker, Bereuter, Jones, Miller of California, Tiberi, Harris, Watt, Clay, Miller of North Carolina, and Scott.

Promoting the American Dream of Homeownership through Down Payment Assistance (108-21)

April 8, 2003—Witnesses: The Honorable Mel Martinez, Secretary, Department of Housing and Urban Development; Mr. Robert M. Couch, President and CEO, New South Federal Savings Bank, Birmingham, Alabama, on behalf of the Mortgage Bankers Association of America; Ms. Lori R. Gay, Executive Director, Los Angeles Neighborhood Housing Services, Los Angeles, California; Mr. Darrell V. Griffin, Sr., Division Chief, Housing Services Division, City of Jacksonville, Florida; Mr. Paul Hilgers, Director, Neighborhood Housing and Community Development Department, City of Austin, Texas; Mr. Craig S. Nickerson, Vice President, Community Development and Lending, Freddie Mac; Ms. Barbara Thompson, Executive Director, National Council of State Housing Agencies. In attendance were Messrs. Ney, Miller, Tiberi, Harris, Renzi, Waters, Velazquez, Carson, Lee, Capuano, Watt, Clay, Frank (ex officio), Miller, Scott, and Davis.

Strengthening America's Communities: Examining the Impact of Faith-Based Housing Partnerships, Day 2 (108-14)

April 28, 2003—Witness: Mr. John Weicher, Assistant Secretary, Housing, Federal Housing Commissioner, U.S. Department of Housing and Urban Development. In attendance were Messrs. Ney, Green, Waters, Watt, Clay, Miller, Scott, Davis, and Frank (ex officio).

Strengthening and Rejuvenating our Nation's Communities and the HOPE VI Program (108-23)

April 29, 2003—Witnesses: The Honorable Michael Liu, Assistant Secretary, Public and Indian Housing Department of Housing and Urban Development; Ms. Joan Walker Frasier, Executive Committee Member, Jeffries Tower Residents Organization, and on behalf of Everywhere and Now Public Housing Residents Organizing Nationally Together (ENPHRONT); Ms. Renee Glover, Executive Director, Atlanta Public Housing, and President, Council of Large Public Housing Authorities; Mr. Thomas D. Guzman, Director, Iowa Downtown Resource Center; Mr. Howard Husock, Alfred Taubman Center for State and Local Government, John F. Kennedy School of Government, Harvard University; Mr. Kevin E. Marchman, Executive Director, National Organization of African-Americans in Housing; Dr. Susan J. Popkin, Urban Institute; Mr. Brian Tracey, Market Executive, Bank of America on behalf of the National Association of Affordable Housing Lenders; Ms. Lisa B. Zukoff, Executive Director, Wheeling West Virginia Public Housing Authority on behalf of National Association of Housing and Redevelopment Officials. In attendance were Messrs. Ney, Tiberi, Harris, Waters, Carson, Lee, Watt, Clay, and Scott. Also present: Mr. Leach.

The Section 8 Housing Assistance Program: Promoting Decent Affordable Housing for Families and Individuals Who Rent (108-31)

May 22, 2003—Witness: The Honorable Michael Liu, Assistant Secretary, Public and Indian Housing Department of Housing and Urban Development. In attendance were Messrs. Ney, Green, Tiberi, Harris, Waters, Velazquez, Carson, Lee, Sanders, Watt, Clay, Miller, and Davis.

The Section 8 Housing Assistance Program: Promoting Decent Affordable Housing for Families and Individuals Who Rent, Day 2 (108-31)

June 10, 2003—Witnesses: Ms. Terri Ceaser, Tenant, Hopewell, VA; Ms. Telissa Dowling, President, Resident Advisory Board, New Jersey Department of Community Affairs; Mr. Craig A. Garrelts, Executive Director, Hocking Metropolitan Housing Authority, Logan, OH, appearing on behalf of National Leased Housing Association; Mr. Andrew Showe, Vice President, Vice President of Showe Management Corporation, Columbus OH, appearing on behalf of National Multi Housing Council, National Apartment Association, and Columbus, Ohio Apartment Association; Ms. Barbara Thompson, Executive Director, National Council of State Housing Agencies; Mr. R.E. "Tuck" Duncan, Chairman, Topeka Housing Authority, Topeka, KS; Ms. Sandra Henriquez, Administrator, Boston Housing Authority, appearing on behalf of Council of Large Public Housing Authorities (CLHPA); Mr. Tino Hernandez, Chairman, New York City Housing Authority; Mr. James M. Inglis, Executive Director, Livonia Housing Commission, Livonia, MI and Senior Vice President, National Association of Housing and Redevelopment Officials; Mr. Kevin Marchman, Executive Director, National Organization of African-Americans in Housing; Mr. Neil Molloy, Executive Director, St. Louis County Housing Authority, appearing on behalf of Public Housing Authorities Directors Association (PHADA). In attendance were Messrs. Ney, Green, Tiberi, Harris, Waters, Velazquez, Carson, Lee, Sanders, Watt, Clay, Miller, and Davis.

The Section 8 Housing Assistance Program: Promoting Decent Affordable Housing for Families and Individuals Who Rent, Day 3 (108-31)

June 17, 2003—Witnesses: Mr. Conrad Egan, President and CEO, National Housing Conference; Mr. Howard Husock, Alfred Taubman Center for State and Local Government, John F. Kennedy School of Government, Harvard University; Mr. Bruce J. Katz, Director, Center on Urban and Metropolitan Policy, The Brookings Institution; Ms. Jill Khadduri, Principal Associate, Abt Associates Inc.; Dr. Ed

Olsen, Professor of Economics, University of Virginia; Dr. Margery Austin Turner, Director, Metropolitan Housing and Communities Center, The Urban Institute; Ms. Sheila Crowley, President, National Low Income Housing Coalition; Mr. Henry Marraffa, Jr., Councilmember, Gaithersburg, MD, appearing on behalf of the National League of Cities; Ms. Ann O'Hara, Associate Director, Technical Assistance Collaborative, Boston, MA on behalf of the Consortium for Citizens with Disabilities Housing Task Force ; Dr. John Sidor, Principal, The Helix Group, Harpers Ferry, WV. In attendance were Messrs. Ney, Green, Tiberi, Harris, Waters, Velazquez, Carson, Lee, Sanders, Watt, Clay, Miller, and Davis.

Rural Housing in America (108-41)

June 19, 2003—Witnesses: Ms. Phyllis Fong, Inspector General, United States Department of Agriculture; Mr. William B. Shear, Acting Director, Financial Markets and Community Investment, U.S. General Accounting Office; Mr. Gideon Anders, Executive Director, National Housing Law Project, Oakland, CA; Ms. Betty Bridges, President, Council for Affordable and Rural Housing; Ms. Patty Griffiths, Housing Director, Community Action Commission of Fayette County, Ohio appearing on behalf of the Housing Assistance Council; Mr. Jack Jones, Vice President, Chase Manhattan Mortgage Corporation, Deerfield Beach, Florida on behalf of the Mortgage Bankers Association of America; Ms. Madeline Miller, Executive Director, Wil-Low Nonprofit Housing Corporation, Inc., Hayneville, AL; Mr. Joe L. Myer, Executive Director, National Council on Agriculture Life and Labor Research, Inc., Dover, DE; Mr. James R. Rayburn, Jackson, MI, First Vice President, National Association of Homebuilders. In attendance were Messrs. Ney, Tiberi, Renzi, Castle, Waters, Lee, Scott, and Davis.

Community Development Block Grants (CDBG): The Impact of CDBG on Our Communities (108-46)

June 30, 2003—Witnesses: The Honorable Nelson R. Bregón, General Deputy Assistant Secretary (acting), U.S. Department of Housing and Urban Development; The Honorable Yvonne Braithwaite-Burke, Chair, County Board of Supervisors, Los Angeles County; The Honorable Eric Garcetti, Member, District 13, Los Angeles City Council; Mr. Clifford Graves, Director, Community Development Department, City of Los Angeles; Mr. Carlos Jackson, Executive Director, Community Development Commission, Los Angeles County; Mr. Robert Sausedo, Chairman of the Board, Los Angeles Community Development Bank; Ms. Cheryl Branch, Associate Director, Los Angeles Metropolitan Churches; Ms. Lori Gay, Los Angeles Neighborhood Housing Service; Mr. Sam Mistrano, Acting Executive Director, Southern CA Association of Non-Profit Housing. In attendance were Messrs. Ney and Waters.

Section 8 Housing Assistance Program: Promoting Decent Affordable Housing for Families and Individuals Who Rent, Day 4 (Field Hearing) (108-31)

July 1, 2003—Witnesses: Mr. Gary Clopp, Vice President, Topa Management Company, Los Angeles, CA; Mr. Matthew O. Franklin, Director, California Housing and Community Development, Sacramento, CA; Mr. Carlos Jackson, Executive Director, Los Angeles County Community Development Commission; Mr. Donald J. Smith, Executive Director, Housing Authority of the City of Los Angeles; Mr. Thomas K. Shelton, Partner, Greystar Real Estate Partners and President of the National Apartment Association, and also appearing on behalf of National Multi Housing Council, Phoenix, AZ; Mr. Larry Triesch, Assistant Deputy Director, Long Beach Housing Authority; Mr. Jeff Farber, Chief Operating Officer, Los Angeles Family Housing Corporation; Mr. Larry Gross, Executive Director, Coalition for Economic Survival, Los Angeles, CA; Mr. John Jackson, Head Organizer, Los Angeles ACORN; Ms. Beverly Martin, Voucher Program Owner; Ms. Chanda Peters, Voucher Recipient; Ms. Ruth Schwartz, Executive Director, Shelter Partnership, Inc.; Ms. Leona Thompson, Voucher Recipient . In attendance were Messrs. Ney, Green, Tiberi, Harris, Waters, Velazquez, Carson, Lee, Sanders, Watt, Clay, Miller, and Davis.

Rural Housing in America, Day 2 (108-41)

July 8, 2003—Witness: Mr. Thomas C. Dorr, Under Secretary for Rural Development, U.S. Department of Agriculture. In attendance were Messrs. Ney, Bereuter, Renzi, Waters, and Davis. Also present: Representative Frank.

H.R. 1985, the FHA Multifamily Loan Limit Adjustment Act of 2003 (108-49)

July 22, 2003—Witnesses: The Honorable John Weicher, Assistant Secretary, Federal Housing Commissioner, Department of Housing and Urban Development; Mr. Howard Earl Cohen, President, The Beacon Companies; Ms. Linda D. Cheatham, Senior Vice President, Berkshire Mortgage Finance on behalf of the Mortgage Bankers Association of America; Mr. Casimir Kolaski, Kolaski Housing Advisors; Mr. Gary H. Ruping, President, Ruping Builders on behalf of the National Association of Home Builders . In attendance were Messrs. Ney, Green, Ose, Miller of California, Tiberi, Renzi, Waters, Carson, Lee, Sanders, Watt, Clay, and Scott.

Housing and Community Development Policies in the State of Ohio (Field Hearing) (108-50)

July 29, 2003—Witnesses: Mr. Bill Faith, Executive Director, Coalition on Homelessness and Housing in Ohio (COHHIO), Columbus, OH; Ms. LaToya N. Fisher, Resident, Columbus, OH; Mr. Steven D. Gladman, Governmental Affairs Coordinator, Ohio Apartment Association, Columbus, OH, appearing on behalf of Columbus Apartment Association and Midwest Affordable Housing Management Association; Mr. Dennis S. Guest, Executive Director, Columbus Metropolitan Housing Authority, Columbus, OH; Mr. Cornell H. McCleary, Commander, PRO-Private Police Training Academy, Columbus, OH; Mr. Thomas W. Slemmer, President, National Church Residences, Columbus, OH, on behalf of the American Association of Homes and Services for the Aging ; Mr. Fred Zawilinski, Executive Director, Lake Metropolitan Housing Authority, Painesville, OH; The Honorable Michael B. Coleman, Mayor of Columbus, OH; Ms. Bambi Baughn, Deputy Director, Community Action Commission of Fayette County, Washington Court House, OH; Mr. Walter R. Cates, Sr., President, Main Street Business Association, Columbus OH; Ms. Roberta Garber, Executive Director, Community Research Partners Columbus, OH; Ms. Amy Klaben, President and CEO, Columbus Housing Partnership Columbus, OH; Ms. Cindi Ring, Executive Director, Allen Metropolitan Housing Authority, Lima, OH; Ms. April Weaver, Resident, Columbus, OH; Mr. William Hale, President, Portage Area Development Corp., Ravenna, OH; Ms. Amy Kuhn, Deputy Director, Community Development Division, Ohio Department of Development, Columbus, OH; Mr. Roy Lowenstein, Vice President, Development, Ohio Capital Corporation for Housing, Columbus, OH; Ms. Sally Luken, Acting Director, Corporation for Supportive Housing, Columbus, OH; Ms. Charleta Bell Tavares, Member, Columbus City Council, Columbus, OH; Mr. Jeffrey J. Woda, President, The Woda Group LLC, Columbus, OH. In attendance Messrs. Ney, Jones, Tiberi, and LaTourette.

Protecting Homeowners: Preventing Abusive Lending While Preserving Access to Credit (Joint Hearing) (108-62)

November 5, 2003—Joint hearing with the Subcommittee on Financial Institutions and Consumer Credit. Witnesses: Mr. Robert C. Couch, Chairman, Mortgage Bankers Association; Mr. A. W. Pickel, President, National Association of Mortgage Brokers; Mr. Allen Fishbein, Director of Housing and Credit Policy, Consumer Federation of America; Mr. George Brown, Senior Vice President, Self Help, on behalf of North Carolina Coalition for Responsible Lending; The Honorable Thomas J. Miller, Attorney General, State of Iowa; Mr. Steve Nadon, Chief Operating Officer and Executive Vice President, Option One, on behalf of Coalition for Fair and Affordable Lending; Mr. Micah S. Green, President, The Bond Market Association; Mr. Cameron "Cam" L. Cowan, Esq., Chair, Legislative and Judicial Subcommittee, American Securitization Forum; Ms. Margot Saunders, Managing Attorney, National Consumer Law Center; Professor Kurt Eggert, Associate Professor of Law, Chapman University School of Law; Reverend William Somplatsky-Jarman, Presbyterian Church USA, on behalf of Interfaith Center on Corporate Responsibility; Mr. Frank L. Raiter, Managing Director, Standard & Poors; America's Community Bankers (statement for the record); Association of Community Organizations for Reform Now (statement for the record); Consumer Mortgage Coalition (statement for the record). In attendance were Messrs. Ney, Bachus, Baker, Royce, Kelly, Ose, Shays, Miller of California, Hart, Tiberi, Feeney, Hensarling, Garrett of New Jersey, Brown-Waite, Harris, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Ackerman, Sherman, Meeks, Lee, Moore, Ford, Hinojosa, Lucas, Crowley, Clay, Israel, McCarthy, Baca, Miller of North Carolina, Scott, and Davis.

Successful Homeownership and Renting Through Housing Counseling (108-73)

March 18, 2004—Witnesses: The Honorable John C. Weicher, Assistant Secretary, Housing/Federal Housing Commissioner, U.S. Department of Housing and Urban Development; Mr. Kenneth D. Wade, Executive Director, Neighborhood Reinvestment Corporation; Mr. Lautaro Diaz, Deputy Vice President for Community Development, National Council of La Raza; Ms. Lisa-Nicolle Grist, Chief Executive Director, Neighbors Helping Neighbors, Inc.; Mr. Rodney Jordan, Vice Chairman, Norfolk Redevelopment & Housing Authority, Norfolk, VA; Mr. Gary F. Obloy, Executive Director, Community Action Commission of Belmont County, Inc., Clairsville, OH; Mr. Chapman Walsh, Housing Director, Green Forest Community Development Corporation, Decatur, GA; Mr. Douglas M. Bibby, President, National Multi Housing Council; Ms. Anne Canfield, Executive Vice President, Consumer Mortgage Coalition; Mr. Robert M. Couch, President and CEO, New South Federal Savings Bank, on behalf of the Mortgage Bankers Association; Mr. William Smith, President and CEO, Mutual Community Savings Bank, on behalf of America's Community Bankers; Dr. William E. Spriggs, Executive Director, National Urban League Institute for Opportunity and Equality; Ms. Odette Williamson, Staff Attorney, National Consumer Law Center. In attendance were Messrs. Ney, Miller of California, Renzi, Waters, Velazquez, Lee, Clay, Scott, and Davis.

H.R. 3755, the Zero Downpayment Act (108-74)

March 24, 2004—Witnesses: The Honorable John Weicher, Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development; Ms. Sheila Crowley, President, National Low Income Housing Coalition; Pastor Warren L. Henry Vice-Chairman, Housing Authority of Fulton County Atlanta, GA; Mr. Thomas J. Finnegan, III, President, Huntington Mortgage Group, Columbus, OH; Mr. Michael F. Petrie, President, P/R Mortgage & Investment Corporation, Indianapolis, IN, on behalf of the Mortgage Bankers Association; Mr. James R. Rayburn, President, National Association of Home Builders; Mr. Deane Dolben, President, The Dolben Company, Burlington, MA, on behalf of the National Multi-Housing Council/National Apartment Association; Mr. Conrad Egan, President/CEO, National Housing Conference; Mr. Basil Petrou, Managing Partner, Federal Financial Analytics Inc.; Mr. Scott Syphax, President & Chief Executive Officer, Nehemiah Corporation of America, Sacramento, CA; Mr. Jerome Witcher, Real Estate Agent, Art Lee Realtors, Columbus, OH; Ms. Ann Ashburn, President and Chief Executive Officer, AmeriDream, Inc., Gaithersburg, MD. In attendance were Messrs. Ney, G. Miller, Hart, Tiberi, Renzi, Waters, Carson, Lee, Sanders, Watt, Clay, B. Miller, Scott, and Davis.

Subprime Lending: Defining the Market and Its Customers (Joint Hearing) (108-76)

March 30, 2004—Joint hearing with the Subcommittee on Financial Institutions and Consumer Credit. Witnesses: Mr. Sandor E. Samuels, Senior Managing Director and Chief Legal Officer, Countrywide, on behalf of Financial Services Roundtable; Ms. Teresa Bryce, Vice President & General Counsel, Nexstar Financial Corporation, on behalf of Mortgage Bankers Association; Mr. William M. Dana, President and CEO, Central Bank of Kansas City, on behalf of American Bankers Association; Mr. George Butts, Program Director, ACORN Housing Corporation of Pennsylvania, on behalf of Association for Community Organizations for Reform Now; Mr. Eric Stein, Senior Vice President, Center for Responsible Lending of North Carolina; Mr. Stergios Theologides, Executive Vice President, General Counsel and Secretary, New Century Financial Corporation, on behalf of Coalition for Fair and Affordable Lending; Dr. Charles W. Calomiris, Henry Kaufman Professor of Financial Institutions, Columbia University; Dr. Anthony M. Yezer, Professor, Department of Economics, George Washington University; Ms. Norma Garcia, Senior Attorney, West Coast Regional Office of Consumers Union; Mr. Geoff Smith, Project Director, Woodstock Institute; Dr. Michael Staten, Director, Credit Research Center, McDonough School of Business, Georgetown University. In attendance were Messrs. Baker, Bachus, Royce, Lucas of Oklahoma, Ney, Ose, Miller of California, Tiberi, Kennedy, Feeney, Hensarling, Garrett, Kanjorski, Waters, Sanders, Maloney, Velazquez, Watt, Carson, Sherman, Lee, Moore, Hinojosa, Lucas of Kentucky, Crowley, Clay, McCarthy, Baca, Miller of North Carolina, Scott, and Davis.

Improving Housing Opportunities for Native Americans (Field Hearing) (108-83)

May 3, 2004—Witnesses: Ms. Kathleen Kitcheyen, Chairwoman, San Carlos Apache; Mr. Dallas Massey Sr., Chairman, White Mountain Apache Tribe; Mr. Joe Shirley, Jr., President, Navajo Nation; Chief Chadwick Smith, Principal Chief, Cherokee Nation of Oklahoma; Mr. Wayne Taylor, Jr., Chairman, Hopi Tribe; Mr. Gilbert G. Gonzalez, Jr., Acting Under Secretary for Rural Development, U.S. Department of Agriculture; The Honorable Michael Liu, Assistant Secretary for Public and Indian Housing, U.S. Department of Housing and Urban Development; Ms. Pattye Green, Senior Business Manager for Native American Housing, Federal National Mortgage Association; Freddie Hatathlie, Mortgage Consultant - Emerging Markets, Wells Fargo Mortgage; Renee Konski, Loan Officer, American Financial Resources, Inc.; Mr. Mark Maryboy, Council Delegate, Navajo Nation Council; Mr. Lawrence H. Parks, Senior Vice President, External and Legislative Affairs, Federal Home Loan Bank of San Francisco; Mr. Kent E. Paul, Chief Executive Officer, AMERIND Risk Management Corporation; Capt. June Sabatinos, Vice President, Ambulatory Care Services, Tuba City Regional Health Care Corporation; Mr. Russell Sossamon, Chairman, National American Indian Housing Council; Indigenous Community Enterprises (ICE) (statement for the record). In attendance were Messrs. Ney, Renzi, Waters. Also present: Representative Matheson.

H.R. 4110, the FHA Single Family Loan Limit Adjustment Act of 2004 (108-93)

June 16, 2004—Witnesses: The Honorable John C. Weicher, Assistant Secretary, Housing/Federal Housing Commissioner, U.S. Department of Housing and Urban Development; Mr. David Berson, Chief Economist, Fannie Mae; Mr. Jon Eberhardt, President Elect - California Association of Mortgage Brokers Prime Equity Management; Mr. Glenn Hellyer, Realtor, Yorba Linda, CA; Mr. Jonathan L. Kempner, President and Chief Executive Officer, Mortgage Bankers Association; Mr. Frank E. Nothaft, Chief Economist, Freddie Mac; Mr. Basil Petrou, Principal and Managing Partner, Federal Financial Analytics, Inc.; Ms. Barbara J. Thompson, Executive Director, National Council of State Housing Agencies. In attendance were Messrs. Ney, Miller, Tiberi, Waters, Carson, Lee, Clay, Scott, Davis, Frank (ex officio).

Promoting Homeownership by Ensuring Liquidity in the Subprime Mortgage Market (Joint Hearing) (108-97)

June 23, 2004—Joint hearing with Subcommittee on Financial Institutions and Consumer Credit. Witnesses: Mr. Micah S. Green, President, The Bond Market Association; Mr. Frank Raiter, Managing Director, Standard & Poor's Credit Market Services; Mr. Michael Calhoun, General Counsel, Center for Responsible Lending; Ms. Pamela Kogut, Assistant Attorney General, Massachusetts Attorney General's Office; Mr. Richard DeMong, Professor, Virginia Bankers Professor of Bank Management, McIntire School of Commerce, University of Virginia; Housing Policy Council of The Financial Services Roundtable (statement for the record); Coalition for Fair and Affordable Lending (CFAL) (statement for the record). In attendance were Messrs. Baker, Bachus, Royce, Ney, Kelly, Biggert, Fossella, Miller, Hart, Capito, Tiberi, Hensarling, Garrett, Kanjorski, Waters, Sanders, Maloney, Gutierrez, Velazquez, Watt, Ackerman, Sherman, Meeks, Lee, Lucas of Kentucky, Crowley, Israel, McCarthy, Miller, Scott, Davis.

H.R. 4057, the Samaritan Initiative Act of 2004 (108-99)

July 13, 2004—Witnesses: Ms. Stephanie Buckley, Director, United States Veterans Initiative Inc., Prescott, AZ; Mr. Robert V. Hess, Deputy Managing Director for Special Needs Housing, Adult Services, City of Philadelphia, PA; Mr. James Mauck, President and CEO of Catholic Charities and Community Services in the Archdiocese of Denver, testifying on behalf of Catholic Charities USA, Volunteers of America, and Lutheran Services in America; Mr. Mitchell Netburn, Executive Director, Los Angeles Homeless Services Authority; Ms. Barbara Poppe, Executive Director, Community Shelter Board, Columbus and Franklin County, OH; Mr. Mike T. Pucci, Executive Director, Housing Authority of the City of Alameda, Alameda, CA; Ms. Nan Roman, President, National Alliance to End Homelessness; Mr. Donald Whitehead, Executive Director, National Coalition for the Homeless; The Honorable John W. Hickenlooper, Mayor, City and County of Denver, CO; Mr. Philip Mangano, Executive Director, Interagency Council on

Homelessness; The Honorable Bobby Simpson, Mayor-President, Baton Rouge, LA; Department of Housing and Urban Development (statement for the record); The Honorable Frederico Juarbe Jr., Assistant Secretary for Veterans' Employment and Training, Department of Labor (statement for the record). In attendance were Messrs. Ney, Baker, Hart, Tiberi, Renzi, Waters, Sanders, Watt, Scott, Davis, Frank (ex officio). Also present: Representatives Stark, Matheson.

GAO Report Entitled “Multifamily Housing: More Accessible HUD Data Could Help Efforts to Preserve Housing for Low-Income Tenants” (108-102)

July 20, 2004—Witnesses: Mr. David G. Wood, Director, Financial Markets and Community Investment, General Accounting Office; The Honorable John C. Weicher, Assistant Secretary, Housing/Federal Housing Commissioner, U.S. Department of Housing and Urban Development; Mr. Michael Bodaken, President, National Housing Trust; Ms. O. Angie Nwanodi, Director of Policy, National Housing Development Corporation; Ms. Charlotte Delgado, Vice President/West National Alliance of HUD Tenants; Mr. William M. Kargman, President, First Realty Management Corporation; Ms. Gené Moreno, Policy/Advocacy Director, Chicago Rehab Network, testifying on behalf of the National Low Income Housing Coalition; Mr. Todd Trehubenko, Senior Vice President, Recapitalization Advisors, Inc. In attendance were Messrs. Ney, Green, Hart, Tiberi, Waters, Lee, Capuano, Scott, Frank (ex officio). Also present: Representative Emanuel.

Mortgage Fraud and Its Impact on Mortgage Lenders (108-116)

October 7, 2004—Witnesses: The Honorable Kenneth M. Donohue, Sr., Inspector General, Department of Housing and Urban Development; Mr. Chris Swecker, Assistant Director for Criminal Investigations, Federal Bureau of Investigation; The Honorable John C. Weicher, Assistant Secretary, Housing/Federal Housing Commissioner, Department of Housing and Urban Development; Mr. William Matthews, Vice President and General Manager, Mortgage Asset Research Institute, Inc., Reston, VA; Ms. Marta T. McCall, Senior Vice President-Risk Management, American Mortgage Network, San Diego, CA, on behalf of the Mortgage Bankers Association; Mr. Arthur J. Prieston, Chairman, The Prieston Group, San Rafael, CA; Ms. Brigitte Amiri, Staff Attorney, South Brooklyn Legal Services, Brooklyn, NY; Ms. Ecima Trujillo, National Field Director, ACORN Housing Corporation, Los Angeles, CA. In attendance were Messrs. Ney, Miller, Hart, Tiberi, Renzi, Waters, Velazquez, Carson, Lee, Watt, Scott, Davis.

SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS

Progress Since 9/11: The Effectiveness of U.S. Anti-Terrorist Financing Efforts (108-10)

March 11, 2003—Witnesses: Ms. Alice Fisher, Deputy Assistant Attorney General, Criminal Division, Department of Justice; Mr. Richard Hoglund, Interim Director, Office of Customs Investigations, Bureau of Immigration and Customs Enforcement, Department of Homeland Security, accompanied by Ms. Marcy Forman, Executive Director, Operation Green Quest; Mr. James Sloan, Director, Financial Crimes Enforcement Network, Department of the Treasury; Mr. Steve Emerson, Director, The Investigative Project; Mr. Matthew Epstein, Assistant Director, The Investigative Project; Mr. Larry Johnson, CEO, BERG Associates; Mr. John Moynihan, Senior Investigator, BERG Associates; Mr. John Byrne, Senior Counsel and Compliance Manager, American Bankers Association. In attendance were Messrs. Kelly, Garrett, Murphy, Brown-Waite, Gutierrez, Inslee, Crowley, Hinojosa, Lynch, and Oxley (ex-officio).

Paying Dividends: How the President's Tax Plan Will Benefit Individual Investors and Strengthen the Capital Markets (108-12)

March 18, 2003—Witnesses: The Honorable Peter R. Fisher, Under Secretary for Domestic Finance, Department of the Treasury; The Honorable Phil Gramm, Vice Chairman and Managing Director, UBS Warburg LLC; The Honorable Rick Lazio, President and CEO, Financial Services Forum; Mr. John J. Castellani, President, The Business Roundtable; Mr. Peter Orszag, Joseph A. Pechman Senior Fellow in Economic Studies, The Brookings Institution; Mr. Stephen Moore, President, Club for Growth; Dr. William E. Spriggs, Executive Director, National Urban League Institute for Opportunity and Equality; Mr. Bobby Rayburn, First Vice President, National Association of Home Builders. In attendance were Messrs. Kelly, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Oxley (ex officio), Inslee, Moore, Crowley, Hinojosa, and Sherman.

Fighting Fraud: Improving Information Security (Joint Hearing) (108-19)

April 3, 2003—Joint hearing with Subcommittee on Financial Institutions and Consumer Credit. Witnesses: Mr. Tim Caddigan, Special Agent in Charge, Financial Crimes Division, United States Secret Service, accompanied by Mr. Robert Weaver, Deputy Special Agent in Charge, New York Field Office; Mr. James Farnan, Deputy Assistant Director, Cyber Division, FBI; Mr. J. Howard Beales, III, Director, Bureau of Consumer Protection, FTC; Mr. David J. McIntyre, Jr., President and CEO, TriWest Healthcare Alliance; Mr. Kevin D. Mitnick, President and co-founder, Defensive Thinking; Mr. Stuart Pratt, President, Consumer Data Industry Association; Mr. John J. Brady, Vice President, Merchant Fraud Control, MasterCard International; Mr. Evan Hendricks, Editor and Publisher, "Privacy Times"; Dr. William Winkenwerder, Jr., MD, Assistant Secretary of Defense (Health Affairs), Department of Defense (for the record). In attendance were Messrs. Bachus, Kelly, Shadegg, Fossella, Capito, Tiberi, Feeney, Hensarling, Murphy, Barrett, Renzi, Maloney, Gutierrez, Hooley, Carson, Sherman, Inslee, Moore, Ford, Lucas of Kentucky, McCarthy, and Matheson.

Increasing the Effectiveness of State Consumer Protections (108-25)

May 6, 2003—Witnesses: Mr. Terry Parke, Illinois State Representative, Past President, the National Conference of Insurance Legislators accompanied by Mr. Robert W. Klein, Associate Professor & Director, Center for Risk Management and Insurance Research, Georgia State University; Mr. Joel S. Ario, Insurance Administrator, Oregon Insurance Division; Secretary-Treasurer, National Association of Insurance Commissioners; Mr. Richard J. Hillman, Director, Financial Markets and Community Investment, General Accounting Office; Mr. Brian K. Atchinson, Executive Director, Insurance Marketplace Standards Association; Mr. J. Robert Hunter, Director of Insurance, Consumer Federation of America; Ms. Lenore S. Marema, Vice President, Legal and Regulatory Affairs, Alliance of American Insurers. In attendance were Messrs. Kelly, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Renzi, Maloney, and Davis of Alabama.

Divesting Saddam: Freezing, Seizing, and Repatriating Saddam's Money to the Iraqis (108-28)

May 14, 2003—Witnesses: Mr. David Aufhauser, General Counsel, Department of the Treasury; The Honorable E. Anthony Wayne, Assistant Secretary for Economic and Business Affairs, Department of State; The Honorable Lawrence Lanzillotta, Principal Deputy and Deputy Under Secretary of Defense for Management Reform, Department of Defense. In attendance were Messrs. Kelly, Paul, Shadegg, Hensarling, Garrett, Murphy, Brown-Waite, Barrett, Oxley (ex officio), Gutierrez, Moore, Inslee, Crowley, Maloney, Lynch, Davis, and Renzi.

Saving Taxpayer Money Through Sound Financial Management (108-44)

June 25, 2003—Witnesses: Ms. Angela M. Antonelli, Chief Financial Officer, Department of Housing and Urban Development ; Mr. Thomas C. Dorr, Under Secretary for Rural Development, Department of Agriculture, accompanied by Mr. David Grahm, Associate General Counsel for Rural Development; Mr. Kenneth M. Donohue, Inspector General, Department of Housing and Urban Development (statement for the record). In attendance were Messrs. Kelly, Green, Inslee, Crowley, and Matheson.

The Hamas Asset Freeze and Other Government Efforts to Stop Terrorist Financing (108-53)

September 24, 2003—Witnesses: Mr. David Aufhauser, General Counsel, Department of the Treasury; The Honorable E. Anthony Wayne, Assistant Secretary for Economic and Business Affairs, Department of State; Mr. John Pistole, Assistant Director, Counterterrorism Division, Federal Bureau of Investigations ; Ms. Marcy Forman, Deputy Assistant Director, Financial Investigations Division, Department of Homeland Security . In attendance were Messrs. Kelly, Fossella, Shadegg, Oxley (ex officio), Gutierrez, Matheson, Inslee, Maloney, and Crowley. Also present: Mr. Ackerman.

Government and Industry Efforts to Protect Our Money During Blackouts, Hurricanes, and Other Disasters (108-58)

October 20, 2003—Witnesses: The Honorable Wayne A. Abernathy, Assistant Secretary for Financial Institutions, Department of the Treasury; The Honorable Mark W. Olson, Governor, Federal Reserve System; Statement by the Securities Exchange Commission (statement for the record); Ms. Rhonda MacLean, Private Sector Coordinator, Financial Services Critical Infrastructure Protection and Homeland Security, & Director, Corporate Information Security, Bank of America; Ms. Catherine Allen, CEO, BITS, The Financial Services Roundtable; Mr. Donald D. Kittell, Executive Vice President, Securities Industry Association; Mr. Howard A. Schmidt, Vice President and Information Security Officer, eBay, Inc., and former Chair of the President's Critical Infrastructure Protection Board ; Statement of Diana L. Taylor New York State Banking Superintendent (statement for the record). In attendance were Messrs. Kelly, Kanjorski.

Congressional Review of OCC Preemption (108-65)

January 28, 2004—Witnesses: The Honorable Julie L. Williams, First Senior Deputy Comptroller and Chief Counsel, Office of the Comptroller of the Currency; The Honorable Thomas J. Miller, Attorney General, State of Iowa, on behalf of the National Association of Attorneys General ; Ms. Diana L. Taylor, New York Superintendent of Banking, on behalf of the Conference of State Bank Supervisors ; Mr. Edward L. Yingling, Executive Vice President, American Bankers Association ; Mr. John Taylor, President and CEO, National Community Reinvestment Coalition ; Ms. Karen M. Thomas, Director of Regulatory Affairs, Independent Community Bankers of America; Mr. Joe Belew, President, Consumer Bankers Association; Mr. W. Lee Hammond, Board Member, AARP; Mr. Hilary O. Shelton, Director, Washington Bureau of the National Association for the Advancement of Colored People. In attendance were Messrs. Kelly, Garrett, Murphy, Oxley (ex officio), Barrett, Gutierrez, Inslee, Moore, Crowley, Maloney, Davis, and Frank. Also present: Mr. Ney.

Oversight of the Federal Deposit Insurance Corporation (108-70)

March 4, 2004—Witnesses: The Honorable Donald E. Powell, Chairman, Federal Deposit Insurance Corporation; The Honorable Gaston L. Gianni, Jr., Inspector General, Federal Deposit Insurance Corporation; Ms. Jeanette M. Franzel, Director, Financial Management and Assurance, United States

General Accounting Office. In attendance were Messrs. Kelly, Paul, Oxley, Gutierrez, Inslee, Moore, Lynch, Davis, and Bell.

The Hunt for Saddam's Money: U.S. and Foreign Efforts to Recover Iraq's Stolen Money (108-72)

March 18, 2004—Witnesses: Mr. Juan Zarate, Department of Treasury, Deputy Assistant Secretary for the Executive Office of Terrorist Financing and Financial Crimes; Mr. Paul E. Simons, Department of State, Deputy Assistant Secretary for Energy, Sanctions and Commodities, Bureau of Economic and Business Affairs; Mr. Joseph A. Christoff, General Accounting Office, Director of International Affairs and Trade; Ms. Davi M. D'Agostino, General Accounting Office, Director of Financial Markets and Community Investment. In attendance were Messrs. Kelly, Oxley (ex officio), Hensarling, Garrett, Gutierrez, Inslee, Lynch, and Maloney. Also present: Representatives Ose and Renzi.

A Review of TRIA and Its Effect on the Economy: Helping America Move Forward (Joint Hearing) (108-81)

April 28, 2004—Joint hearing with the Subcommittee on Capital Markets, Insurance, and Government Sponsored Entities. Witnesses: The Honorable Wayne A. Abernathy, Assistant Secretary for Financial Institutions, United States Department of the Treasury; The Honorable Gregory V. Serio, Superintendent, New York State Insurance Department; Mr. Richard J. Hillman, Director, Financial Markets and Community Investment, United States General Accounting Office; Statement submitted by The American Council of Life Insurers; Statement submitted on behalf of: American Insurance Association (AIA) Council of Insurance Agents & Brokers (CIAB) Independent Insurance Agents & Brokers of America (IIABA) National Association of Professional Insurance Agents (PIA) Property Casualty Insurers Association of America (PCI) Reinsurance Association of America (RAA) Surety Association of America (SAA) UWC – Strategic Services on Unemployment & Workers Compensation (UWC). In attendance were Messrs. Baker, Kelly, Royce, Gillmor, Ose, Shays, Hensarling, Garrett, Brown-Waite, Barrett, Kanjorski, Maloney, Gutierrez, Velazquez, Sherman, Moore, Capuano, Lucas, Crowley, Clay, Israel, Matheson, Miller, Emanuel, Scott, and Bell.

Improving Financial Oversight: A Private Sector View of Anti-Money Laundering Efforts (108-87)

May 18, 2004—Witnesses: Mr. David D. Aufhauser, Counsel, Williams & Connolly LLP; Mr. John J. Byrne, American Bankers Association, Director of Center for Regulatory Compliance; Mr. Joseph Cachey III, Global Compliance, Vice President and Chief compliance Officer and Counsel; Mr. James Richards, Bank of America, Operations Executive for Global Anti-Money Laundering; Mr. Steven Emerson, Executive Director, The Investigative Project. In attendance were Messrs. Kelly, Hensarling, Garrett, Gutierrez, Inslee, Moore, Maloney, and Matheson. Also present: Representative Royce.

Risk Management and Regulatory Failures at Riggs Bank and UBS: Lessons Learned (108-91)

June 2, 2004—Witnesses: Mr. Daniel Stepano, Deputy Chief Counsel, Office of the Comptroller of the Currency; Mr. Thomas C. Baxter, Jr., General Counsel, and Executive Vice President of the Federal Reserve Bank of New York. In attendance were Messrs. Kelly, Gutierrez, Moore, Maloney, Matheson.

Oversight of the Department of the Treasury (108-94)

June 16, 2004—Witnesses: The Honorable Samuel W. Bodman, Deputy Secretary, Department of Treasury; Mr. William J. Fox, Director, Financial Crimes Enforcement Network, Department of the Treasury; Mr. R. Richard Newcomb, Director, Office of Foreign Assets Control, Department of the Treasury; Ms. Nancy J. Jardini, Chief, Criminal Investigation, Internal Revenue Service; Mr. Dennis S. Schindel, Acting Inspector General, Department of the Treasury. In attendance were Messrs. Kelly, Paul, Garrett, Oxley (ex officio), Gutierrez, Inslee. Also present: Representatives Royce, Sanders.

A Review of the Office of Federal Housing Enterprise Oversight and Federal Housing Finance Board (Joint Hearing) (108-100)

July 13, 2004—Joint hearing with the Subcommittee on Capital Markets, Insurance, and Government Sponsored Entities. Witnesses: The Honorable Armando Falcon, Jr., Director, the Office of Federal

Housing Enterprise Oversight; The Honorable Alicia R. Castaneda, Chairman, the Federal Housing Finance Board. In attendance were Messrs. Baker, Royce, Kelly, Paul, Capito, Hensarling, Garrett, Murphy, Brown-Waite, Kanjorski, Gutierrez, Inslee, Ford, Hinojosa, Lucas of Kentucky, Clay, Scott, Bell, Frank (ex officio).

Diversity in the Financial Services Industry and Access to Capital for Minority-Owned Businesses: Challenges and Opportunities (108-101)

July 15, 2004—Witnesses: Ms. Anna Maria Fernandez Haar, Chair, New American Alliance; Dr. Theresa A. Hammond, Associate Professor of Accounting, Boston College; Mr. Michael D. Kennedy, Manager of Diversity Program and Financial Services Sector Executive, Korn/Ferry International; Mr. Marc E. Lackritz, President, Securities Industry Association; Ms. Joanne Hanley, President, Women in Housing and Finance, Inc.; The Honorable Lorenzo Padron, Commissioner, Office of Banks and Real Estate, State of Illinois. In attendance were Messrs. Kelly, Hensarling, Brown-Waite, Gutierrez, Inslee, Davis, Frank (ex officio). Also present: Representatives Bell, Scott, Baca, Napolitano, Gonzalez, Waters.

Encouraging Small Business Growth and Access To Capital (108-113)

September 23, 2004—Witnesses: Mr. Alan L. Beller, Director, Division of Corporation Finance, Securities and Exchange Commission ; Ms. Joan M. Sweeney, Managing Director and Chief Operating Officer, Allied Capital ; Mr. James A. Connolly III, President, IBA Capital Funding, (representing the CEO Council); Mr. Frank Speight, Chairman and Chief Executive Officer, American Capital Partners, Ltd., representing the National Small Public Company Leadership Council ; Mr. Thomas Schneider, President and Chief Executive Officer, Pathfinder Bank, representing America's Community Bankers . In attendance were Messrs. Kelly, Paul, Inslee, Moore, Crowley, Maloney, Davis.

Combating International Terrorist Financing (Joint Hearing) (108-114)

September 30, 2004—Joint hearing with the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology. Witnesses: The Honorable Juan Zarate, Assistant Secretary for Terrorist Financing, Department of Treasury; The Honorable E. Anthony Wayne, Assistant Secretary for Economic and Business Affairs, Department of State. In attendance were Messrs. King, Kelly, Paul, Biggert, Maloney, Gutierrez, Inslee.

COMMITTEE MEETINGS

FULL COMMITTEE

February 5, 2003

The Committee on Financial Services met in open session and considered the following measures:

Resolution Offered by Mr. Oxley, No. 1, adopting the rules of the Committee on Financial Services for the 108th Congress, was agreed to by a voice vote.

Resolution Offered by Mr. Baker, No. 2, appointing Majority members to subcommittees, was agreed to by a voice vote.

Resolution Offered by Mr. Frank of Massachusetts, No. 3, appointing Minority members to subcommittees, was agreed to by a voice vote.

Committee Print Entitled "Oversight Plan of the Committee on Financial Services for the One Hundred Eighth Congress", was ordered reported to the Committee on Government Reform and the Committee on House Administration with a favorable recommendation by a voice vote, with an amendment.

The following amendments were considered:

An amendment by Mr. Kanjorski, No. 1, adding sections relating to corporate-owned life insurance, hedge funds, fraud in the housing industry, and economic security, was agreed to by a voice vote.

An amendment by Ms. Lee, No. 2, adding Haiti to a list of countries in the section entitled "U.S. Contributions to International Financial Institutions", was agreed to by a voice vote.

February 13, 2003

The Committee on Financial Services met in open session and considered the following measures:

H.R. 254, North American Development Bank Reauthorization, was reported to the House with a favorable recommendation, by a voice vote.

H.R. 239, Brownsfields Redevelopment Enhancement Act, was reported to the House with a favorable recommendation, by a voice vote.

H.R. 659, Hospital Mortgage Insurance Act of 2003, was reported to the House with a favorable recommendation, by a voice vote.

H.R. 657, Emergency Securities Response Act of 2003, was reported to the House with a favorable recommendation, by a voice vote.

Committee Print Entitled “Views And Estimates of the Committee on Financial Services on Matters to be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2004”, was ordered reported to the Committee on the Budget with a favorable recommendation, by a voice vote, with an amendment.

The following amendments were considered:

An amendment by Ms. Velazquez, no. 1, adding a section entitled “Minimum Rent Proposal” was agreed to by a voice vote.

An amendment by Mr. Watt, no. 2, amending the Committee Print’s language regarding the HOPE VI program, was agreed to by a voice vote.

H.R. 258, American 5-Cent Coin Design Continuity Act of 2003, was reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, making technical changes was agreed to by a voice vote.

March 13, 2003

The Committee on Financial Services met in open session and considered the following measures:

H.R. 21, Unlawful Internet Gambling Funding Prohibition, was ordered reported to the House with a favorable recommendation, without amendment, by a voice vote.

H.R. 522, Federal Deposit Insurance Reform Act of 2003, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, making technical changes and clarifying several provisions to the bill, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute offered by Mr. Ose, no. 1a, maintaining coverage at \$100,000 per account and striking the inflation adjustment, part 1 (consisting of paragraphs 1 and 4), was not agreed to by a voice vote and part 2 (consisting of paragraphs 2, 3, 5, and 6), tripling coverage for retirement account from base, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Meeks of New York, no. 1b, requiring a reduction in dividends and credits for depository institutions that substantially dilute fund reserves, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gonzalez, no. 1c, requiring a bi-annual FDIC survey and report on the unbanked, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Royce, no. 1d, striking increase in deposit coverage, was not agreed to by a voice vote.

H.R. 758, Business Checking Freedom Act of 2003, was reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment offered by Mr. Frank of Massachusetts, no. 1, requiring the Federal Reserve to provide an annual report on bank fees and services, was agreed to, by a voice vote.

An amendment offered by Mr. Toomey, no. 2, allowing the payment of interest on business checking accounts, as amended, was agreed to by a voice vote.

An amendment by Mr. Frank of Massachusetts to the amendment offered by Mr. Toomey, no. 2a, extending the effective date to 2 years, was agreed to by a record vote of 28 yeas and 23 nays (Record vote no. FC-1).

An amendment by Mr. Watt to the amendment offered by Mr. Toomey, no. 2b, clarifying language to assure the legislation does not prevent or require depository institutions to pay interest on real estate escrow accounts and ensuring that State laws are not preempted, was agreed to by a voice vote.

An amendment offered by Mr. Royce, no. 3, allowing industrial loan companies to pay interest to businesses on negotiable order of withdrawal accounts, was agreed to by a voice vote.

An amendment by Mr. Leach to the amendment offered by Mr. Royce, no. 3a, changing the definition of NOW accounts, was not agreed to, by a record vote of 8 yeas and 55 nays, (Record vote no. FC-2).

An amendment by Mr. Leach to the amendment offered by Mr. Royce, no. 3b, limiting the exclusion of ILC's, was not agreed to by a record vote of 8 yeas and 53 nays, (Record vote no. FC-3).

March 26, 2003

The Committee on Financial Services met in open session and considered the following measure:

H.R. 658, Accountant, Compliance, and Enforcement Staffing Act of 2003, (as adopted by the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises) was reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment by Mr. Kanjorski, no. 1, terminating the appointment authority of the SEC after five years, was not agreed to by a record vote of 26 yeas and 30 nays, (Record vote no. FC-4).

H.R. 1280, Defense Production Act Reauthorization Of 2003, (as adopted by the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology) was reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment by Ms. Waters, no. 1, preventing conflict of interest for all contracts, was ruled nongermane by the Chair.

An amendment by Ms. Waters, no. 2, preventing conflicts of interest for contracts under the Defense Production Act, was not agreed to by a record vote of 14 yeas and 41 nays (Record vote no. FC-5).

An amendment by Mr. Paul, no. 3, restricting the use of title III authority only to military and military purposes, was not agreed to by a voice vote.

An amendment by Ms. Waters (as modified by unanimous consent), no. 4, requiring certain officials to recuse themselves, was not agreed to by a record vote of 32 yeas and 35 nays (Record vote no. FC-6).

An amendment by Mr. Meeks, no. 5, requiring the Secretary of Defense to submit a report to the Financial Services Committee on the extent to which contracts under the DPA have been with minority and women owned businesses, was agreed to by a voice vote.

An amendment by Ms. Waters, no. 6, of chemical and biological weapons, was ruled nongermane by the Chair.

An amendment by Ms. Waters (as modified by unanimous consent), no. 7, prohibiting the use of contracting authority under the Defense Production Act for the production of chemical and biological weapons, was not agreed to by a record vote of 23 yeas and 43 nays (Record vote no. FC-7).

May 20 and 21, 2003

The Committee on Financial Services met in open session and considered the following measures:

A resolution by Mr. Frank of Massachusetts, no. 4, Electing Mr. Davis of Alabama to the Subcommittee on Oversight and Investigations, was agreed to by a voice vote.

H.R. 1474, Check Clearing for the 21st Century Act, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendment was considered:

An amendment by Mr. Watt, no.1, clarifying consumer protections for substitute checks under the Uniform Commercial Code, was agreed to by a voice vote.

H.R. 2143, Unlawful Internet Gambling Funding Prohibition Act, was ordered reported to the House with a favorable recommendation, by a voice vote.

H.R. 1375, Financial Services Regulatory Relief Act, was ordered reported to the House, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, making extensions on the terms of the Federal Home Loan Bank Directors prospective and clarifying the civil remedies that can be imposed by the Federal Deposit Insurance Corporation, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Lucas of Oklahoma, no. 1a, clarifying the regulatory structure for state chartered, multi-state banks, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Ms. Waters, no. 1b, striking section 609 (relating to the shortening of the antitrust review period), was not agreed to, by a record vote of 27 yeas and 35 nays (Record vote no. FC-8).

An amendment to the amendment in the nature of a substitute by Mr. Bachus, no. 1c, striking section 614 (relating to standards for institution affiliated parties), was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Ackerman, no. 1d, requiring any depository institution who reports negative information to a consumer reporting agency disclose that information to the consumer, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Israel, no. 1e, providing protection of credit of persons in combat or activated for military service, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Gutierrez, no. 1f, requiring disclosures for wire transfers, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Gillmor, no. 1g, prohibiting ILC's that are not financial in nature from exercising de novo branching authority, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Kanjorski, no. 1h, striking section 301 (relating to privately insured credit union membership in the Federal Home Loan Bank), was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Leach, no. 1i, prohibiting all ILCs from engaging in de novo branching, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Gutierrez, no. 1j, requiring a study by the Federal Reserve Board on the use of Matrícula Consular Cards, was withdrawn.

H.R. 2120, Financial Contracts Bankruptcy Reform Act of 2003, was ordered reported to the House with a favorable recommendation, by a voice vote.

H.R. 23, Tornado Shelters Act, was ordered reported to the House with a favorable recommendation, by a voice vote.

H.R. 1614, Hope VI Program Reauthorization and Small Community Main Street Rejuvenation and Housing Act of 2003, was ordered reported to the House with a favorable recommendation, by a voice vote.

H.R. 1276, American Dream Downpayment Act, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment by Mr. Crowley, no. 1, eliminating maximum allocation amounts from the formula, was withdrawn.

An amendment by Ms. Velazquez, no. 2, ensuring the suitability of recipients of downpayment assistance, was agreed to by a voice vote.

An amendment by Mr. Capuano, no. 3, making municipal employees eligible for downpayment assistance through the Home Program, was RULED NON GERMANE by the Chair.

An amendment by Mr. Capuano, no. 4, making municipal employees eligible for downpayment assistance through the American Dream Downpayment Program, was agreed to by a voice vote.

An amendment by Ms. Lee, no. 5, providing foreclosure prevention counseling, was not agreed to by a record vote of 25 yeas and 35 nays (Record vote no. FC-9).

An amendment by Mr. Meeks of New York, no. 6, expanding coverage up to 4 family residences, was withdrawn.

July 23 and 24, 2003

The Committee on Financial Services met in open session and considered the following measures:

H.R. 1533, to Amend the Securities Laws to Permit Church Pension Plans to Be Invested in Collective Trusts, was ordered reported to the House with a favorable recommendation by a voice vote.

H.R. 1985, FHA Multifamily Loan Limit Adjustment Act of 2003, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment offered by Mr. Frank, no. 1, making technical changes to the bill, was agreed to by a voice vote.

An amendment offered by Mr. Gary G. Miller of California, no. 2, increasing the baseline unit mortgage insurance limits for co-op housing to reflect increases in construction costs that have been applied to other multi-family housing programs, was agreed to by a voice vote.

Committee Print Entitled "Changes In Law To Eliminate Waste, Fraud, And Abuse", was ordered reported to the Committee on the Budget with a favorable recommendation by a voice vote.

The following amendment was considered:

An amendment offered by Mr. Meeks of New York, no.1, suggesting the elimination of the provision requiring public housing residents that are not exempt to perform 8 hours of community service a month, was not agreed to by a record vote of 29 yeas and 30 nays (Record vote no. FC-10).

H.R. 253, Two Floods and You Are Out of the Taxpayers Pocket Act of 2003, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Bereuter, no. 1, reauthorizing the National Flood Insurance Program through September 30, 2008 and setting forth policies as to how to address repetitive loss properties, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute offered by Mr. Ney, no. 1a, clarifying the application of certain provisions, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Ms. Hooley of Oregon, no. 1b, reiterating the responsibility of FEMA to map mudslides, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1c, increasing the thresholds necessary for a property to qualify as a severe repetitive loss for purposes of mitigation, was agreed to by a voice vote.

H.R. 2420, Mutual Funds Integrity and Fee Transparency Act of 2003, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Oxley, no. 1, making a number of technical and substantive changes to the bill, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute offered by Mr. Kanjorski, no. 1a, reducing disclosure burdens on small funds, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Tiberi, no. 1b, striking the independent chairman provision, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1c, requiring disclosure of proxy voting, an amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1d, requiring each investment company and investment adviser registered with the SEC to have a code of ethics and a chief compliance officer, and an amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1e, requiring the portfolio manager disclose any holdings they have in the funds they manage, were agreed to en bloc by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1f, requiring brokers disclose to investors whether or not they have received an incentive to sell a particular fund or class of shares, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Shays, no. 1g, prohibiting any registered investment company from using deceptive or misleading names, was not agreed to by a voice vote.

H.R. 2622, Fair and Accurate Credit Transactions Act of 2003, was ordered reported to the House with a favorable recommendation, with an amendment, by a record vote of 61 yeas and 3 nays (Record vote no. FC-14).

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Oxley, no.1, limiting the disclosure of certain medical information, establishing a three-tier system for victims of identity theft to ensure credit is not extended to identity thieves, prohibiting a business from sharing negative information about a consumer if they have received a copy of a police report indicating an illegal transaction, and requiring GAO to report on the role of race and gender in the credit granting process, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute offered by Ms. Waters, no. 1a, striking uniform national consumer protection standards, was not agreed to by a record vote of 6 yeas and 56 nays (Record vote no. FC-11).

An amendment to the amendment in the nature of a substitute offered by Mrs. Biggert, no. 1b, requiring credit reporting agencies to notify users of consumer reports address discrepancies and direct the Federal banking regulators to establish guidance regarding reasonable policies for lenders' use of a consumer reports when an address discrepancy exists, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Sanders, no. 1c, prohibiting "bait and switch" practices, was not agreed to by a record vote of 22 yeas and 44 nays (Record vote no. FC-12).

An amendment to the amendment in the nature of a substitute offered by Mrs. Kelly, no. 1d, requiring credit reporting agencies to code sensitive medical information, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Frank, 1e, requiring the credit reporting agencies conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and prohibit furnishers from forwarding information to the credit reporting agencies if the furnisher has substantial doubts as to its accuracy, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Gillmor, no. 1f, requiring notification of a consumer in the event that the number of enquires made with respect to the consumer's report was a key factor that adversely affected a consumer's credit score, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1g, clarifying consumers' ability to obtain one free credit report annually from each of the nationwide consumer credit reporting agencies, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Toomey, no. 1h, requiring the Treasury Department to conduct a study on the role of technology in fighting identity theft, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Frank of Massachusetts, no. 1i, requiring implementation of the legislation within 4 months instead of 10 months after the date of issuance of final regulations, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Frank of Massachusetts, no. 1j, permitting employees against whom an adverse action has been taken based upon an investigation of workplace misconduct conducted by an outside third party to demand a reinvestigation of any information disputed by the employee, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Meeks of New York, no. 1k, requiring that the Federal Reserve conduct a study of further restrictions on offers of credit or insurance not initiated by consumers, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Meeks of New York, no. 1l, requiring that a telephone number be included with any solicitation for a credit transaction not initiated by the consumer, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Ms. Lee, no. 1m, requiring the Comptroller General conduct a study on methods for improving consumers' financial literacy, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Ms. Carson of Indiana, no. 1n, protecting consumers' rights to obtain a reinvestigation of a consumer dispute directly through resellers of consumer reporting information, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Shadegg, no. 1o, restricting the display and dissemination of a social security numbers, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Kanjorski, no. 1p, extending the uniform national consumer protection standards by 9 years, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mrs. Maloney, no. 1q, requiring disclosure of increase in APR under certain circumstances, was agreed to by a voice vote.

An amendment to the Maloney amendment to the amendment in the nature of a substitute offered by Mr. Bachus, no. 1q(1), requiring the disclosure to include a good faith enumeration, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Davis of Alabama, no. 1r, requiring furnishers to conduct reinvestigations within a reasonable time in case of alleged identity theft, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Ms. Lee, no. 1s, prohibiting credit reporting agencies from treating the number of enquiries as a negative when calculating the credit score, was not agreed to by a record vote of 14 yeas and 48 nays (Record vote no. FC-13).

An amendment to the amendment in the nature of a substitute offered by Mrs. Kelly, no. 1t, extending the phase-in period for credit agencies to provide a free report, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Inslee, no. 1u, amending sections 625 and 626 of the Fair Credit Reporting Act, was ruled nongermane by the Chair.

February 25, 2004

The Committee on Financial Services met in open session and considered the following measures:

A Resolution by Mr. Frank, no. 5, Electing Minority Members to the Subcommittees of the Committee on Financial Services, was agreed to by a voice vote.

Committee Print Entitled "Views And Estimates Of The Committee On Financial Services On Matters To Be Set Forth In The Concurrent Resolution On The Budget For Fiscal Year 2005", was ordered reported to the Committee on the Budget with a favorable recommendation, by a voice vote, as amended.

The following amendments were considered:

An amendment by Mr. Frank of Massachusetts, no. 1, regarding the Section 8 Rental Housing Assistant Program, was agreed to by a record vote of 34 yeas and 26 nays (Record vote no. FC-16).

An amendment by Mr. Gutierrez, no. 2, regarding the Office of Comptroller of the Currency's published final rules relating to state laws and state agency powers, was agreed to by a record vote of 34 yeas and 28 nays (Record vote no. FC-17).

H.R. 2179, Securities Fraud Deterrence and Investor Restitution Act of 2004, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, revising section 8(b) and making other technical changes, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute by Mr. Frank of Massachusetts, no. 1a, requiring volunteer participation of association in an SEC study, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Castle, no. 1b, requiring a reduction of excessive distribution and marketing fees, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Baker, no. 1c, requiring advisory fee comparison of mutual fund shareholders and institutional investors, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Gillmor, no. 1d, requiring disclosure responsibilities at contract renewal, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Shadegg, no. 1e, providing access to regulatory data, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Ms. Harris, no. 1f, providing a limitation to property derived from proceeds of illegal actions, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Hensarling, no. 1g, regarding a homestead exemption, was not agreed to by a record vote of 18 yeas and 29 nays (Record vote no. FC-15).

An amendment to the amendment in the nature of a substitute by Ms. Harris, no. 1h, providing a limitation to judicial actions only, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Miller of North Carolina, no. 1i, regarding a lead independent director, was agreed to by a voice vote.

March 17, 2004

The Committee on Financial Services met in open session and considered the following measures:

H.R. 27, Small Public Housing Authority Act, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendment was considered:

An amendment in the nature of a substitute by Mr. Bereuter, no. 1, making various substantive and technical changes to the bill, was agreed to by a voice vote.

H.R. 1914 Jamestown 400th Anniversary Commemorative Coin Act Of 2003, was ordered reported to the House with a favorable recommendation by a voice vote.

H.R. 2131 To Award a Congressional Gold Medal to President Jose Maria Aznar of Spain, was ordered reported to the House with a favorable recommendation by a voice vote.

The following amendment was considered:

An amendment offered by Mr. Frank of Massachusetts, no. 1, to strike the word "gold" and insert the word "silver" in lieu thereof, was not agreed to by a voice vote.

H.R. 2768 John Marshall Commemorative Coin Act, was ordered reported to the House with a favorable recommendation by a voice vote.

H.R. 3277 Marine Corps 230th Anniversary Commemorative Coin Act, was ordered reported to the House with a favorable recommendation by a voice vote.

June 3 and 15, 2004

The Committee on Financial Services met in open session and considered the following measures:

H.R. 3916, Presidential \$1 Coin Act of 2004, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Castle, no. 1, making various substantive and technical changes to the bill, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Lucas, no. 1a, replacing Lady Liberty with the symbol of Apollo 11 on the back of the \$1 coin, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Lucas, no. 1b, striking provisions relating to edge-incusing, was not agreed to by a voice vote.

H.R. 4363, Helping Hands for Homeownership Act of 2004, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendment was considered:

An amendment by Mr. Oxley, no. 1, designating the Doug Bereuter Section 502 Single Family Housing Loan Guarantee Program, was agreed to by a voice vote.

H.R. 4471, Homeownership Opportunities for Native Americans Act of 2004, was ordered reported to the House with a favorable recommendation by a voice vote.

H.R. 3755, Zero Downpayment Act of 2004, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, making various substantive and technical changes to the bill, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Baca, no. 1a, identifying the Gift Downpayment Program as one of the potential zero down alternatives, was withdrawn.

An amendment to the amendment in the nature of a substitute by Ms. Waters, no. 1b, striking “any fiscal year” and inserting “each of fiscal years 2005, 2006, and 2007”, was withdrawn.

H.R. 3574, Stock Option Accounting Reform Act, was ordered reported to the House with a favorable recommendation, with an amendment, by a record vote of 45 yeas and 13 nays (Record vote no. FC-21).

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, making various substantive and technical changes to the bill, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1a, eliminating the zero volatility assumption, was not agreed to by a record vote of 14 yeas and 43 nays (Record vote no. FC-18).

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1b, providing a one year deadline for an economic impact study was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Baker, no. 1c, regarding preservation of authority, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1d, making the provisions of the bill effective until SEC adoption of rule providing for recognition of certain development expenditures as intangible assets, was withdrawn.

An amendment to the amendment in the nature of a substitute by Ms. Maloney, no. 1e, confirming SEC authority, was not agreed to by a record vote of 14 yeas and 45 nays (Record vote no. FC-19).

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1f, applying the FASB standard for options exceeding \$100,000 per employee, was not agreed to by a record vote of 12 yeas and 47 nays (Record vote no. FC-20).

A substitute amendment in the nature of a substitute by Mr. Kanjorski, no. 2, replacing the provisions of the bill with the provisions of the “Accounting Standards Integrity Act,” was not agreed to by a voice vote. The request for a recorded vote was withdrawn.

September 29, 2004

The Committee on Financial Services met in open session and considered the following measures:

H.R. 5011 Military Personnel Financial Services Protection Act, was ordered reported to the House with a favorable recommendation, with an amendment, by a record vote of 68 yeas and 0 nays (Record vote no. FC-25).

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, providing investors with access to information on disciplinary actions regarding broker dealers, clarifying State jurisdiction for sales on overseas military installations, encouraging States to develop sales protection standards, requiring additional disclosures, and requiring reporting of agent disciplinary actions, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Ryun, no. 1a, requiring the Secretary of Defense to establish and maintain a registry of all insurance agents and financial advisors that have been barred or banned from doing business on a military installation that is easily accessible and searchable by the appropriate authorities, was agreed to by a voice vote.

An amendment to the amendment offered by Mr. Ryun by Mr. Israel, no. 1a(1), requiring the Secretary of Defense to promptly notify Federal and State regulators upon the inclusion or removal of an insurance agent or financial advisor to the registry, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Kanjorski, no. 1b, amending the findings, was withdrawn.

H.R. 4634 Terrorism Insurance Backstop Extension Act of 2004, was ordered reported to the House with a favorable recommendation, with an amendment, by a voice vote.

The following amendments were considered:

An amendment by Mr. Oxley, no. 1, to include group life coverage under the Terrorism Risk Insurance Program and direct GAO to conduct a study on terrorism insurance, was agreed to by a voice vote.

An amendment by Mr. Sherman, no. 2, requiring annual reports on the availability of homeowner's insurance for losses resulting from catastrophic disasters, was withdrawn.

An amendment by Mr. Capuano, no. 3, requiring a "soft landing" in program year five, was withdrawn.

H.R. 10, 9/11 Recommendations Implementation Act, was ordered reported to the House with a favorable recommendation with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Oxley, no. 1, containing the legislative recommendations of the Committee on Financial Services in response to the findings of the 9/11 Commission, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Kanjorski, no. 1a, providing for a joint report on implementation of financial system resilience recommendations, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Paul, no. 1b, changing the standards under which a financial institution must file a suspicious activity report, was not agreed to by a record vote of 10 yeas and 58 nays (Record vote no. FC-22).

An amendment to the amendment in the nature of a substitute by Mrs. Maloney, no. 1c, substituting the text of the bill H.R. 5150, the National Intelligence Reform Act of 2004, was ruled out of order by the chair.

An amendment to the amendment in the nature of a substitute by Mrs. Biggert, no. 1d, providing for coordination with the Secretary of the Treasury on international financial institutions, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Baca, no. 1e, expressing the sense of Congress with regard to private sector preparedness, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mrs. Biggert, no. 1f, expressing the sense of Congress with regard to support for financial services industry preparedness and response by the Department of the Treasury, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mrs. Maloney, no. 1g, establishing a critical infrastructure support program, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mrs. Harris, no. 1h, providing for an exclusion from the Fair Credit Reporting Act for certain information exchange networks, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Inslee, no. 1i, clarifying the definition of “lawful transaction”, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Inslee, no. 1j, granting tribal authorities the same exception as State and local authorities, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mrs. Kelly, no. 1k, requiring certain financial institutions to report cross-border electronic transmittal of funds, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Emanuel, no. 1l, requiring a report on public/private partnerships, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mrs. Kelly, no. 1m, establishing the office of terrorism and financial intelligence in the Department of the Treasury, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Inslee, no. 1n, amending the Fair Credit Reporting Act to change the procedures under which officials of certain law enforcement and intelligence agencies may obtain credit reports, was not agreed to by a record vote of 33 yeas and 35 nays (Record vote no. FC-23).

An amendment to the amendment in the nature of a substitute by Mr. Royce, no. 1o, limiting the forms of identification that may be accepted from non-United States persons by financial institutions, was not agreed to by a record vote of 22 yeas and 47 nays (Record vote no. FC-24).

An amendment to the amendment in the nature of a substitute by Mr. Gutierrez, no. 1p, providing for post-employment limitations on leading bank examiners, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mrs. Kelly, no. 1q, regarding certification procedures to deter financial support for domestic or international terrorism, was withdrawn.

Motion by Mr. Oxley authorizing the Chairman of the Committee on Financial Services to issue subpoenas for relevant testimony and documents, after consultation with the Committee's Ranking Minority Member, in conjunction with the hearing of the Subcommittee on Capital Markets, Insurance, and Government Sponsored Entities entitled "The OFHEO Report: Allegations of Accounting and Management Failure at Fannie Mae", was agreed to by a voice vote, a quorum being present.

SUBCOMMITTEE ON CAPITAL MARKETS, INSURANCE, AND GOVERNMENT SPONSORED ENTERPRISES

March 20, 2003

The Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises met in open session and considered the following measure:

H.R. 658, Accountant, Compliance, and Enforcement Staffing Act of 2003, was approved for full Committee consideration with an amendment by a voice vote.

The following amendment was considered:

An amendment in the nature of a substitute by Mr. Baker, no. 1, granting the SEC direct authority in the hiring accounting, compliance and enforcement staff while maintaining their competitive service status for post hiring purposes, was agreed to by a voice vote.

July 10, 2003

The Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises met in open session and considered the following measures:

H.R. 2179, Securities Fraud Deterrence and Investor Restitution Act of 2003, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment offered by Mr. Baker, no. 1a, reinforcing the SEC's authority to set Federal securities laws by extending to agreements and settlements certain guidelines recognized in law for State legislators, part 1 (consisting of pages 1 and 2), was agreed to by a record vote of 24 yeas and 18 nays, (Record vote no. CM-1) and part 2 (consisting of page 3), allowing states to voluntarily contribute any funds recovered to a SEC fund designated to return money back to the investors, was agreed to by a voice vote.

An amendment offered by Mr. Sherman (as modified by unanimous consent), no. 2, requiring the SEC to annually review the financial statements of the top 250 companies registered with the Commission, was agreed to by a voice vote.

An amendment offered by Mr. Baca, no. 3, expressing Congress' opinion that the investor education fund award \$5 million in grant funds to focus on improving financial literacy for low-income and minority school students, was agreed to by a voice vote.

An amendment offered by Mrs. Biggert, no. 4, expressing Congress' opinion that the investor education fund award \$5 million in grant funds to focus on improving financial literacy for elementary and secondary school students, was agreed to by a voice vote.

An amendment offered by Ms. Harris, no. 5, preserving certain homestead laws to protect innocent family members, was withdrawn.

An amendment offered by Mr. Sherman, no. 6, allowing the SEC to pursue securities fraud scams using undercover methods, was withdrawn.

H.R. 1533, To Amend the Securities Laws to Permit Church Pension Plans to Be Invested in Collective Trusts, was approved for full Committee consideration by a voice vote.

May 12, 2004

The Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises met in open session and considered the following measure:

H.R. 3574, Stock Option Accounting Reform Act, was approved for full Committee consideration, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Baker, no. 1, making a number of technical and substantive changes to the bill, was agreed to by a voice vote, as amended.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1a, adding companies organized in Mexico to requirements for exemptions, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1b, preserving footnote requirements in reports, was withdrawn.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1c, regarding applicability of FASB standard for options exceeding \$100,000 per employee, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1d, eliminating the zero volatility assumption, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Sherman, no. 1e, limiting the bill's effectiveness until SEC adoption of rule providing for recognition of certain development expenditures as intangible assets, was not agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Ney, no. 1f, regarding option reporting and disclosure, was withdrawn.

A substitute amendment to the amendment in the nature of a substitute by Mr. Kanjorski, no. 1g, replacing the provisions of the bill with a sense of Congress and directing the SEC to undertake a process for establishing standards for the expensing of equity based compensation, was not agreed to by a voice vote.

**SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL
MONETARY POLICY, TRADE, AND TECHNOLOGY**

March 19 and 20, 2003

The Subcommittee on Domestic and International Monetary Policy, Trade and Technology met in open session and considered the following measure:

H.R. 1280, Defense Production Act Reauthorization of 2003, was approved for full Committee consideration, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. King, no. 1, shortening the authorization period from 5 year to 4 years, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Ms. Waters, no. 1a, limiting the President's authority, was not agreed to by a record vote 4 yeas and 13 nays, (Record vote no. DI-1).

An amendment to the amendment in the nature of a substitute offered by Ms. Waters, no. 1b, prohibiting the production of chemical and biological weapons, was ruled nongermane by the Chair.

An amendment to the amendment in the nature of a substitute offered by Ms. Waters, no. 1c, prohibiting the production of chemical and biological weapons, was not agreed to by a record vote of 5 yeas and 9 nays, (Record vote no. DI-2).

June 18, 2003

The Subcommittee on Domestic and International Monetary Policy, Trade, and Technology met in open session and considered the following measure:

H.R. 2243, To Provide For The Participation Of The United States In The Thirteenth Replenishment Of The Resources Of The International Development Association, The Seventh Replenishment Of The Resources Of The Asian Development Fund, And The Ninth Replenishment Of The Resources Of The African Development Fund, And For Other Purposes, was approved for full Committee consideration by a voice vote.

March 10, 2004

The Subcommittee on Domestic and International Monetary Policy, Trade, and Technology met in open session and considered the following measures:

H.R. 1914, Jamestown 400th Anniversary Commemorative Coin Act Of 2003, was approved for full Committee consideration by a voice vote.

H.R. 2131, To Award a Congressional Gold Medal to President Jose Maria Aznar of Spain, was approved for full Committee consideration by a voice vote.

H.R. 2768, John Marshall Commemorative Coin Act, was approved for full Committee consideration by a voice vote.

H.R. 3277, Marine Corps 230th Anniversary Commemorative Coin Act, was approved for full Committee consideration by a voice vote.

April 28, 2004

The Subcommittee on Domestic and International Monetary Policy, Trade, and Technology met in open session and considered the following measure:

H.R. 3916, Presidential \$1 Coin Act Of 2004, was approved for full Committee consideration, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Castle, no. 1, making a number of technical and substantive changes to the bill, was agreed to by a voice vote.

SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT

April 9, 2003

The Subcommittee on Financial Institutions and Consumer Credit met in open session and considered the following measure:

H.R. 1375, Financial Services Regulatory Relief Act of 2003, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Bachus, no. 1, making several technical and conforming changes to the bill, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Kanjorski, no. 1a, extending the terms of the Federal Home Loan Bank Directors from three years to four years, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Kanjorski, no. 1b, granting credit unions the authority to lease office space in underserved areas, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gonzalez, no. 1c, requiring a biannual report from the Federal banking agencies on the status of the employment by the agency of minorities and women, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Kanjorski, no. 1d, striking section 301, was withdrawn.

May 14, 2003

The Subcommittee on Financial Institutions and Consumer Credit met in open session and considered the following measure:

H.R. 1474, Check Clearing for the 21st Century, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Bachus, no. 1, making several technical changes to the bill, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute by Mr. Davis of Alabama, no. 1a, clarifying that a bank customer would not be required to produce a substitute check when requesting a correction of a bank error, was agreed to by a voice vote.

July 16, 2003

The Subcommittee on Financial Institutions and Consumer Credit met in open session and considered the following measures:

H.R. 2043, United States Financial Policy Committee for Fair Capital Standard Act, was approved for full Committee consideration with an amendment by a record vote of 42 yeas and 0 nays (Record vote no. FI-1).

The following amendment was considered:

An amendment in the nature of a substitute by Mr. Bachus, no. 1, making technical changes to the bill, was agreed to by a voice vote.

H.R. 2622, Fair and Accurate Credit Transactions Act of 2003, was approved for full Committee consideration with an amendment by a record vote of 41 yeas and 0 nays, 1 Member voting Present (Record vote no. FI-2).

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Bachus, no. 1, making various substantive and technical changes to the bill was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Sherman, no. 1a, requiring businesses that report information to credit reporting agencies disclose their name, address and telephone number, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mrs. McCarthy of New York, no. 1b, requiring a financial institution to notify a consumer if a credit or deposit account that has been inactive for two years becomes active again, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gillmor, no. 1c, prohibiting credit reporting agencies from treating the number of enquiries as a negative when calculating the credit score, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Ms. Hooley of Oregon, no. 1d, creating a six month phase-in of the free report provision, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1e, prohibiting the creditor from granting credit to a consumer with a fraud alert other than the consumer without first obtaining authorization or preauthorization from the consumer, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Baker, no. 1f, requiring the furnishers of information notify the consumer reporting agencies of identity theft, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Ms. Hooley of Oregon, no. 1g, requiring credit card issuers to send a notice to a consumer who has an account that has been inactive for four years and inform them of the possible negative impact on their credit score, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Ackerman, no. 1h, requiring financial institutions to notify customers in writing of the negative

information being reported to the credit reporting agencies and requiring the Federal Reserve Board to create a disclosure that banks could use when notifying customers, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Davis of Alabama, no. 1i, requiring furnishers to conduct reasonable investigations to determine if disputed information is incomplete, inaccurate, or unverifiable and promptly report the results of such investigations, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Sanders, no. 1j, requiring the credit reporting agencies and mortgage lenders provide consumers with credit scores and an explanation of the factors used in calculating the score, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. LaTourette, no. 1k, prohibiting the creditor for establishing open ended credit plans or closed end credit transactions, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mrs. Biggert, no. 1l, striking the obligation for credit bureaus to reconcile and resolve address discrepancies, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gutierrez, no. 1m, requiring the insurer to disclose the impact of insurance credit scores and consumer reports, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gutierrez, no. 1n, requiring conditions for adverse actions by insurers on the basis of a consumer report, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Gutierrez, no. 1o, requiring the Federal Trade Commission, in consultation with the Department of Housing and Urban Affairs, study the effects of credit scores and credit-based insurance scores on availability and affordability of financial products, was agreed to by a voice vote.

An amendment to the amendment in the nature of a substitute offered by Mr. Tiberi, no. 1p, creating uniform national consumer protection standards, was withdrawn.

An amendment to the amendment in the nature of a substitute offered by Mr. Meeks, no. 1q, requiring prescreened offers include a telephone number and instructions for the consumer to use to be excluded from future prescreened offers, was withdrawn.

SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY

May 7, 2003

The Subcommittee on Housing and Community Opportunity met in open session and considered the following measures:

H.R. 23, Tornado Shelters Act, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute by Mr. Ney, no. 1, requiring shelters be located in predominantly low and moderate income neighborhoods, that eligible neighborhoods contain at least 20 manufactured housing units, that a tornado siren is located nearby, and authorizing \$5 million to be appropriated to fund construction shelters, was agreed to by a voice vote.

H.R. 1276, American Dream Downpayment Act, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment by Ms. Harris, no. 1, clarifying prior commitment, was agreed to by a voice vote.

An amendment by Ms. Waters, no. 2, targeting the program outreach to public housing residents and mobile home communities, was agreed to by a voice vote.

An amendment by Ms. Lee, no. 3, providing foreclosure prevention assistance, was withdrawn.

An amendment by Ms. Velazquez, no. 4, requiring pre-purchase counseling, was withdrawn.

H.R. 1614, HOPE VI Program Reauthorizing and Small Community Mainstreet Rejuvenation and Housing Act of 2003, was approved for full Committee consideration with an amendment by a voice vote.

The following amendments were considered:

An amendment by Mr. Ney, no. 1, making a technical change, was agreed to by a voice vote.

An amendment by Ms. Waters, no. 2, expanding the definition of severely distressed public housing to include those buildings or developments that include very low-income elderly or non-elderly disabled persons was agreed to by a voice vote.

An amendment by Ms. Waters, no. 3, requiring the Hope VI applicant involve the affected public housing residents at the beginning and during the revitalization program prior to submission of an application, was agreed to by a voice vote.

July 22, 2003

The Subcommittee on Housing and Community Opportunity met in open session and considered the following measure:

H.R. 1985, FHA Multifamily Loan Limit Adjustment Act of 2003, was approved for full Committee consideration by a voice vote.

May 5, 2004

The Subcommittee on Housing and Community Opportunity met in open session and considered the following measure:

H.R. 3755, Zero Downpayment Act of 2004, was approved for full Committee consideration, with an amendment, by a voice vote.

The following amendments were considered:

An amendment in the nature of a substitute offered by Mr. Ney, no. 1, making a number of technical and substantive changes to the bill, was agreed to by a voice vote.

An amendment offered by Mr. Baker, no. 1a, changing the financing from four-family to two-family dwellings, limiting mortgages to 10 percent of the prior year's business, and reducing the authorization from 7 to 3 years, was withdrawn.

RECORD VOTES

FULL COMMITTEE

Measure or Matter: H.R. 758
Motion or Amendment: Amendment no. 2a
Result: Agreed to: 28 Yeas and 23 Nays

Record vote no. FC-1

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....	X			Mr. Frank (MA).....	X		
Mr. Leach.....		X		Mr. Kanjorski.....		X	
Mr. Bereuter.....		X		Ms. Waters.....			
Mr. Baker.....	X			Mr. Sanders.....	X		
Mr. Bachus.....	X			Mrs. Maloney.....			
Mr. Castle.....	X			Mr. Gutierrez.....			
Mr. King.....				Ms. Velázquez.....			
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....			
Mr. Ney.....				Ms. Hooley (OR).....	X		
Mrs. Kelly.....	X			Ms. Carson (IN).....	X		
Mr. Paul.....		X		Mr. Sherman.....			
Mr. Gillmor.....		X		Mr. Meeks (NY).....			
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....				Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Gonzalez.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....	X			Mr. Ford.....			
Mr. Green (WI).....		X		Mr. Hinojosa.....	X		
Mr. Toomey.....		X		Mr. Lucas (KY).....	X		
Mr. Shays.....				Mr. Crowley.....			
Mr. Shadegg.....		X		Mr. Clay.....	X		
Mr. Fossella.....	X			Mr. Israel.....			
Mr. Gary G. Miller (CA).....				Mr. Ross.....	X		
Ms. Hart.....		X		Mrs. McCarthy (NY).....	X		
Mrs. Capito.....	X			Mr. Baca.....	X		
Mr. Tiberi.....	X			Mr. Matheson.....	X		
Mr. Kennedy (MN).....		X		Mr. Lynch.....			
Mr. Feeney.....				Mr. Miller (NC).....	X		
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....			
Mr. Murphy.....		X		Mr. Davis (AL).....			
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....		X					
Mr. Renzi.....		X					

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 758
Motion or Amendment: Amendment no. 3a
Result: Not Agreed To: 8 Yeas and 55 Nays

Record vote no. FC-2

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)		X	
Mr. Leach	X			Mr. Kanjorski	X		
Mr. Bereuter	X			Ms. Waters		X	
Mr. Baker		X		Mr. Sanders		X	
Mr. Bachus				Mrs. Maloney		X	
Mr. Castle		X		Mr. Gutierrez			
Mr. King				Ms. Velázquez			
Mr. Royce		X		Mr. Watt			
Mr. Lucas (OK)				Mr. Ackerman		X	
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly	X			Ms. Carson (IN)		X	
Mr. Paul		X		Mr. Sherman		X	
Mr. Gillmor	X			Mr. Meeks (NY)		X	
Mr. Ryun (KS)		X		Ms. Lee		X	
Mr. LaTourette		X		Mr. Inslee		X	
Mr. Manzullo	X			Mr. Moore		X	
Mr. Jones (NC)				Mr. Gonzalez		X	
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert		X		Mr. Ford		X	
Mr. Green (WI)		X		Mr. Hinojosa		X	
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays		X		Mr. Crowley		X	
Mr. Shadegg		X		Mr. Clay	X		
Mr. Fossella		X		Mr. Israel		X	
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca		X	
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)	X			Mr. Lynch		X	
Mr. Feeney		X		Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel		X	
Mr. Garrett (NJ)		X		Mr. Scott (GA)		X	
Mr. Murphy		X		Mr. Davis (AL)		X	
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 758
Motion or Amendment: Amendment no. 3b
Result: Not Agreed To: 8 Yeas and 53 Nays

Record vote no. FC-3

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....		X	
Mr. Leach.....	X			Mr. Kanjorski.....	X		
Mr. Bereuter.....	X			Ms. Waters.....		X	
Mr. Baker.....				Mr. Sanders.....		X	
Mr. Bachus.....		X		Mrs. Maloney.....		X	
Mr. Castle.....		X		Mr. Gutierrez.....			
Mr. King.....				Ms. Velázquez.....			
Mr. Royce.....		X		Mr. Watt.....		X	
Mr. Lucas (OK).....				Mr. Ackerman.....		X	
Mr. Ney.....				Ms. Hooley (OR).....		X	
Mrs. Kelly.....	X			Ms. Carson (IN).....		X	
Mr. Paul.....		X		Mr. Sherman.....		X	
Mr. Gillmor.....	X			Mr. Meeks (NY).....		X	
Mr. Ryun (KS).....		X		Ms. Lee.....		X	
Mr. LaTourette.....		X		Mr. Inslee.....		X	
Mr. Manzullo.....	X			Mr. Moore.....		X	
Mr. Jones (NC).....				Mr. Gonzalez.....		X	
Mr. Ose.....		X		Mr. Capuano.....		X	
Mrs. Biggert.....		X		Mr. Ford.....		X	
Mr. Green (WI).....	X			Mr. Hinojosa.....		X	
Mr. Toomey.....		X		Mr. Lucas (KY).....		X	
Mr. Shays.....				Mr. Crowley.....		X	
Mr. Shadegg.....		X		Mr. Clay.....		X	
Mr. Fossella.....		X		Mr. Israel.....		X	
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....		X	
Ms. Hart.....				Mrs. McCarthy (NY).....		X	
Mrs. Capito.....		X		Mr. Baca.....		X	
Mr. Tiberi.....		X		Mr. Matheson.....		X	
Mr. Kennedy (MN).....	X			Mr. Lynch.....		X	
Mr. Feeney.....		X		Mr. Miller (NC).....		X	
Mr. Hensarling.....		X		Mr. Emanuel.....		X	
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....		X	
Mr. Murphy.....		X		Mr. Davis (AL).....		X	
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....		X					
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 658
Motion or Amendment: Amendment no. 1
Result: Not Agreed To: 26 Yeas and 30 Nays

Record vote no. FC-4

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....			
Mr. Leach.....		X		Mr. Kanjorski.....	X		
Mr. Bereuter.....		X		Ms. Waters.....	X		
Mr. Baker.....		X		Mr. Sanders.....	X		
Mr. Bachus.....		X		Mrs. Maloney.....	X		
Mr. Castle.....		X		Mr. Gutierrez.....			
Mr. King.....				Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....			
Mr. Ney.....		X		Ms. Hooley (OR).....	X		
Mrs. Kelly.....		X		Ms. Carson (IN).....	X		
Mr. Paul.....	X			Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....				Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....				Mr. Gonzalez.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....		X		Mr. Ford.....	X		
Mr. Green (WI).....		X		Mr. Hinojosa.....			
Mr. Toomey.....		X		Mr. Lucas (KY).....	X		
Mr. Shays.....		X		Mr. Crowley.....			
Mr. Shadegg.....		X		Mr. Clay.....			
Mr. Fossella.....		X		Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....	X		
Ms. Hart.....		X		Mrs. McCarthy (NY).....	X		
Mrs. Capito.....		X		Mr. Baca.....	X		
Mr. Tiberi.....		X		Mr. Matheson.....	X		
Mr. Kennedy (MN).....				Mr. Lynch.....			
Mr. Feeney.....		X		Mr. Miller (NC).....			
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....	X		
Mr. Murphy.....		X		Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....							
Mr. Barrett (SC).....		X					
Ms. Harris.....							
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 1280
Motion or Amendment: Amendment no. 2
Result: Not Agreed To: 14 Yeas and 41 Nays

Record vote no. FC-5

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach		X		Mr. Kanjorski			
Mr. Bereuter				Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney		X	
Mr. Castle				Mr. Gutierrez			
Mr. King		X		Ms. Velázquez	X		
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman		X	
Mr. Ney				Ms. Hooley (OR)	X		
Mrs. Kelly		X		Ms. Carson (IN)	X		
Mr. Paul	X			Mr. Sherman		X	
Mr. Gillmor		X		Mr. Meeks (NY)	X		
Mr. Ryun (KS)				Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee			
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Gonzalez		X	
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert				Mr. Ford		X	
Mr. Green (WI)				Mr. Hinojosa			
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays		X		Mr. Crowley		X	
Mr. Shadegg				Mr. Clay			
Mr. Fossella		X		Mr. Israel		X	
Mr. Gary G. Miller (CA)				Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca	X		
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch			
Mr. Feeney		X		Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel	X		
Mr. Garrett (NJ)		X		Mr. Scott (GA)	X		
Mr. Murphy		X		Mr. Davis (AL)	X		
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris							
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 1280
Motion or Amendment: Amendment no. 4
Result: Not Agreed To: 32 Yeas and 35 Nays

Record vote no. FC-6

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....		X		Mr. Kanjorski.....	X		
Mr. Bereuter.....		X		Ms. Waters.....	X		
Mr. Baker.....		X		Mr. Sanders.....	X		
Mr. Bachus.....		X		Mrs. Maloney.....	X		
Mr. Castle.....		X		Mr. Gutierrez.....			
Mr. King.....		X		Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....	X		
Mr. Ney.....		X		Ms. Hooley (OR).....	X		
Mrs. Kelly.....		X		Ms. Carson (IN).....	X		
Mr. Paul.....	X			Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....		X		Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Gonzalez.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....		X		Mr. Ford.....	X		
Mr. Green (WI).....		X		Mr. Hinojosa.....	X		
Mr. Toomey.....		X		Mr. Lucas (KY).....		X	
Mr. Shays.....		X		Mr. Crowley.....	X		
Mr. Shadegg.....		X		Mr. Clay.....	X		
Mr. Fossella.....		X		Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....	X		
Ms. Hart.....		X		Mrs. McCarthy (NY).....	X		
Mrs. Capito.....		X		Mr. Baca.....	X		
Mr. Tiberi.....		X		Mr. Matheson.....	X		
Mr. Kennedy (MN).....		X		Mr. Lynch.....			
Mr. Feeney.....		X		Mr. Miller (NC).....	X		
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....	X		
Mr. Murphy.....		X		Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....	X						
Mr. Barrett (SC).....		X					
Ms. Harris.....							
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 1280
Motion or Amendment: Amendment no. 7
Result: Not Agreed To: 23 Yeas and 43 Nays

Record vote no. FC-7

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach		X		Mr. Kanjorski	X		
Mr. Bereuter		X		Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney	X		
Mr. Castle		X		Mr. Gutierrez			
Mr. King		X		Ms. Velázquez	X		
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman	X		
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly		X		Ms. Carson (IN)	X		
Mr. Paul		X		Mr. Sherman			
Mr. Gillmor		X		Mr. Meeks (NY)	X		
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee	X		
Mr. Manzullo		X		Mr. Moore	X		
Mr. Jones (NC)		X		Mr. Gonzalez		X	
Mr. Ose		X		Mr. Capuano	X		
Mrs. Biggert		X		Mr. Ford	X		
Mr. Green (WI)		X		Mr. Hinojosa		X	
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays		X		Mr. Crowley	X		
Mr. Shadegg		X		Mr. Clay	X		
Mr. Fossella		X		Mr. Israel	X		
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)	X		
Mrs. Capito		X		Mr. Baca	X		
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch			
Mr. Feeney		X		Mr. Miller (NC)	X		
Mr. Hensarling		X		Mr. Emanuel	X		
Mr. Garrett (NJ)		X		Mr. Scott (GA)		X	
Mr. Murphy		X		Mr. Davis (AL)	X		
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris							
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 1375
Motion or Amendment: Amendment no. 1b
Result: Not Agreed To: 27 Yeas and 35 Nays

Record vote no. FC-8

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach		X		Mr. Kanjorski	X		
Mr. Bereuter		X		Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney	X		
Mr. Castle				Mr. Gutierrez	X		
Mr. King		X		Ms. Velázquez	X		
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman			
Mr. Ney		X		Ms. Hooley (OR)	X		
Mrs. Kelly		X		Ms. Carson (IN)	X		
Mr. Paul		X		Mr. Sherman	X		
Mr. Gillmor		X		Mr. Meeks (NY)	X		
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee	X		
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Gonzalez	X		
Mr. Ose		X		Mr. Capuano	X		
Mrs. Biggert		X		Mr. Ford	X		
Mr. Green (WI)		X		Mr. Hinojosa	X		
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays				Mr. Crowley	X		
Mr. Shadegg		X		Mr. Clay			
Mr. Fossella				Mr. Israel	X		
Mr. Gary G. Miller (CA)				Mr. Ross			
Ms. Hart		X		Mrs. McCarthy (NY)			
Mrs. Capito		X		Mr. Baca	X		
Mr. Tiberi		X		Mr. Matheson	X		
Mr. Kennedy (MN)		X		Mr. Lynch	X		
Mr. Feeney		X		Mr. Miller (NC)	X		
Mr. Hensarling		X		Mr. Emanuel	X		
Mr. Garrett (NJ)		X		Mr. Scott (GA)	X		
Mr. Murphy		X		Mr. Davis (AL)	X		
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 1276
Motion or Amendment: Amendment no. 5
Result: Not Agreed To: 25 Yeas and 35 Nays

Record vote no. FC-9

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....		X		Mr. Kanjorski.....	X		
Mr. Bereuter.....		X		Ms. Waters.....	X		
Mr. Baker.....		X		Mr. Sanders.....	X		
Mr. Bachus.....		X		Mrs. Maloney.....			
Mr. Castle.....		X		Mr. Gutierrez.....			
Mr. King.....				Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....			
Mr. Ney.....		X		Ms. Hooley (OR).....	X		
Mrs. Kelly.....		X		Ms. Carson (IN).....	X		
Mr. Paul.....				Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....				Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Gonzalez.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....		X		Mr. Ford.....			
Mr. Green (WI).....		X		Mr. Hinojosa.....	X		
Mr. Toomey.....		X		Mr. Lucas (KY).....		X	
Mr. Shays.....		X		Mr. Crowley.....			
Mr. Shadegg.....		X		Mr. Clay.....			
Mr. Fossella.....		X		Mr. Israel.....			
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....	X		
Ms. Hart.....		X		Mrs. McCarthy (NY).....	X		
Mrs. Capito.....		X		Mr. Baca.....	X		
Mr. Tiberi.....		X		Mr. Matheson.....	X		
Mr. Kennedy (MN).....		X		Mr. Lynch.....	X		
Mr. Feeney.....		X		Mr. Miller (NC).....	X		
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....	X		
Mr. Murphy.....		X		Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....		X					
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: Committee Print Entitled “Changes in Law to Eliminate Waste, Fraud, and Abuse”
Motion or Amendment: Amendment no. 1
Result: Not Agreed To: 29 Yeas and 30 Nays

Record vote no. FC-10

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....				Mr. Kanjorski.....	X		
Mr. Bereuter.....				Ms. Waters.....	X		
Mr. Baker.....		X		Mr. Sanders.....	X		
Mr. Bachus.....		X		Mrs. Maloney.....	X		
Mr. Castle.....		X		Mr. Gutierrez.....	X		
Mr. King.....				Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....	X		
Mr. Ney.....		X		Ms. Hooley (OR).....	X		
Mrs. Kelly.....		X		Ms. Carson (IN).....	X		
Mr. Paul.....				Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....		X		Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Gonzalez.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....				Mr. Ford.....			
Mr. Green (WI).....		X		Mr. Hinojosa.....	X		
Mr. Toomey.....		X		Mr. Lucas (KY).....			
Mr. Shays.....		X		Mr. Crowley.....	X		
Mr. Shadegg.....		X		Mr. Clay.....			
Mr. Fossella.....				Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....	X		
Ms. Hart.....				Mrs. McCarthy (NY).....	X		
Mrs. Capito.....		X		Mr. Baca.....	X		
Mr. Tiberi.....		X		Mr. Matheson.....	X		
Mr. Kennedy (MN).....		X		Mr. Lynch.....			
Mr. Feeney.....		X		Mr. Miller (NC).....	X		
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....	X		
Mr. Murphy.....		X		Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....		X					
Mr. Renzi.....		X					

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 2622
Motion or Amendment: Amendment no. 1a
Result: Not Agreed To: 6 Yeas and 56 Nays

Record vote no. FC-11

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)		X	
Mr. Leach				Mr. Kanjorski		X	
Mr. Bereuter		X		Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney		X	
Mr. Castle				Mr. Gutierrez		X	
Mr. King		X		Ms. Velázquez		X	
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman		X	
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly		X		Ms. Carson (IN)		X	
Mr. Paul	X			Mr. Sherman		X	
Mr. Gillmor		X		Mr. Meeks (NY)		X	
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee			
Mr. Manzullo				Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Gonzalez		X	
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert		X		Mr. Ford			
Mr. Green (WI)		X		Mr. Hinojosa			
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays		X		Mr. Crowley		X	
Mr. Shadegg		X		Mr. Clay	X		
Mr. Fossella				Mr. Israel		X	
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca		X	
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch			
Mr. Feeney		X		Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel		X	
Mr. Garrett (NJ)		X		Mr. Scott (GA)		X	
Mr. Murphy		X		Mr. Davis (AL)		X	
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 2622
Motion or Amendment: Amendment no. 1c
Result: Not Agreed To: 22 Yeas and 44 Nays

Record vote no. FC-12

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)		X	
Mr. Leach		X		Mr. Kanjorski		X	
Mr. Bereuter	X			Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus	X			Mrs. Maloney	X		
Mr. Castle		X		Mr. Gutierrez	X		
Mr. King		X		Ms. Velázquez	X		
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman	X		
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly		X		Ms. Carson (IN)	X		
Mr. Paul		X		Mr. Sherman		X	
Mr. Gillmor		X		Mr. Meeks (NY)	X		
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette	X			Mr. Inslee	X		
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)	X			Mr. Gonzalez	X		
Mr. Ose		X		Mr. Capuano	X		
Mrs. Biggert		X		Mr. Ford			
Mr. Green (WI)		X		Mr. Hinojosa			
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays	X			Mr. Crowley		X	
Mr. Shadegg	X			Mr. Clay	X		
Mr. Fossella				Mr. Israel		X	
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca		X	
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch			
Mr. Feeney		X		Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel		X	
Mr. Garrett (NJ)		X		Mr. Scott (GA)	X		
Mr. Murphy		X		Mr. Davis (AL)	X		
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 2622
Motion or Amendment: Amendment no. 1s
Result: Not Agreed To: 14 Yeas and 48 Nays

Record vote no. FC-13

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach				Mr. Kanjorski		X	
Mr. Bereuter		X		Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney			
Mr. Castle				Mr. Gutierrez	X		
Mr. King		X		Ms. Velázquez		X	
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)		X		Mr. Ackerman		X	
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly		X		Ms. Carson (IN)	X		
Mr. Paul				Mr. Sherman			
Mr. Gillmor		X		Mr. Meeks (NY)		X	
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee	X		
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Gonzalez	X		
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert		X		Mr. Ford	X		
Mr. Green (WI)				Mr. Hinojosa			
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays				Mr. Crowley		X	
Mr. Shadegg		X		Mr. Clay	X		
Mr. Fossella		X		Mr. Israel		X	
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca	X		
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch		X	
Mr. Feeney		X		Mr. Miller (NC)	X		
Mr. Hensarling		X		Mr. Emanuel	X		
Mr. Garrett (NJ)		X		Mr. Scott (GA)		X	
Mr. Murphy		X		Mr. Davis (AL)		X	
Ms. Ginny Brown-Waite (FL)		X					
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 2622
Motion or Amendment: Ordered reported to the House with a favorable recommendation, with an amendment
Result: Agreed To: 61 Yeas and 3 Nays

Record vote no. FC-14

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....	X			Mr. Frank (MA).....	X		
Mr. Leach.....				Mr. Kanjorski.....	X		
Mr. Bereuter.....	X			Ms. Waters.....		X	
Mr. Baker.....	X			Mr. Sanders.....		X	
Mr. Bachus.....	X			Mrs. Maloney.....	X		
Mr. Castle.....				Mr. Gutierrez.....	X		
Mr. King.....	X			Ms. Velázquez.....	X		
Mr. Royce.....	X			Mr. Watt.....	X		
Mr. Lucas (OK).....	X			Mr. Ackerman.....	X		
Mr. Ney.....	X			Ms. Hooley (OR).....	X		
Mrs. Kelly.....	X			Ms. Carson (IN).....	X		
Mr. Paul.....				Mr. Sherman.....	X		
Mr. Gillmor.....	X			Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....	X			Ms. Lee.....		X	
Mr. LaTourette.....	X			Mr. Inslee.....	X		
Mr. Manzullo.....	X			Mr. Moore.....	X		
Mr. Jones (NC).....	X			Mr. Gonzalez.....	X		
Mr. Ose.....	X			Mr. Capuano.....	X		
Mrs. Biggert.....	X			Mr. Ford.....	X		
Mr. Green (WI).....				Mr. Hinojosa.....			
Mr. Toomey.....	X			Mr. Lucas (KY).....	X		
Mr. Shays.....				Mr. Crowley.....	X		
Mr. Shadegg.....	X			Mr. Clay.....	X		
Mr. Fossella.....	X			Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....	X			Mr. Ross.....	X		
Ms. Hart.....	X			Mrs. McCarthy (NY).....	X		
Mrs. Capito.....	X			Mr. Baca.....	X		
Mr. Tiberi.....	X			Mr. Matheson.....	X		
Mr. Kennedy (MN).....	X			Mr. Lynch.....	X		
Mr. Feeney.....	X			Mr. Miller (NC).....	X		
Mr. Hensarling.....	X			Mr. Emanuel.....	X		
Mr. Garrett (NJ).....	X			Mr. Scott (GA).....	X		
Mr. Murphy.....	X			Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....	X						
Mr. Barrett (SC).....	X						
Ms. Harris.....	X						
Mr. Renzi.....	X						

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 2179
Motion or Amendment: Amendment no. 1g
Result: Not Agreed To: 18 Yeas and 29 Nays

Record vote no. FC-15

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....	X			Mr. Frank (MA).....		X	
Mr. Leach.....	X			Mr. Kanjorski.....		X	
Mr. Bereuter.....	X			Ms. Waters.....		X	
Mr. Baker.....				Mr. Sanders.....		X	
Mr. Bachus.....				Mrs. Maloney.....		X	
Mr. Castle.....	X			Mr. Gutierrez.....		X	
Mr. King.....	X			Ms. Velázquez.....		X	
Mr. Royce.....		X		Mr. Watt.....		X	
Mr. Lucas (OK).....		X		Mr. Ackerman.....		X	
Mr. Ney.....				Ms. Hooley (OR).....		X	
Mrs. Kelly.....	X			Ms. Carson (IN).....		X	
Mr. Paul.....				Mr. Sherman.....			
Mr. Gillmor.....				Mr. Meeks (NY).....			
Mr. Ryun (KS).....	X			Ms. Lee.....		X	
Mr. LaTourette.....				Mr. Inslee.....		X	
Mr. Manzullo.....				Mr. Moore.....			
Mr. Jones (NC).....				Mr. Capuano.....		X	
Mr. Ose.....				Mr. Ford.....			
Mrs. Biggert.....				Mr. Hinojosa.....	X		
Mr. Green (WI).....		X		Mr. Lucas (KY).....	X		
Mr. Toomey.....		X		Mr. Crowley.....		X	
Mr. Shays.....				Mr. Clay.....		X	
Mr. Shadegg.....	X			Mr. Israel.....			
Mr. Fossella.....				Mr. Ross.....		X	
Mr. Gary G. Miller (CA).....				Mrs. McCarthy (NY).....		X	
Ms. Hart.....		X		Mr. Baca.....		X	
Mrs. Capito.....				Mr. Matheson.....			
Mr. Tiberi.....		X		Mr. Lynch.....			
Mr. Kennedy (MN).....				Mr. Miller (NC).....		X	
Mr. Feeney.....	X			Mr. Emanuel.....		X	
Mr. Hensarling.....	X			Mr. Scott (GA).....		X	
Mr. Garrett (NJ).....	X			Mr. Davis (AL).....		X	
Mr. Murphy.....	X			Mr. Bell.....	X		
Ms. Ginny Brown-Waite (FL).....	X						
Mr. Barrett (SC).....	X						
Ms. Harris.....							
Mr. Renzi.....	X						

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: Committee Print entitled “Views and Estimates of the Committee on Financial Services on Matters to Be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2005”

Motion or Amendment: Amendment no. 1

Result: Agreed To: 34 Yeas and 26 Nays

Record vote no. FC-16

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....				Mr. Kanjorski.....	X		
Mr. Bereuter.....	X			Ms. Waters.....	X		
Mr. Baker.....				Mr. Sanders.....	X		
Mr. Bachus.....				Mrs. Maloney.....	X		
Mr. Castle.....		X		Mr. Gutierrez.....	X		
Mr. King.....		X		Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....	X		
Mr. Ney.....				Ms. Hooley (OR).....	X		
Mrs. Kelly.....		X		Ms. Carson (IN).....	X		
Mr. Paul.....		X		Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....				Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Capuano.....	X		
Mr. Ose.....		X		Mr. Ford.....	X		
Mrs. Biggert.....		X		Mr. Hinojosa.....	X		
Mr. Green (WI).....		X		Mr. Lucas (KY).....	X		
Mr. Toomey.....		X		Mr. Crowley.....	X		
Mr. Shays.....				Mr. Clay.....	X		
Mr. Shadegg.....		X		Mr. Israel.....	X		
Mr. Fossella.....				Mr. Ross.....	X		
Mr. Gary G. Miller (CA).....				Mrs. McCarthy (NY).....	X		
Ms. Hart.....		X		Mr. Baca.....	X		
Mrs. Capito.....		X		Mr. Matheson.....	X		
Mr. Tiberi.....		X		Mr. Lynch.....	X		
Mr. Kennedy (MN).....				Mr. Miller (NC).....	X		
Mr. Feeney.....		X		Mr. Emanuel.....	X		
Mr. Hensarling.....		X		Mr. Scott (GA).....	X		
Mr. Garrett (NJ).....		X		Mr. Davis (AL).....	X		
Mr. Murphy.....		X		Mr. Bell.....	X		
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....							
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: Committee Print Entitled “Views and Estimates of the Committee on Financial Services on Matters to Be Set Forth in the Concurrent Resolution on the Budget for Fiscal Year 2005”

Motion or Amendment: Amendment no. 2

Result: Agreed To: 34 Yeas and 28 Nays

Record vote no. FC-17

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....				Mr. Kanjorski.....	X		
Mr. Bereuter.....		X		Ms. Waters.....	X		
Mr. Baker.....				Mr. Sanders.....	X		
Mr. Bachus.....				Mrs. Maloney.....	X		
Mr. Castle.....		X		Mr. Gutierrez.....	X		
Mr. King.....	X			Ms. Velázquez.....	X		
Mr. Royce.....		X		Mr. Watt.....	X		
Mr. Lucas (OK).....		X		Mr. Ackerman.....	X		
Mr. Ney.....				Ms. Hooley (OR).....	X		
Mrs. Kelly.....	X			Ms. Carson (IN).....	X		
Mr. Paul.....	X			Mr. Sherman.....	X		
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....		X		Ms. Lee.....	X		
Mr. LaTourette.....				Mr. Inslee.....	X		
Mr. Manzullo.....		X		Mr. Moore.....	X		
Mr. Jones (NC).....		X		Mr. Capuano.....	X		
Mr. Ose.....		X		Mr. Ford.....	X		
Mrs. Biggert.....		X		Mr. Hinojosa.....	X		
Mr. Green (WI).....		X		Mr. Lucas (KY).....		X	
Mr. Toomey.....		X		Mr. Crowley.....		X	
Mr. Shays.....		X		Mr. Clay.....	X		
Mr. Shadegg.....		X		Mr. Israel.....	X		
Mr. Fossella.....		X		Mr. Ross.....	X		
Mr. Gary G. Miller (CA).....				Mrs. McCarthy (NY).....	X		
Ms. Hart.....		X		Mr. Baca.....	X		
Mrs. Capito.....		X		Mr. Matheson.....	X		
Mr. Tiberi.....		X		Mr. Lynch.....	X		
Mr. Kennedy (MN).....				Mr. Miller (NC).....	X		
Mr. Feeney.....		X		Mr. Emanuel.....	X		
Mr. Hensarling.....		X		Mr. Scott (GA).....	X		
Mr. Garrett (NJ).....		X		Mr. Davis (AL).....	X		
Mr. Murphy.....		X		Mr. Bell.....	X		
Ms. Ginny Brown-Waite (FL).....		X					
Mr. Barrett (SC).....		X					
Ms. Harris.....							
Mr. Renzi.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 3574
Motion or Amendment: Amendment no. 1a
Result: Not Agreed To: 14 Yeas and 43 Nays

Record vote no. FC-18

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach				Mr. Kanjorski	X		
Mr. Bereuter				Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney	X		
Mr. Castle	X			Mr. Gutierrez	X		
Mr. King				Ms. Velázquez		X	
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)				Mr. Ackerman	X		
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly				Ms. Carson (IN)			
Mr. Paul		X		Mr. Sherman	X		
Mr. Gillmor	X			Mr. Meeks (NY)			
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee		X	
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Capuano		X	
Mr. Ose				Mr. Ford		X	
Mrs. Biggert		X		Mr. Hinojosa		X	
Mr. Green (WI)		X		Mr. Lucas (KY)		X	
Mr. Toomey		X		Mr. Crowley			
Mr. Shays				Mr. Clay	X		
Mr. Shadegg				Mr. Israel		X	
Mr. Fossella		X		Mr. Ross		X	
Mr. Gary G. Miller (CA)		X		Mrs. McCarthy (NY)		X	
Ms. Hart		X		Mr. Baca		X	
Mrs. Capito		X		Mr. Matheson		X	
Mr. Tiberi		X		Mr. Lynch		X	
Mr. Kennedy (MN)		X		Mr. Miller (NC)		X	
Mr. Feeney		X		Mr. Emanuel	X		
Mr. Hensarling		X		Mr. Scott (GA)		X	
Mr. Garrett (NJ)		X		Mr. Davis (AL)		X	
Mr. Murphy		X		Mr. Bell			
Ms. Ginny Brown-Waite (FL)							
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 3574
Motion or Amendment: Amendment no. 1e
Result: Not Agreed To: 14 Yeas and 45 Nays

Record vote no. FC-19

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach				Mr. Kanjorski	X		
Mr. Bereuter				Ms. Waters	X		
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney	X		
Mr. Castle	X			Mr. Gutierrez	X		
Mr. King				Ms. Velázquez		X	
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)				Mr. Ackerman	X		
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly				Ms. Carson (IN)			
Mr. Paul		X		Mr. Sherman	X		
Mr. Gillmor	X			Mr. Meeks (NY)		X	
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee		X	
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Capuano		X	
Mr. Ose				Mr. Ford		X	
Mrs. Biggert		X		Mr. Hinojosa		X	
Mr. Green (WI)		X		Mr. Lucas (KY)		X	
Mr. Toomey		X		Mr. Crowley		X	
Mr. Shays				Mr. Clay		X	
Mr. Shadegg				Mr. Israel		X	
Mr. Fossella		X		Mr. Ross		X	
Mr. Gary G. Miller (CA)		X		Mrs. McCarthy (NY)		X	
Ms. Hart		X		Mr. Baca		X	
Mrs. Capito		X		Mr. Matheson		X	
Mr. Tiberi		X		Mr. Lynch		X	
Mr. Kennedy (MN)		X		Mr. Miller (NC)	X		
Mr. Feeney		X		Mr. Emanuel	X		
Mr. Hensarling		X		Mr. Scott (GA)		X	
Mr. Garrett (NJ)		X		Mr. Davis (AL)		X	
Mr. Murphy		X		Mr. Bell			
Ms. Ginny Brown-Waite (FL)							
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 3574
Motion or Amendment: Amendment no. 1f
Result: Not Agreed To: 12 Yeas and 47 Nays

Record vote no. FC-20

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)	X		
Mr. Leach				Mr. Kanjorski	X		
Mr. Bereuter				Ms. Waters		X	
Mr. Baker		X		Mr. Sanders	X		
Mr. Bachus		X		Mrs. Maloney	X		
Mr. Castle		X		Mr. Gutierrez	X		
Mr. King				Ms. Velázquez		X	
Mr. Royce		X		Mr. Watt	X		
Mr. Lucas (OK)				Mr. Ackerman	X		
Mr. Ney		X		Ms. Hooley (OR)		X	
Mrs. Kelly				Ms. Carson (IN)			
Mr. Paul		X		Mr. Sherman	X		
Mr. Gillmor		X		Mr. Meeks (NY)		X	
Mr. Ryun (KS)		X		Ms. Lee	X		
Mr. LaTourette		X		Mr. Inslee		X	
Mr. Manzullo		X		Mr. Moore		X	
Mr. Jones (NC)		X		Mr. Capuano		X	
Mr. Ose				Mr. Ford	X		
Mrs. Biggert		X		Mr. Hinojosa		X	
Mr. Green (WI)		X		Mr. Lucas (KY)		X	
Mr. Toomey		X		Mr. Crowley		X	
Mr. Shays				Mr. Clay	X		
Mr. Shadegg				Mr. Israel		X	
Mr. Fossella		X		Mr. Ross		X	
Mr. Gary G. Miller (CA)		X		Mrs. McCarthy (NY)		X	
Ms. Hart		X		Mr. Baca		X	
Mrs. Capito		X		Mr. Matheson		X	
Mr. Tiberi		X		Mr. Lynch		X	
Mr. Kennedy (MN)		X		Mr. Miller (NC)		X	
Mr. Feeney		X		Mr. Emanuel	X		
Mr. Hensarling		X		Mr. Scott (GA)		X	
Mr. Garrett (NJ)		X		Mr. Davis (AL)		X	
Mr. Murphy		X		Mr. Bell			
Ms. Ginny Brown-Waite (FL)							
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 3574
Motion or Amendment: Ordered reported to the House with a favorable recommendation, with an amendment
Result: Agreed To: 45 Yeas and 13 Nays

Record vote no. FC-21

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....	X			Mr. Frank (MA).....		X	
Mr. Leach.....				Mr. Kanjorski.....		X	
Mr. Bereuter.....				Ms. Waters.....		X	
Mr. Baker.....	X			Mr. Sanders.....		X	
Mr. Bachus.....	X			Mrs. Maloney.....		X	
Mr. Castle.....		X		Mr. Gutierrez.....		X	
Mr. King.....				Ms. Velázquez.....	X		
Mr. Royce.....	X			Mr. Watt.....		X	
Mr. Lucas (OK).....				Mr. Ackerman.....	X		
Mr. Ney.....	X			Ms. Hooley (OR).....	X		
Mrs. Kelly.....				Ms. Carson (IN).....			
Mr. Paul.....	X			Mr. Sherman.....		X	
Mr. Gillmor.....		X		Mr. Meeks (NY).....	X		
Mr. Ryun (KS).....	X			Ms. Lee.....		X	
Mr. LaTourette.....	X			Mr. Inslee.....	X		
Mr. Manzullo.....	X			Mr. Moore.....	X		
Mr. Jones (NC).....	X			Mr. Capuano.....	X		
Mr. Ose.....				Mr. Ford.....		X	
Mrs. Biggert.....				Mr. Hinojosa.....	X		
Mr. Green (WI).....	X			Mr. Lucas (KY).....	X		
Mr. Toomey.....	X			Mr. Crowley.....	X		
Mr. Shays.....				Mr. Clay.....	X		
Mr. Shadegg.....				Mr. Israel.....	X		
Mr. Fossella.....	X			Mr. Ross.....	X		
Mr. Gary G. Miller (CA).....	X			Mrs. McCarthy (NY).....	X		
Ms. Hart.....	X			Mr. Baca.....	X		
Mrs. Capito.....	X			Mr. Matheson.....	X		
Mr. Tiberi.....	X			Mr. Lynch.....	X		
Mr. Kennedy (MN).....	X			Mr. Miller (NC).....	X		
Mr. Feeney.....	X			Mr. Emanuel.....		X	
Mr. Hensarling.....	X			Mr. Scott (GA).....	X		
Mr. Garrett (NJ).....	X			Mr. Davis (AL).....	X		
Mr. Murphy.....	X			Mr. Bell.....			
Ms. Ginny Brown-Waite (FL).....							
Mr. Barrett (SC).....	X						
Ms. Harris.....	X						
Mr. Renzi.....	X						

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 10
Motion or Amendment: Amendment no. 1b
Result: Not Agreed To: 10 Yeas and 58 Nays

Record vote no. FC-22

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)		X	
Mr. Leach				Mr. Kanjorski		X	
Mr. Baker		X		Ms. Waters	X		
Mr. Bachus		X		Mr. Sanders	X		
Mr. Castle		X		Mrs. Maloney		X	
Mr. King		X		Mr. Gutierrez		X	
Mr. Royce		X		Ms. Velázquez		X	
Mr. Lucas (OK)				Mr. Watt	X		
Mr. Ney		X		Mr. Ackerman		X	
Mrs. Kelly		X		Ms. Hooley (OR)		X	
Mr. Paul	X			Ms. Carson (IN)		X	
Mr. Gillmor	X			Mr. Sherman		X	
Mr. Ryun (KS)		X		Mr. Meeks (NY)		X	
Mr. LaTourette		X		Ms. Lee	X		
Mr. Manzullo	X			Mr. Inslee		X	
Mr. Jones (NC)	X			Mr. Moore		X	
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert		X		Mr. Ford		X	
Mr. Green (WI)		X		Mr. Hinojosa		X	
Mr. Toomey	X			Mr. Lucas (KY)		X	
Mr. Shays		X		Mr. Crowley		X	
Mr. Shadegg		X		Mr. Clay		X	
Mr. Fossella		X		Mr. Israel		X	
Mr. Gary G. Miller (CA)		X		Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito		X		Mr. Baca		X	
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch		X	
Mr. Feeney		X		Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel		X	
Mr. Garrett (NJ)	X			Mr. Scott (GA)		X	
Mr. Murphy		X		Mr. Davis (AL)		X	
Ms. Ginny Brown-Waite (FL)		X		Mr. Bell		X	
Mr. Barrett (SC)		X					
Ms. Harris		X					
Mr. Renzi		X					
Mr. Gerlach		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 10
Motion or Amendment: Amendment no. 1n
Result: Not Agreed To: 33 Yeas and 35 Nays

Record vote no. FC-23

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....		X		Mr. Frank (MA).....	X		
Mr. Leach.....				Mr. Kanjorski.....	X		
Mr. Baker.....		X		Ms. Waters.....	X		
Mr. Bachus.....		X		Mr. Sanders.....	X		
Mr. Castle.....		X		Mrs. Maloney.....	X		
Mr. King.....		X		Mr. Gutierrez.....	X		
Mr. Royce.....		X		Ms. Velázquez.....	X		
Mr. Lucas (OK).....				Mr. Watt.....	X		
Mr. Ney.....		X		Mr. Ackerman.....	X		
Mrs. Kelly.....		X		Ms. Hooley (OR).....	X		
Mr. Paul.....		X		Ms. Carson (IN).....	X		
Mr. Gillmor.....		X		Mr. Sherman.....	X		
Mr. Ryun (KS).....		X		Mr. Meeks (NY).....	X		
Mr. LaTourette.....		X		Ms. Lee.....	X		
Mr. Manzullo.....		X		Mr. Inslee.....	X		
Mr. Jones (NC).....		X		Mr. Moore.....	X		
Mr. Ose.....		X		Mr. Capuano.....	X		
Mrs. Biggert.....		X		Mr. Ford.....	X		
Mr. Green (WI).....		X		Mr. Hinojosa.....	X		
Mr. Toomey.....		X		Mr. Lucas (KY).....	X		
Mr. Shays.....		X		Mr. Crowley.....	X		
Mr. Shadegg.....		X		Mr. Clay.....	X		
Mr. Fossella.....		X		Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....		X		Mr. Ross.....	X		
Ms. Hart.....		X		Mrs. McCarthy (NY).....	X		
Mrs. Capito.....		X		Mr. Baca.....	X		
Mr. Tiberi.....		X		Mr. Matheson.....	X		
Mr. Kennedy (MN).....		X		Mr. Lynch.....	X		
Mr. Feeney.....		X		Mr. Miller (NC).....	X		
Mr. Hensarling.....		X		Mr. Emanuel.....	X		
Mr. Garrett (NJ).....		X		Mr. Scott (GA).....	X		
Mr. Murphy.....		X		Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....		X		Mr. Bell.....	X		
Mr. Barrett (SC).....		X					
Ms. Harris.....		X					
Mr. Renzi.....		X					
Mr. Gerlach.....		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 10
Motion or Amendment: Amendment no. 1o
Result: Not Agreed To: 22 Yeas and 47 Nays

Record vote no. FC-24

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley		X		Mr. Frank (MA)		X	
Mr. Leach		X		Mr. Kanjorski		X	
Mr. Baker	X			Ms. Waters		X	
Mr. Bachus		X		Mr. Sanders		X	
Mr. Castle		X		Mrs. Maloney		X	
Mr. King		X		Mr. Gutierrez		X	
Mr. Royce	X			Ms. Velázquez		X	
Mr. Lucas (OK)				Mr. Watt		X	
Mr. Ney	X			Mr. Ackerman		X	
Mrs. Kelly	X			Ms. Hoolley (OR)		X	
Mr. Paul	X			Ms. Carson (IN)		X	
Mr. Gillmor	X			Mr. Sherman		X	
Mr. Ryun (KS)	X			Mr. Meeks (NY)		X	
Mr. LaTourette	X			Ms. Lee		X	
Mr. Manzullo	X			Mr. Inslee		X	
Mr. Jones (NC)	X			Mr. Moore		X	
Mr. Ose		X		Mr. Capuano		X	
Mrs. Biggert		X		Mr. Ford		X	
Mr. Green (WI)	X			Mr. Hinojosa		X	
Mr. Toomey		X		Mr. Lucas (KY)		X	
Mr. Shays	X			Mr. Crowley		X	
Mr. Shadegg	X			Mr. Clay		X	
Mr. Fossella		X		Mr. Israel		X	
Mr. Gary G. Miller (CA)	X			Mr. Ross		X	
Ms. Hart		X		Mrs. McCarthy (NY)		X	
Mrs. Capito	X			Mr. Baca		X	
Mr. Tiberi		X		Mr. Matheson		X	
Mr. Kennedy (MN)		X		Mr. Lynch		X	
Mr. Feeney	X			Mr. Miller (NC)		X	
Mr. Hensarling		X		Mr. Emanuel		X	
Mr. Garrett (NJ)	X			Mr. Scott (GA)		X	
Mr. Murphy	X			Mr. Davis (AL)		X	
Ms. Ginny Brown-Waite (FL)	X			Mr. Bell		X	
Mr. Barrett (SC)	X						
Ms. Harris	X						
Mr. Renzi	X						
Mr. Gerlach		X					

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RECORD VOTES — FULL COMMITTEE

Measure or Matter: H.R. 5011
Motion or Amendment: Ordered reported to the House with a favorable recommendation, with an amendment
Result: Agreed To: 68 Yeas and 0 nays

Record vote no. FC-25

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Oxley.....	X			Mr. Frank (MA).....	X		
Mr. Leach.....	X			Mr. Kanjorski.....	X		
Mr. Baker.....	X			Ms. Waters.....	X		
Mr. Bachus.....	X			Mr. Sanders.....	X		
Mr. Castle.....	X			Mrs. Maloney.....	X		
Mr. King.....	X			Mr. Gutierrez.....	X		
Mr. Royce.....	X			Ms. Velázquez.....	X		
Mr. Lucas (OK).....				Mr. Watt.....	X		
Mr. Ney.....	X			Mr. Ackerman.....	X		
Mrs. Kelly.....	X			Ms. Hoolley (OR).....	X		
Mr. Paul.....				Ms. Carson (IN).....	X		
Mr. Gillmor.....	X			Mr. Sherman.....	X		
Mr. Ryun (KS).....	X			Mr. Meeks (NY).....	X		
Mr. LaTourette.....	X			Ms. Lee.....	X		
Mr. Manzullo.....	X			Mr. Inslee.....	X		
Mr. Jones (NC).....	X			Mr. Moore.....	X		
Mr. Ose.....	X			Mr. Capuano.....	X		
Mrs. Biggert.....	X			Mr. Ford.....	X		
Mr. Green (WI).....	X			Mr. Hinojosa.....	X		
Mr. Toomey.....	X			Mr. Lucas (KY).....	X		
Mr. Shays.....	X			Mr. Crowley.....	X		
Mr. Shadegg.....	X			Mr. Clay.....	X		
Mr. Fossella.....	X			Mr. Israel.....	X		
Mr. Gary G. Miller (CA).....	X			Mr. Ross.....	X		
Ms. Hart.....	X			Mrs. McCarthy (NY).....	X		
Mrs. Capito.....	X			Mr. Baca.....	X		
Mr. Tiberi.....	X			Mr. Matheson.....	X		
Mr. Kennedy (MN).....	X			Mr. Lynch.....	X		
Mr. Feeney.....	X			Mr. Miller (NC).....	X		
Mr. Hensarling.....	X			Mr. Emanuel.....	X		
Mr. Garrett (NJ).....	X			Mr. Scott (GA).....	X		
Mr. Murphy.....	X			Mr. Davis (AL).....	X		
Ms. Ginny Brown-Waite (FL).....	X			Mr. Bell.....	X		
Mr. Barrett (SC).....	X						
Ms. Harris.....	X						
Mr. Renzi.....	X						
Mr. Gerlach.....	X						

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SUBCOMMITTEE ON CAPITAL MARKETS, INSURANCE, AND GOVERNMENT SPONSORED ENTERPRISES

Measure or Matter: H.R. 2179
Motion or Amendment: Amendment no. 1a, pages 1 and 2
Result: Agreed To: 24 Yeas and 18 Nays

Record vote no. CM-1

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Baker	X	.....	.....	Mr. Kanjorski .....	.....	X	.....
Mr. Ose	X	.....	.....	Mr. Ackerman .....	.....	X	.....
Mr. Shays	X	.....	.....	Ms. Hooley (OR) .....	.....	X	.....
Mr. Gillmor	X	.....	.....	Mr. Sherman .....	.....	X	.....
Mr. Bachus	X	.....	.....	Mr. Meeks (NY) .....	.....	X	.....
Mr. Castle .....	.....	.....	.....	Mr. Inslee .....	.....	X	.....
Mr. King .....	.....	.....	.....	Mr. Moore .....	.....	X	.....
Mr. Lucas (OK)	X	.....	.....	Mr. Gonzalez .....	.....	X	.....
Mr. Royce	X	.....	.....	Mr. Capuano .....	.....	X	.....
Mr. Manzullo	X	.....	.....	Mr. Ford .....	.....	.....	.....
Mrs. Kelly	X	.....	.....	Mr. Inhofe .....	.....	X	.....
Mr. Ney	X	.....	.....	Mr. Lucas (KY)	X	.....	.....
Mr. Shadegg	X	.....	.....	Mr. Crowley .....	.....	.....	.....
Mr. Ryun (KS)	X	.....	.....	Mr. Israel .....	.....	X	.....
Mr. Fossella .....	.....	.....	.....	Mr. Ross .....	.....	X	.....
Mrs. Biggert .....	.....	.....	.....	Mr. Clay .....	.....	X	.....
Mr. Green (WI)	X	.....	.....	Mrs. McCarthy (NY) .....	.....	X	.....
Mr. Gary G. Miller (CA)	X	.....	.....	Mr. Baca .....	.....	X	.....
Mr. Toomey	X	.....	.....	Mr. Matheson .....	.....	X	.....
Mrs. Capito	X	.....	.....	Mr. Lynch .....	.....	X	.....
Ms. Hart	X	.....	.....	Mr. Miller (NC) .....	.....	.....	.....
Mr. Kennedy (MN)	X	.....	.....	Mr. Emanuel .....	.....	X	.....
Mr. Tiberi	X	.....	.....	Mr. Scott (GA)	X	.....	.....
Ms. Ginny Brown-Waite (FL)	X	.....	.....	Mr. Frank (MA), <i>Ex-Officio</i> .....	.....	.....	.....
Ms. Harris	X	.....	.....	.....	.....	.....	.....
Mr. Renzi	X	.....	.....	.....	.....	.....	.....
Mr. Oxley, <i>Ex-Officio</i> .....	.....	.....	.....	.....	.....	.....	.....

SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL MONETARY POLICY, TRADE, AND TECHNOLOGY

Measure or Matter: H.R. 1280
Motion or Amendment: Amendment no. 1a
Result: Not Agreed To: 4 Yeas and 12 Nays

Record vote no. DI-1

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. King	X	.....	Mrs. Maloney .....	.....	X	.....
Mrs. Biggert	Mr. Sanders* .....	.....	.....	.....
Mr. Leach	X	.....	Mr. Watt	X	.....	.....
Mr. Castle	Ms. Waters	X	.....	.....
Mr. Paul	X	.....	.....	Ms. Lee	X	.....	.....
Mr. Manzullo	X	.....	Mr. Kanjorski .....	.....	.....	.....
Mr. Ose	Mr. Sherman .....	.....	.....	.....
Mr. Shadegg	X	.....	Ms. Hooley (OR) .....	.....	.....	.....
Mr. Kennedy (MN)	X	.....	Mr. Gutierrez .....	.....	.....	.....
Mr. Feeney	X	.....	Ms. Velazquez .....	.....	.....	.....
Mr. Hensarling	X	.....	Mr. Baca .....	.....	.....	.....
Mr. Murphy	X	.....	Mr. Emanuel .....	.....	X	.....
Mr. Barrett (SC)	X	.....	Mr. Frank (MA), <i>Ex-Officio</i> .....	.....	.....	.....
Ms. Harris	X	.....	.....	.....	.....	.....
Mr. Oxley, <i>Ex-Officio</i>

*Mr. Sanders is an independent, but caucuses with the Democratic Caucus.

Measure or Matter: H.R. 1280
Motion or Amendment: Amendment no. 1c
Result: Not Agreed To: 5 Yeas and 9 Nays

Record vote no. DI-2

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. King	X	.....	Mrs. Maloney	X	.....	.....
Mrs. Biggert	X	.....	Mr. Sanders*	X	.....	.....
Mr. Leach	Mr. Watt	X	.....	.....
Mr. Castle	Ms. Waters	X	.....	.....
Mr. Paul	Ms. Lee	X	.....	.....
Mr. Manzullo	X	.....	Mr. Kanjorski .....	.....	.....	.....
Mr. Ose	Mr. Sherman .....	.....	.....	.....
Mr. Shadegg	X	.....	Ms. Hooley (OR) .....	.....	.....	.....
Mr. Kennedy (MN)	Mr. Gutierrez .....	.....	.....	.....
Mr. Feeney	X	.....	Ms. Velazquez .....	.....	.....	.....
Mr. Hensarling	X	.....	Mr. Baca .....	.....	.....	.....
Mr. Murphy	X	Mr. Emanuel
Mr. Barrett (SC)	X	Mr. Frank (MA), <i>Ex-Officio</i>
Ms. Harris	X
Mr. Oxley, <i>Ex-Officio</i>

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SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT

Measure or Matter: H.R. 2043
Motion or Amendment: Approved for full Committee consideration with an amendment
Result: Agreed To: 42 Yeas and 0 nays

Record vote no. FI-1

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Bachus.....	X	.....	.....	Mr. Sanders.....	X	.....	.....
Mr. LaTourette.....	X	.....	.....	Mrs. Maloney.....	X	.....	.....
Mr. Bereuter.....	X	.....	.....	Mr. Watt.....	X	.....	.....
Mr. Baker.....	X	.....	.....	Mr. Ackerman.....	X	.....	.....
Mr. Castle.....	.....	.....	.....	Mr. Sherman.....	X	.....	.....
Mr. Royce.....	X	.....	.....	Mr. Meeks (NY).....	.....	.....	.....
Mr. Lucas (OK).....	X	.....	.....	Mr. Gutierrez.....	.....	.....	.....
Mrs. Kelly.....	X	.....	.....	Mr. Moore.....	X	.....	.....
Mr. Gillmor.....	X	.....	.....	Mr. Gonzalez.....	X	.....	.....
Mr. Ryun (KS).....	X	.....	.....	Mr. Kanjorski.....	X	.....	.....
Mr. Jones (NC).....	X	.....	.....	Ms. Waters.....	X	.....	.....
Mrs. Biggert.....	X	.....	.....	Ms. Velazquez.....	X	.....	.....
Mr. Toomey.....	X	.....	.....	Ms. Hooley (OR).....	X	.....	.....
Mr. Fossella.....	.....	.....	.....	Ms. Carson (IN).....	X	.....	.....
Ms. Hart.....	X	.....	.....	Mr. Ford.....	.....	.....	.....
Mrs. Capito.....	X	.....	.....	Mr. Hinojosa.....	X	.....	.....
Mr. Tiberi.....	X	.....	.....	Mr. Lucas (KY).....	X	.....	.....
Mr. Kennedy (MN).....	X	.....	.....	Mr. Crowley.....	X	.....	.....
Mr. Feeney.....	X	.....	.....	Mr. Israel.....	X	.....	.....
Mr. Hensarling.....	X	.....	.....	Mr. Ross.....	X	.....	.....
Mr. Garrett.....	X	.....	.....	Mrs. McCarthy (NY).....	X	.....	.....
Mr. Murphy.....	X	.....	.....	Mr. Davis.....	X	.....	.....
Ms. Ginny Brown-Waite (FL).....	X	Mr. Frank (MA), <i>Ex-Officio</i>
Mr. Barrett (SC).....	X
Mr. Renzi.....	X
Mr. Oxley, <i>Ex-Officio</i>

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RECORD VOTES — FINANCIAL INSTITUTIONS SUBCOMMITTEE

Measure or Matter: H.R. 2622
Motion or Amendment: Approved for full Committee consideration with an amendment
Result: Agreed To: 41 Yeas and 0 nays

Record vote no. FI-2

Representative	Aye	Nay	Present	Representative	Aye	Nay	Present
Mr. Bachus.....	X			Mr. Sanders.....			
Mr. LaTourette.....	X			Mrs. Maloney.....	X		
Mr. Bereuter.....				Mr. Watt.....	X		
Mr. Baker.....				Mr. Ackerman.....	X		
Mr. Castle.....	X			Mr. Sherman.....	X		
Mr. Royce.....	X			Mr. Meeks (NY).....	X		
Mr. Lucas (OK).....	X			Mr. Gutierrez.....			
Mrs. Kelly.....	X			Mr. Moore.....	X		
Mr. Gillmor.....	X			Mr. Gonzalez.....	X		
Mr. Ryan (KS).....	X			Mr. Kanjorski.....	X		
Mr. Jones (NC).....				Ms. Waters.....			
Mrs. Biggert.....	X			Ms. Velazquez.....	X		
Mr. Toomey.....	X			Ms. Hooley (OR).....	X		
Mr. Fossella.....	X			Ms. Carson (IN).....	X		
Ms. Hart.....	X			Mr. Ford.....	X		
Mrs. Capito.....	X			Mr. Hinojosa.....	X		
Mr. Tiberi.....	X			Mr. Lucas (KY).....	X		
Mr. Kennedy (MN).....	X			Mr. Crowley.....	X		
Mr. Feeney.....	X			Mr. Israel.....	X		
Mr. Hensarling.....	X			Mr. Ross.....	X		
Mr. Garrett.....	X			Mrs. McCarthy (NY).....	X		
Mr. Murphy.....	X			Mr. Davis.....	X		
Ms. Ginny Brown-Waite (FL).....	X			Mr. Frank (MA), <i>Ex-Officio</i>			
Mr. Barrett (SC).....	X						
Mr. Renzi.....	X						
Mr. Oxley, <i>Ex-Officio</i>							

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PRINTED HEARINGS

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108-2	Recovery and Renewal: Protecting the Capital Markets Against Terrorism Post 9/11 (Capital Markets)	Feb. 12, 2003
108-3	Simplifying the Home Buying Process: HUD's Proposal to Reform RESPA (Housing)	Feb. 25, 2003
108-4	It's Only FAIR: Returning Money to Defrauded Investors (Capital Markets)	Feb. 26, 2003
108-5	The New Basel Accord -- Sound Regulation or Crushing Complexity? (Domestic and International)	Feb. 27, 2003
108-6	H.R. 522 Federal Deposit Insurance Reform Act of 2003 (Full)	Mar. 4, 2003
108-7	Housing Related Agency Budgets for FY2004 (Full)	Mar. 5, 2003
108-8	Business Checking Freedom Act of 2003--H.R. 758 and H.R. 859 (Financial Institutions)	Mar. 5, 2003
108-9	H.R. 658, the Accountant, Compliance, and Enforcement Staffing Act of 2003 and H.R. 957 the Broker Accountability through Enhanced Transparency Act of 2003 (Capital Markets)	Mar. 6, 2003
108-10	Progress Since 9/11: The Effectiveness of the U.S. Anti-Terrorist Financing Efforts (Oversight)	Mar. 11, 2003
108-11	Mutual Fund Industry Practices and their Effect on Individual Investors (Capital Markets)	Mar. 12, 2003
108-12	Paying Dividends: How the President's Tax Plan will Benefit Individual Investors and Strengthen the Capital Markets (Oversight)	Mar. 18, 2003
108-13	H.R. 1280, the Defense Production Act Reauthorization of 2003 (Domestic and International)	Mar. 19, 2003
108-14	Strengthening America's Communities: Examining the Impact of Faith-Based Housing Partnerships (Housing)	Mar. 25 and Apr. 28, 2003
108-15	H.R. 1375, the Financial Services Regulatory Relief Act of 2003 (Financial Institutions)	Mar. 27, 2003
108-16	Opening Trade in Financial Services -- the Chile and Singapore Examples (Domestic and International)	Apr. 1, 2003
108-17	The National Flood Insurance Program: Review and Reauthorization (Housing)	Apr. 1, 2003
108-18	Rating the Rating Agencies: The State of Transparency and Competition (Capital Markets)	Apr. 2, 2003
108-19	Fighting Fraud: Improving Information Security (Financial Institutions/Oversight)	Apr. 3, 2003
108-20	H.R. 1474, the Check Clearing for the 21st Century Act (Financial Institutions)	Apr. 8, 2003
108-21	Promoting the American Dream of Homeownership through Down Payment Assistance (Housing)	Apr. 8, 2003
108-22	The Effectiveness of State Regulation: Why Some Consumers Can't Get Insurance (Capital Markets)	Apr. 10, 2003
108-23	Strengthening and Rejuvenating our Nation's Communities and the HOPE VI Program (Housing)	Apr. 29, 2003
108-24	United States Monetary and Economic Policy (Full)	Apr. 30, 2003
108-25	Increasing the Effectiveness of State Consumer Protections (Oversight)	May 6, 2003
108-26	The Importance of the National Credit Reporting System to Consumers and the U.S. Economy (Financial Institutions)	May 8, 2003
108-27	The State of the International Financial System, IMF Reform and Compliance with IMF agreements (Full)	May 13, 2003
108-28	Divesting Saddam: Freezing, Seizing, and Repatriating Saddam's Money to the Iraqis (Oversight)	May 14, 2003
108-29	Retirement Security: What Seniors Need to Know about Protecting their Futures (Capital Markets)	May 15, 2003
108-30	The Long and Short of Hedge Funds: Effects of Strategies for Managing Market Risk (Capital Markets)	May 22, 2003
108-31	The Section 8 Housing Assistance Program: Promoting Decent Affordable Housing for Families and Individuals who Rent (Housing)	May 22, Jun. 10 and 17, and Jul 1, 2003
108-32	The Accounting Treatment of Employee Stock Options (Capital Markets)	Jun. 3, 2003
108-33	Fair Credit Reporting Act: How It Functions for Consumers and the Economy (Financial Institutions)	Jun. 4, 2003
108-34	H.R. 2179, the Securities Fraud Deterrence and Investor Restitution Act of 2003 (Capital Markets)	Jun. 5, 2003
108-35	Financing Employee Ownership Programs: An Overview (Financial Institutions)	Jun. 10, 2003
108-36	Matching Capital and Accountability -- the Millennium Challenge Account (Domestic and International)	Jun. 11, 2003
108-37	The Role of FCRA in the Credit Granting Process (Financial Institutions)	Jun. 12, 2003
108-38	The Role of FCRA in Employee Background Checks (Financial Institutions)	Jun. 17, 2003
108-39	H.R. 2420, the Mutual Funds Integrity and Fee Transparency Act of 2003 (Capital Markets)	Jun. 18, 2003
108-40	The New Basel Accord--In Search of a Unified U.S. Position (Financial Institutions)	Jun. 19, 2003
108-41	Rural Housing in America (Housing)	Jun. 19 and Jul. 8, 2003
108-42	Fighting Identity Theft --The Role of FCRA (Financial Institutions)	Jun. 24, 2003
108-43	GSE Oversight: The Need for Reform and Modernization (Capital Markets)	Jun. 25, 2003
108-44	Saving Taxpayer Money Through Sound Financial Management (Oversight)	Jun. 25, 2003
108-45	Serving the Underserved: Initiatives to Broaden Access to the Financial Mainstream (Financial Institutions)	Jun. 26, 2003
108-46	Community Development Block Grants (CDBG): The Impact of CDBG on Our Communities (Housing)	Jun. 30, 2003
108-47	H.R. 2622 Fair and Accurate Credit Transactions Act of 2003 (Full)	Jul. 9, 2003
108-48	Monetary Policy and the State of the Economy (Full)	Jul. 15, 2003
108-49	H.R. 1985, the FHA Multifamily Loan Limit Adjustment Act of 2003 (Housing)	Jul. 22, 2003
108-50	Housing and Community Development Policies in the State of Ohio (Housing)	Jul. 29, 2003
108-51	Treasury Dept. Views on the regulation of government sponsored enterprises (Full)	Sep. 10, 2003
108-52	Accounting under Sarbanes-Oxley: Are Financial Statements More Reliable? (Full)	Sep. 17, 2003
108-53	The Hamas Asset Freeze and Other Government Efforts to Stop Terrorist Financing (Oversight)	Sep. 24, 2003
108-54	H.R. 2575, the Secondary Mortgage Market Enterprises Regulatory Improvement Act and the Administration's proposals on GSE regulation (Full)	Sep. 25, 2003
108-55	Remittances: Reducing Costs, Increasing Competition, and Broadening Access to the Market (Full)	Oct. 1, 2003
108-56	China's Exchange Rate Regime and Its Effects on the U.S. Economy (Domestic and International)	Oct. 1, 2003

PRINTED HEARINGS

Serial No.	Title & Subcommittee	Date(s)
108-57	Reviewing U.S. Capital Market Structure: The New York Stock Exchange and Related Issues (Capital Markets)	Oct. 16, 2003
108-58	Government and Industry Efforts to Protect Our Money During Blackouts, Hurricanes, and Other Disasters (Oversight)	Oct. 20, 2003
108-59	World Bank Lending to Iran (Domestic and International)	Oct. 29, 2003
108-60	Reviewing U.S. Capital Market Structure: Promoting Competition in a Changing Trading Environment (Capital Markets)	Oct. 30, 2003
108-61	Mutual Funds: Who's Looking Out for Investors? (Capital Markets)	Nov. 4 and 6, 2003
108-62	Protecting Homeowners: Preventing Abusive Lending While Preserving Access to Credit (Financial Institutions/Housing)	Nov. 5, 2003
108-63	Reforming Insurance Regulation -- Making the Marketplace More Competitive for Consumers (Capital Markets)	Nov. 5, 2003
108-64	Special Examination of Freddie Mac (Capital Markets)	Jan. 21, 2004
108-65	Congressional Review of OCC Preemptions (Oversight)	Jan. 28, 2004
108-66	The Role of Attorneys in Corporate Governance (Capital Markets)	Feb. 4, 2004
108-67	Monetary Policy and the State of the Economy (Full)	Feb. 11, 2004
108-68	Market Structure III: The Role of the Specialist in the Evolving Modern Marketplace (Capital Markets)	Feb. 20, 2004
108-69	H.R. 3574, the Stock Option Accounting Reform Act (Capital Markets)	Mar. 3, 2004
108-70	Oversight of the Federal Deposit Insurance Corporation (Oversight)	Mar. 4, 2004
108-71	Pending Coin and Medal Legislation (Domestic and International)	Mar. 10, 2004
108-72	The Hunt for Saddam's Money: U.S. and Foreign Efforts to Recover Iraq's Stolen Money (Oversight)	Mar. 18, 2004
108-73	Successful Homeownership and Renting through Housing Counseling (Housing)	Mar. 18, 2004
108-74	H.R. 3755, the Zero Downpayment Act (Housing)	Mar. 24, 2004
108-75	Testimony of the Secretary of the Treasury regarding the State of the International Financial System (Full)	Mar. 25, 2004
108-76	Subprime Lending: Defining the Market and Its Customers (Financial Institutions/Housing)	Mar. 30, 2004
108-77	Working with State Regulators to Increase Insurance Choices for Consumers (Capital Markets)	Mar. 31, 2004
108-78	Oversight of the Office of the Comptroller of the Currency: Examination of Policies, Procedures and Resources (Full)	Apr. 1, 2004
108-79	HIPC Dept Relief: Which Way Forward? (Domestic and International)	Apr. 20, 2004
108-80	The FASB Stock Options Proposal: Its Effect on the US Economy and Jobs (Capital Markets)	Apr. 21 and May 4, 2004
108-81	A Review of TRIA and Its Effect on the Economy: Helping America Move Forward (Capital Markets/Oversight)	Apr. 28, 2004
108-82	Money Matters: Coin and Currency Design and Counterfeiting Issues (Domestic and International)	Apr. 28, 2004
108-83	Improving Housing Opportunities for Native Americans (Housing)	May 3, 2004
108-84	Oversight of the Export-Import Bank (Domestic and International)	May 6, 2004
108-85	Cutting Through the Red Tape: Regulatory Relief for America's Community-Based Banks (Financial Institutions)	May 12, 2004
108-86	US-EU Regulatory Dialogue and Its Future (Full)	May 13, 2004
108-87	Improving Financial Oversight: Private Sector View of Anti-Money Laundering Efforts (Oversight)	May 18, 2004
108-88	The SEC Proposal on Market Structure: How will Investors Fare? (Capital Markets)	May 18, 2004
108-89	Oversight of HUD (Full)	May 20, 2004
108-90	Investing for the Future: 529 State Tuition Savings Plans (Capital Markets)	Jun. 2, 2004
108-91	Risk Management and Regulatory Failures at Riggs Bank and UBS (Oversight)	Jun. 2, 2004
108-92	Broken Dreams in the Poconos: The Response of the Secondary Markets and Implications for Federal Legislation (Capital Markets)	Jun. 14, 2004
108-93	H.R. 4110, the FHA Single Family Loan Limit Adjustment Act of 2004 (Housing)	Jun. 16, 2004
108-94	Oversight of the Department of the Treasury (Oversight)	Jun. 16, 2004
108-95	The US-EU Regulatory Dialogue: The Private Sector Perspective (Domestic and International)	Jun. 17, 2004
108-96	The New Basel Accord: Private Sector Perspectives (Financial Institutions)	Jun. 22, 2004
108-97	Promoting Homeownership by Ensuring Liquidity in the Subprime Mortgage Market (Financial Institutions/Housing)	Jun. 23, 2004
108-98	Oversight of the Public Company Accounting Board (Capital Markets)	Jun. 24, 2004
108-99	H.R. 4057, the Samaritan Initiative Act of 2004 (Housing)	Jul. 13, 2004
108-100	A Review of OFHEO and Federal Housing Finance Board (Capital Markets/Oversight)	Jul. 13, 2004
108-101	Diversity in the Financial Services Industry and Access to Capital for Minority Owned Businesses: Challenges and Opportunities (Oversight)	Jul. 15, 2004
108-102	GAO Report--Multifamily Housing: More Accessible HUD Data Could Help Efforts to Preserve Housing for Low Income Tenants (Housing)	Jul. 20, 2004
108-103	Credit Union Regulatory Improvements (Financial Institutions)	Jul. 20, 2004
108-104	Monetary Policy and the State of the Economy (Full)	Jul. 21, 2004
108-105	Shell Games: Corporate Governance and Accounting for Oil and Gas Reserves (Full)	Jul. 21, 2004
108-106	Sarbanes-Oxley: Two Years of Market and Investor Recovery (Full)	Jul. 22, 2004
108-107	9/11 Commission Report: Identifying and Preventing Terrorist Financing (Full)	Aug. 23, 2004
108-108	Protecting our Financial Infrastructure: Preparation and Vigilance (Full)	Sep. 8, 2004
108-109	G.I. Finances: Protecting Those Who Protect Us (Capital Markets)	Sep. 9, 2004
108-110	The Ratings Game: Improving Transparency and Competition Among the Credit Rating Agencies (Capital Markets)	Sep. 14, 2004
108-111	Financial Services Issues: A Consumer's Perspective (Financial Institutions)	Sep. 15, 2004

PRINTED HEARINGS

Serial No.	Title & Subcommittee	Date(s)
108-112	Legislative Proposals to Implement the Recommendations of the 9/11 Commission (Full)	Sep. 22, 2004
108-113	Encouraging Small Business Growth and Access to Capital (Oversight)	Sep. 23, 2004
108-114	Combating International Terrorist Financing (Domestic and International/Oversight)	Sep. 30, 2004
108-115	OFHEO Report: Allegations of Accounting and Management Failure at Fannie Mae (Capital Markets)	Oct. 6, 2004
108-116	Mortgage Fraud and Its Impact on Mortgage Lenders (Housing)	Oct. 7, 2004
108-117	Banks, Mergers, and the Affected Communities (Full)	Dec. 14, 2004

COMMITTEE PRINTS

Serial No.	Title	Date
108-A	Rules of the Committee on Financial Services for the 108th Congress	February 2003
108-B	Compilation of Securities Laws	February 2003
108-C	Compilation of Basic Laws on Housing and Community Development	March 2003
108-D	A Chronology of Housing Legislation and Selected Executive Actions, 1892-2003	March 2004

EXECUTIVE COMMUNICATIONS REFERRED TO THE COMMITTEE

January 7, 2003

No. 18 -- Letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Transactions Between Member Banks and Their Affiliates [Miscellaneous Interpretations] -- received December 4, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 19 -- A letter from the Senior Paralegal, Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Regulatory Reporting Standards: Qualifications for Independent Public Accountants Performing Audit Services for Voluntary Audit Filers [No. 2002-54] (RIN: 1550-AB54) received December 13, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 20 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of Treasury, transmitting the Department's final rule -- Alternative Mortgage Transaction Parity Act; Preemption Delay of Effective Date [No. 2002-59] (RIN: 1550-AB51) received December 3, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 21 -- A letter from the Director, Financial Crimes Enforcement Network, Department of Treasury, transmitting the Department's final rule - Financial Crimes Enforcement Network; Anti-Money Laundering Requirements -- Correspondent Accounts for Foreign Shell Banks; Recordkeeping and Termination of Correspondent Accounts for Foreign Banks (RIN: 1506-AA35) received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 22 -- A letter from the Director, FDIC Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Minimum Standards of Integrity and Fitness for an FDIC Contractor (RIN: 3064-AC29) received December 4, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 23 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determination [Docket No. FEMA-P- 7618] received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 24 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 25 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 26 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Federal Credit Unions; Miscellaneous Technical Amendment -- received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 27 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Prompt Corrective Action -- received January 3, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

January 8, 2003

No. 118 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Transactions between Member Banks and their Affiliates [Regulation W; Docket No. R-1103] received December 4, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 119 -- A letter from the Vice Chairman, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Australia pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 120 -- A letter from the Senior Vice President, Congressional Affairs, Export-Import Bank of the United States, transmitting the annual report to Congress on the operations of the Export-Import Bank of the United States for Fiscal Year 2002, pursuant to 12 U.S.C. 635g(a).

January 27, 2003

No. 159 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- International Banking Operations; International Lending Supervision [Regulation K; Docket No. R-1114] received January 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 160 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Home Mortgage Disclosure [Regulation C; Docket No. R-1140] received December 31, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 161 -- A letter from the Chief Counsel, Bureau of the Public Debt, Department of the Treasury, transmitting the Department's final rule -- Government Securities Act Regulations: Large Position Rules (RIN: 1505-AA88) received December 13, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 162 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Recordkeeping and Confirmation Requirements for Securities Transactions; Fiduciary Powers of Savings Associations [No. 2002-57] (RIN: 1550-AB49) received December 13, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 163 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Savings Associations -- Transactions with Affiliates [No. 2002-64] (RIN: 1550-AB55) received December 23, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 164 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Exemption for Standardized Options from Provisions of the Securities Act of 1933 and from the Registration Requirements of the Securities Exchange Act of 1934 [Release Nos. 33-8171; 34-47082; File No. S7-29-02] (RIN: 3235-AI55) received December 31, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

January 28, 2003

No. 255 -- A letter from the Administrator, Rural Housing Service, Department of Agriculture, transmitting the Department's final rule -- Reengineering and Reinvention of the Direct Section 502 and 504 Single Family Housing (SFH) Programs (RIN: 0575-AB99) received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 256 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report involving U.S. exports to Pakistan, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 257 -- A letter from the Deputy Secretary, Division of Investment Management, Securities and Exchange Commission, transmitting the Commission's final rule -- Exemption for Certain Investment Advisers Operating Through the Internet [Release No. IA-2091; File No. S7-10-02] (RIN: 3235-AI15) received December 13, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 258 -- A letter from the Deputy Secretary, Security Exchange Commission, transmitting the Commission's final rule -- Repeal of the Trade-Through Disclosure Rules for Options [Release No. 34-47013; File No. S7-18-02] (RIN: 3235-AI52) received December 20, 2002, pursuant to 5 U.S.C. 801(a)(1)(A).

January 29, 2003

No. 283 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Public Housing Total Development Cost [Docket No. FR-4489-F-02] (RIN: 2577-AC05) received January 3, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 284 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations -- received January 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 285 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7797] received January 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 286 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Disclosure Required by Sections 404, 406 and 407 of the Sarbanes-Oxley Act of 2002 [Release Nos. 33-8138; 34-46701; IC-25775; File No. S7-40-02] (RIN: 3235-AI66) received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 287 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's "Major" final rule -- Strengthening the Commission's Requirements Regarding Auditor Independence [Release No. 33-8154; 34- 46934; 35-27610; IC-25838; IA-2088, FR-64, File No. S7-49- 02](RIN: 3235-AI73) received January 29, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

January 31, 2003

No. 342 -- A letter from the Director, Office of Federal Housing Enterprise Oversight, Department of Housing and Urban Development, transmitting the Department's final rule -- Risk-Based Capital (RIN: 2550-AA26) received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 343 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7799] received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 344 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 345 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 346 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D- 7533] received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 347 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations -- received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 348 -- A letter from the General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 349 -- A letter from the Secretary of the Commission, Federal Trade Commission, transmitting the Commission's Final rule -- Charges for Certain Disclosures -- received January 9, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 4, 2003

No. 446 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final "Major" rule -- Disclosure of Proxy Voting Policies and Proxy Voting Records by Registered Management Investment Companies [Release Nos. 33-8188, 34-47304, IC-25922; File No. S7-36-02] (RIN: 3235-AI64) received February 3, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 447 -- A letter from the Deputy Secretary, Division of Investment Management, Securities and Exchange Commission, transmitting the Commission's final rule -- Certification of Management Investment Company Shareholder Reports and Designation of Certified Shareholder Reports as Exchange Act Periodic Reporting Forms; Disclosure Required by Sections 406 and 407 of the Sarbanes-Oxley Act of 2002 [Release Nos. 34- 47262; IC-25914; File Nos. S7-33-02; S7-40-02] (RIN: 3235-AI63) received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 448 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final "Major" rule -- Disclosure in Management's Discussion and Analysis About Off-Balance Sheet Arrangements and Aggregate Contractual Obligations [Release Nos. 33-8182; FR-67 ; International Series Release No. 1266, File No. S7-42-02] (RIN: 3235-AI70) received January 30, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 7, 2003

No. 551 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Reporting and Disclosure Requirements for State Member Banks with Securities Registered Under the Securities Exchange Act of 1934 [Regulation H; [[Page H327]] Docket No. R-1129] received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 11, 2003

No. 570 -- Letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule - Retention of Records Relevant to Audits and Reviews Vs Release Nos. 33-8180; 34-47241; IC-25911; FR-66; File No. \$7-46-02' (RIN: 3235-AI74) Received January 27, 2003, pursuant to U.S.C. 801(a)(1)(A).

No. 571 -- Letter from the Assistant Administrator for Fisheries, NMFS, Securities and Exchange Commission, transmitting the Commission's final rule- Insider Trades During Pension Fund Blackout Periods Vs Release No. 34-47225; IC-25909; File No. \$7-44-02' (RIN: 3235-AI71) Received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 12, 2003

No. 650 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Conditions for Use of NON-GAAP Financial Measures [Release No. 33-8176; 34-47226; FR-65; File No. S7-43-02] (RIN: 3235-A169) received January 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 651 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Transactions of Investment Companies with Portfolio and Subadviser Affiliates [Release No. IC-25888; File No. S7-13- 02] (RIN: 3235-AI28) received January 15, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 13, 2003

No. 682 -- A letter from the Secretary, Office of General Counsel, Securities and Exchange Commission, transmitting the Commission's final rule -- Implementation of Standards of Professional Conduct for Attorneys [Release Nos. 33-8185; 34-47276; IC-25929; File No. S7-45-02] (RIN: 3235-AI72) received January 30, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 683 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Proxy Voting By Investment Advisers [Release No. IA-2106; File No. S7-38-02] (RIN: 3235-AI65) received February 3, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

February 25, 2003

No. 707 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Board's semiannual Monetary Report pursuant to Pub. L. 106-569.

February 26, 2003

No. 769 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report involving U.S. exports to Italy, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 770 -- A letter from the Assistant Secretary for Housing-- Federal Housing Commissioner, Federal Housing Administration, transmitting the Administration's Annual Report On Initiatives To Address Management Deficiencies Identified In The Audit of FHA's FY 2001 Financial Statements.

February 27, 2003

No. 786 -- A letter from the Director, Financial Crimes Enforcement Network, Department of the Treasury, transmitting the Department's final rule - Financial Crimes Enforcement Network; Amendment to the Bank Secrecy Act Regulations -- Requirement that Currency Dealers and Exchangers Report Suspicious Transactions (RIN: 1506-AA34) received February 5, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 787 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Authority to Waive the Market-to-Market Regulations [Docket No. FR-4791-F- 01] received February 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 10, 2003

No. 1003 -- A letter from the Assistant General Counsel, Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program (RIN: 1505- AA96) received February 25, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1004 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Definition of Terms in and Specific Exemptions for Banks, Savings Associations, and Savings Banks Under Sections 3(a)(4) and 3(a)(5) of the Securities Exchange Act of 1934 [Release No. 34-47364; File No. S7-41-02] (RIN: 3235-AI19) received February 20, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1005 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Custody of Investment Company Assets With a Securities Depository [Release No. IC-25934; File No. S7-22-01] (RIN: 3235-AG71) received February 13, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1006 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Regulation Analyst Certification [Release Nos. 33-8193; 34-47384; File No. S7-30-02] (RIN: 3235-AI60) received February 21, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 12, 2003

No. 1080 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- FHA Approval of Condominium Developments Located in the Commonwealth of Puerto Rico for Mortgage Insurance Under the Section 234(c) Program [Docket No. FR-4713-F-02] (RIN: 2502-AH80) received February 26, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 17, 2003

No. 1161 -- A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Insurance of State Banks Chartered as Limited Liability Companies (RIN: 3064-AC53) received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1162 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1163 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7535] received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1164 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7434] received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1165 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1166 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1167 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1168 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1169 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Suspension of Community Eligibility [Docket No. FEMA- 7801] received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1170 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7620] received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1171 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Credit by Brokers and Dealers; List of Foreign Margin Stocks [Regulation T] received February 25, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1173 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1174 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule -- Final Flood Elevation Determinations -- received March 6, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 20, 2003

No. 1302 -- A letter from the General Counsel, Department of Defense, transmitting the Department's legislative proposal entitled, "To authorize appropriations for fiscal year 2004 for military activities of the Department of Defense, to prescribe military personnel strengths for fiscal year 2004, and for other purposes".

March 24, 2003

No. 1305 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Equal Credit Opportunity [Regulation B; Docket No. R-1008] received March 11, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 25, 2003

No. 1388 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--Home Investment Partnerships Program; Correction [Docket No. FR-4111-C-04] (RIN: 2501-AC30) received March 25, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1389 -- A letter from the Chairman and President, Export- Import Bank of the United States, transmitting the Bank's 2003 annual report for the Sub-Saharan Africa Initiative.

No. 1390 -- A letter from the Chairman and President, Export- Import Bank of the United States, transmitting a report involving U.S. exports to Mexico, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 1391 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule--National Flood Insurance Program (NFIP); Standard Flood Insurance Policy (RIN: 3067-AD33) received March 20, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1392 -- A letter from the Acting General Counsel, Federal Emergency Management Agency, transmitting the Agency's final rule--Suspension of Community Eligibility [Docket No. FEMA- 7803] received March 20, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

March 26, 2003

No. 1435 -- A letter from the Deputy Secretary, Division of Market Regulation, Securities and Exchange Commission, transmitting the Commission's final rule--Customer Protection--Reserves and Custody of Securities Delegation of Authority to the Director of the Division of Market Regulations [Release No. 34-47480; File No. S7-20-02] (RIN: 3235-AI51) received March 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

April 1, 2003

No. 1614 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--Public Housing Homeownership Program [Docket No. FR-4504-F-02] (RIN: 2577- AC15) received March 31, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1615 -- A letter from the Deputy Congressional Liaison, Federal Reserve Board, transmitting the Board's final rule-- Truth in Lending [Regulation Z; Docket No. R-1136] received March 31, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

April 7, 2003

No. 1678 -- A letter from the Director, Office of Federal Housing Enterprise Oversight, Department of Housing and Urban Development, transmitting the Department's final rule--Public Disclosure of Financial and Other Information (RIN: 2550- AA25) received April 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

April 10, 2003

No. 1758 -- A letter from the President and Chairman, Export- Import Bank, transmitting a report on transactions involving U.S. exports to the Kingdom of the Netherlands pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

April 12, 2003

No. 1826 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Rules Regarding Equal Opportunity [Docket No. R-1096] received April 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1827 -- A letter from the General Counsel, Department of the Treasury, transmitting the Department's draft bill entitled, "To authorize the United States participation in and appropriations for the United States contribution to the ninth replenishment of the resources of the African Development Fund".

No. 1828 -- A letter from the General Counsel, Department of the Treasury, transmitting the Department's draft bill entitled, "To authorize the United States participation in and appropriations for the United States contribution to the seventh replenishment of the resources of the Asian Development Fund".

No. 1829 -- A letter from the General Counsel, Department of the Treasury, transmitting the Department's draft bill entitled, "To authorize the United States participation in and appropriations for the United States contribution to the thirteenth replenishment of the resources of the International Development Association".

April 29, 2003

No. 1871 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7805] received April 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1872 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- National Flood Insurance Program (NFIP); In creased Rates for Flood Coverage (RIN: 1660-AA25) received April 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1873 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Mortgage Insurance Premiums in Multifamily Housing Programs [Docket No. FR-4679-F-03] (RIN: 2502-AH64) received March 31, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 1936 -- A letter from the Comptroller General, General Accounting Office, transmitting the financial audit of the Federal Deposit Insurance Corporation Funds' 2002 and 2001 Financial Statements, pursuant to 12 U.S.C. 1827.

May 6, 2003

No. 2040 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Eighty-Ninth Annual Report of the Board of Governors of the Federal Reserve System covering operations during calendar year 2002.

May 7, 2003

No. 2066 -- A letter from the Chairman, Federal Financial Institutions Examination Council, transmitting the Examination Council's 2002 annual report, pursuant to 12 U.S.C. 3332.

No. 2067 -- A letter from the Executive Director, Federal Financial Institutions Examination Council, transmitting the 2002 Annual Report of the Appraisal Subcommittee, pursuant to 12 U.S.C. 3332.

May 8, 2003

No. 2090 -- A letter from the Directors, FinCEN, Department of the Treasury, transmitting the Department's final rule -- Customer Identification Programs for Banks, Savings Associations, Credit Unions and Certain Non-Federally Regulated Banks (RIN: 1506-AA31) received May 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2091 -- A letter from the Assistant General Counsel for Regulations, Office of Housing, Department of Housing and Urban Development, transmitting the Department's final rule -- Tenant Participation in State-Financed, HUD-Assisted Housing Developments [Docket No. FR-4611-F-02] (RIN: 2502-AH55) received May 2, 2003.

No. 2092 -- A letter from the Deputy Secretary, Division of Investment Management, Securities and Exchange Commission, transmitting the Commission's final rule -- Customer Identification Programs for Mutual Funds [Release No. IC- 26031; File No. S7-26-02] (RIN: 1506-AA33) received May 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2093 -- A letter from the Directors, FinCEN, Securities and Exchange Commission, transmitting the Commission's final rule -- Customer Identification Programs for Broker-Dealers [Release No. 34-47752, File No. S7-25-02] (RIN: 1506-AA32) received May 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2094 -- A letter from the Directors, FinCEN, Securities and Exchange Commission, transmitting the Commission's final rule -- Customer Identification Programs for Mutual Funds [Release No. IC-26031; File No. S7-26-02] (RIN: 1506-AA33) received May 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

May 9, 2003

No. 2144 -- A letter from the Assistant Secretary for Economic Development, Department of Commerce, transmitting the annual report on the activities of the Economic Development Administration for Fiscal Year 2001, pursuant to 42 U.S.C. 3217.

May 13, 2003

No. 2153 -- A letter from the Deputy Secretary, Division of Corporation Finance, Securities and Exchange Commission, transmitting the Commission's final rule--Mandated Electronic Filing and Website Posting for Forms 3, 4 and 5 [Release Nos. 33-8230, 34-47809, 35-27674, IC-26044; File No. S7-52-02] (RIN: 3235-AI26) received May 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A);

2191. A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Prohibition of Property Flipping in HUD's Single Family Mortgage Insurance Programs [Doc. No. FR-4615-F-02] (RIN: 2502-AH57) received May 9, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

May 14, 2003

No. 2191 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Prohibition of Property Flipping in HUD's Single Family Mortgage Insurance Programs [Doc. No. FR-4615-F-02] (RIN: 2502-AH57) received May 9, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

May 19, 2003

No. 2260 -- A letter from the Deputy Congressional Liaison, Department of the Treasury, transmitting the Department's final rule -- Customer Identification Programs for Banks, Savings Associations, Credit Unions and Certain Non-Federally Regulated Banks (RIN: 1506-AA31) received May 13, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2261 -- A letter from the Deputy Secretary, Division of Market Regulation, Securities and Exchange Commission, transmitting the Commission's final rule -- Electronic Storage of Broker-Dealer Records [Release No. 34-47806] received May 7, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

May 21, 2003

No. 2326 -- A letter from the Chairman, Federal Trade Commission, transmitting the Twenty-Fifth Annual Report to Congress on the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. 1692m.

June 2, 2003

No. 2376 -- A letter from the Assistant General Counsel, Banking and Finance, Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program (RIN: 1505-AA98) received April 21, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2377 -- A letter from the Director, Financial Crimes Enforcement Network, Department of the Treasury, transmitting the Department's final rule -- Financial Crimes Enforcement Network; Delegation of Enforcement Authority Regarding the Foreign Bank Account Report Requirements (RIN: 1506-AA45) received May 13, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2378 -- A letter from the Legislative and Regulatory Activities Division, Department of the Treasury, transmitting the Department's final rule -- Electronic Filings [Docket No. 03-06] (RIN: 1557-AC13) April 28, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2379 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Requirements for Insurance -- received May 15, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2380 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Organization and Operations of Federal Credit Unions received May 16, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2381 -- A letter from the Deputy Secretary, Office of the Chief Accountant, Securities and Exchange Commission, transmitting the Commission's final rule -- Improper Influence on Conduct of Audits [Release Nos. 34-47890; IC-26050; FR-71; File No. S7-39-02] (RIN: 3235-AI67) received May 21, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

June 3, 2003

No. 2489 -- A letter from the President and Chairman, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Morocco pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 22 U.S.C. 2776(c).

No. 2490 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Taiwan pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

June 5, 2003

No. 2538 -- A letter from the Chairman, Federal Deposit Insurance Corporation, transmitting a report entitled, "Merger Decisions 2002".

June 9, 2003

No. 2557 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-D-7537] received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2558 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2559 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2560 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Suspension of Community Eligibility [Docket No. FEMA-7807] received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2561 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-P-7622] received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2562 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received May 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2563 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's "Major" final rule--Management's Report on Internal Control over financial reporting and certification of disclosure in exchange act periodic reports [Release Nos. 33-8238; 34- 47986; IC-26068; File Nos. S7-40-02; S7-06-03] (RIN: 3235-AI66 and 3235-AI79) received June 5, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

June 10, 2003

No. 2590 -- A letter from the Fiscal Assistant Secretary, Department of the Treasury, transmitting an annual report for the period January 1, 2002, through December 31, 2002 regarding any exceptions granted, pursuant to 31 U.S.C. 3121 nt..

No. 2591 -- A letter from the Assistant Secretary, Department of the Treasury, transmitting an annual report on material violations of regulations, pursuant to 31 U.S.C. 3121 nt..

No. 2592 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Annual Report on Retail Fees and Services of Depository Institutions, pursuant to 12 U.S.C. 1811 note. Public Law 103--322, section 108(a) (108 Stat. 2361).

No. 2593 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Availability of Funds and Collection of Checks [Regulation CC; Docket No. R-1150] received May 22, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2594 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Change in Flood Elevation Determinations -- received June 5, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2595 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received June 5, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2596 -- A letter from the Deputy Secretary, Division of Market Regulation, Securities and Exchange Commission, transmitting the Commission's final rule -- Books and Records Requirements for Brokers and Dealers Under the Securities Exchange Act of 1934 [Release No. 34-47910] received May 23, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

June 16, 2003

No. 2682 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--Appraiser Qualifications for Placement on FHA Single Family Appraiser Roster [Docket No. FR-4620-F-02] (RIN: 2502-AH59) received May 29, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

June 23, 2003

No. 2759 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7539] received June 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2760 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7809] received June 18, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2761 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received June 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2762 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received June 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2763 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received June 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2764 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting The Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7436] received June 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2765 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report involving U.S. exports to Australia, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 2766 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Certain Research and Development Companies [Release No. IC-26077; File No. S7-47-02] (RIN: 3235-AI57) received June 17, 2003, pursuant to [[Page H5712]] 5 U.S.C. 801(a)(1)(A).

June 25, 2003

No. 2839 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report involving U.S. exports to Vietnam, pursuant to 12 U.S.C. 635(b)(3)(i).

July 7, 2003

No. 2940 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Open Competition and Government Neutrality Towards Government Contractors' Labor Relations on Federal and Federally Funded Construction Projects [Docket No. FR-4695-I-01] (RIN: 2501-AC98) received June 5, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2941 -- A letter from the Board of Governors, Federal Reserve System, transmitting the thirteenth annual report on the Profitability of Credit Card Operations of Depository Institutions, pursuant to 15 U.S.C. 1637 note. Public Law 100--583, section 8 (102 Stat. 2969).

No. 2942 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Rules of NCUA Board Procedure; Promulgation of NCUA Rules and Regulations; Public Observance of NCUA Board Meetings -- received June 24, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 2943 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Involuntary Liquidation of Federal Credit Unions and Adjudication of Creditor Claims Involving Federally Insured Credit Unions in Liquidation -- received June 24, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

July 10, 2003

No. 3095 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Minimum Funding Under the Indian Housing Block Grant Program [Docket No. FR- 4825-I-01] (RIN: 2577-AC43) received July 7, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3096 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Deregulation for Small Public Housing Agencies [Docket No. FR-4753-F-02] (RIN: 2577-AC34) received July 7, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3097 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to the Republic of Korea pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

July 14, 2003

No. 3146 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Bank Holding Companies and Change in Bank Control [Regulation Y; Docket No. R-1146] received July 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

July 21, 2003

No. 3281 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Board's semiannual Monetary Policy Report pursuant to Pub. L. 106-569.

No. 3282 -- A letter from the Assistant General Counsel (Banking & Finance), Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program (RIN: 1505-AA96) received July 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3283 -- A letter from the Under Secretary for Domestic Finance, Department of the Treasury, transmitting the annual report on the Resolution Funding Corporation for calendar year 2002, pursuant to Public Law 101--73, section 501(a) (103 Stat. 387).

No. 3284 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3285 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3286 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3287 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7541] received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3288 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7624] received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3289 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received July 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3290 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Accuracy of Advertising and Notice of Insured Status -- received July 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

July 23, 2003

No. 3385 -- A letter from the Director, Office of Thrift Supervision, transmitting a letter on the details of the Office's 2003 compensation plan, pursuant to 12 U.S.C. 18336.

July 25, 2003

No. 3506 -- A letter from the General Counsel, Department of the Treasury, transmitting a draft of proposed legislation "To authorize appropriations for the United States contribution to the HIPC Trust Fund, administered by the International Bank for Reconstruction and Development".

No. 3507 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7811] received July 23, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3508 -- A letter from the Secretary, Department of Housing and Urban Development, transmitting a draft of proposed legislation concerning the Emergency Food and Shelter Program and its National Board appointed positions.

No. 3616 -- A letter from the Deputy Secretary, Department of State, transmitting a draft of proposed legislation entitled "Compact of Free Association Amendments Act of 2003".

September 3, 2003

No. 3657 -- A letter from the Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments [Docket No. 03-20] (RIN: 1557-AC09) received August 13, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3658 -- A letter from the Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Removal, Suspension, and Debarment of Accountants From Performing Audit Services: Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 03-XX] (RIN: 1557-AC01); Board of Governors of the Federal Reserve System [Docket No. R-1139]; Federal Deposit Insurance Corporation (RIN: 3064-AC57); Department of the Treasury, Office of Thrift Supervision (RIN: 1550-AB53) received August 13, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3659 -- A letter from the Assistant General Counsel (Banking & Finance), Department of the Treasury, transmitting the Department's final rule - Terrorism Risk Insurance Program (RIN: 1505-AA96) received August 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3660 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Public Housing Capital Fund Program Obligation and Expenditure of Funds [Docket No. FR-4507-F-02] (RIN: 2577-AC16) received August 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 3661 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Republic of Panama pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 3662 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Bahrain pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 3663 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Broker-Dealer Exemption from Sending Certain Financial Information to Customers [Release No. 34-48272; File No. S7- 48-02] (RIN: 3235-AI68) received August 4, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

September 5, 2003

No. 3980 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Iraq pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

September 9, 2003

No. 4051 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Lending and Investment [No. 2001-82] (RIN: 1550-AB37) received September 2, 2003, pursuant to 5 [[Page H8078]] U.S.C. 801(a)(1)(A).

No. 4052 -- A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Distribution of Tax Credit Proceeds [Docket No. FR-4792-I-01] (RIN: 2502-AH91) received August 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

September 10, 2003

No. 4160 -- A letter from the Deputy Congressional Liaison, Board of Governors of the Federal Reserve System, transmitting the Board's final rule--Credit by Brokers and Dealers; List of Foreign Margin Stocks [Regulation T] received September 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4161 -- A letter from the Senior Paralegal (Regulations), Department of the Treasury, transmitting the Department's final rule--Removal, Suspension, and Debarment of Accountants From Performing Audit Services; Office of the Comptroller of the Currency [Docket No. 03-19] (RIN: 1557-AC10); Board of Governors of the Federal Reserve System [Docket No. R-1139]; Federal Deposit Insurance Corporation (RIN: 3064-AC57); Office of Thrift Supervision [No. 2003-33] (RIN: 1550-AB53) received September 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4162 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Singapore pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 4163 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Ethiopia pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 4164 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Hong Kong pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 4165 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule--Organization and Operations of Federal Credit Unions-- received July 7, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

September 15, 2003

No. 4235 -- A letter from the Executive Director, Commodity Futures Trading Commission, transmitting the Commission's final rule--Customer Identification Programs for Futures Commission Merchants and Introducing Brokers (RIN: 1506-AA34) received September 9, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4236 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule--Federal Savings Associations--Operations, Agency Offices; Fiduciary Powers of Savings Associations [No. 2003-44] (RIN: 1550-AB80) received September 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4237 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule--Regulatory Reporting Standards: Qualifications for Independent Public Accountants Performing Audit Services for Voluntary Audit Filers [No. 2003-45] (RIN: 1550-AB54) received September 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4238 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received September 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4239 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received September 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4240 -- A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule--Filing Procedures, Corporate Powers, International Banking, Management Official Interlocks, Golden Parachute and Indemnification Payments (RIN: 3064-AC55) received September 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4241 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administrator's final rule--Investment and Deposit Activities and Regulatory Flexibility Program--received September 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

September 24, 2003

No. 4398 -- Letter from the President of the United States, transmitting report concerning His decision regarding Singapore Technologies Telemedia in Global Crossing Ltd.

September 25, 2003

No. 4416 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Truth in Lending [Regulation Z; Docket No. R-1157] received September 24, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4417 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- National Flood Insurance Program (NFIP); Assistance to Private Sector Property Insurers; Extension of Term of Arrangement (RIN: 1660-AA29) received September 23, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4418 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7815] received September 23, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 2, 2003

No. 4561 -- A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Removal, Suspension, and Debarment of Accountants From Performing Audit Services (RIN: 3064-AC57); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 03-19] (RIN: 1557- AC10); Board of Governors of the Federal Reserve System [Docket No. R-1139]; Department of the Treasury, Office of Thrift Supervision [No. 2003-33] (RIN: 1550-AB53) received September 30, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 2, 2003

No. 4652 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule--Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Interim Capital Treatment of Consolidated Asset-Backed Commercial Paper Program Assets [Regulations H and Y; Docket No. R-1156]; Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 03-21] (RIN: 1557-AC76); Federal Deposit Insurance Corporation (RIN: 3064-AC74); Department of the Treasury, Office of Thrift Supervision [No. 2003-48] (RIN: 1550-AB79) received October 2, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4653 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Custody of Funds or Securities of Clients by Investment Advisers [Release No. IA-2176; File No. S7-28-02] (RIN 3235-AH26) received September 26, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4654 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Amendments to Investment Company Advertising Rules [Release Nos. 33-8294; 34-48558; IC-26195; File No. S7-17-02] (RIN: 3235-AH19) received September 30, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 7, 2003

No. 4664 -- A letter from the Counsel for Legislation and Regulations, Office of Public and Indian Housing, Department of Housing and Urban Development, transmitting the Department's final rule -- Required Conversion of Developments From Public Housing Stock [Docket No. FR-4475-F- 02] (RIN: 2577-AC01) received September 29, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4665 -- A letter from the Counsel for Legislation and Regulations, Office of Public and Indian Housing, Department of Housing and Urban Development, transmitting the Department's final rule -- Voluntary Conversion of Developments From Public Housing Stock [Docket No. FR-4476-F- 04] (RIN: 2577-AC02) received September 29, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4666 -- A letter from the Counsel for Legislation and Regulations, Office of Public and Indian Housing, Department of Housing and Urban Development, transmitting the Department's final rule -- Housing Choice Voucher Program Homeownership Option: Eligibility of Units Owned or Controlled By a Public Housing Agency [Docket No. FR-4759-F- 03] (RIN: 2577-AC39) received September 29, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 14, 2003

No. 4732 -- A letter from the Chairman, Securities and Exchange Commission, transmitting [[Page H9384]] the annual report of the Securities Investor Protection Corporation for the year 2002, pursuant to 15 U.S.C. 78ggg(c)(2).

October 20, 2003

No. 4807 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4808 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7626] received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4809 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4810 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4811 -- A letter from the Assistant General Counsel for Regulations, Office of the Secretary, Department of Housing and Urban Development, transmitting the Department's final rule -- Participation in HUD Programs by Faith-Based Organizations; Providing for Equal Treatment of all HUD Program Participants [Docket No. FR-4782-F-02] (RIN: 2501- AC89) received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 21, 2003

No. 4819 -- A letter from the Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency Administrator of National Banks, Department of the transmitting the Department's final rule -- Electronic Filing and Disclosure of Beneficial Ownership Reports [Docket No. 03-23] (RIN: 1557-AC75) received October 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4820 -- A letter from the Secretary, Department of Housing and Urban Development, transmitting notification that it is estimated that the limitation on the Government National Mortgage Association's ("Ginnie Mae's") authority to make commitments for a fiscal year will be reached before the end of that fiscal year, pursuant to 12 U.S.C. 1721 nt..

October 24, 2003

No. 4863 -- A letter from the Assistant Attorney General, Department of Justice, transmitting the Attorney General's 2002 Annual Report, pursuant to the Equal Credit Opportunity Act Amendments of 1976, as required by 15 U.S.C. 1691(f).

October 28, 2003

No. 4924 -- A letter from the Assistant General Counsel for Regulations, Office of Public and Indian Housing, Department of Housing and Urban Development, transmitting the Department's final rule -- Housing Choice Voucher Program Homeownership Option; Eligibility of Units Owned or Controlled by a Public Housing Agency; Correction [Docket No. FR-4759-C-04] (RIN: 2577-AC39) received October 21, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

October 30, 2003

No. 4991 -- A letter from the Assistant General Counsel, Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program (RIN: 1505- AA98) received October 15, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4992 -- A letter from the Assistant General Counsel, Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program (RIN: 1505- AA99) received October 15, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4993 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7438] received October 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4994 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Designation of Round III Urban Empowerment Zones and Renewal Communities [Docket No. FR-4663-F-07] (RIN: 2506-AC09) Received October 16, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 4995 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Loan Interest Rates -- received October 20, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

November 4, 2003

No. 5017 -- A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance; Interim Capital Treatment of Consolidated Asset-Backed Commercial Paper Program Assets (RIN: 3064-AC74); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 03-21] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1156]; Department of the Treasury, Office of Thrift Supervision [No. 2003-48] (RIN: 1550-AB79) received October 14, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

November 6, 2003

No. 5107 -- A letter from the Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule-- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Interim Capital Treatment of Consolidated Asset-Backed Commercial Paper Program Assets [Docket No. 03-21] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R- 1156]; Federal Deposit Insurance Corporation (RIN: 3064- AC74); Office of Thrift Supervision [No. 2003-48] (RIN: 1550- AB79) received October 30, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

November 19, 2003

No. 5469 -- A letter from the Chairman and Secretary, Board of Governors of the Federal Reserve System and Department of the Treasury, transmitting Pursuant to section 103(d) of the Gramm-Leach-Bliley Act, a report concerning financial holding companies.

No. 5470 -- A letter from the Assistant Secretary for Legislative Affairs, Department of State, transmitting a copy of the determination and memorandum of justification pursuant to Section 2(b)(6) of the Export-Import Bank Act of 1945, as amended.

November 25, 2003

No. 5631 -- A letter from the Deputy Director (Administration), FinCEN, Department of the Treasury, transmitting the Department's final rule - Financial Crimes Enforcement Network; Amendments to the Bank Secrecy Act Regulations; Definition of Futures Commission Merchants and Introducing Brokers in Commodities as Financial Institutions; Requirement that Futures Commission Merchants and Introducing Brokers in Commodities Report Suspicious Transactions (RIN: 1506-AA44) received November 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5632 -- A letter from the General Counsel, Department of the Treasury, transmitting a draft bill entitled, "To establish a permanent, indefinite appropriation to allow the Department of the Treasury to reimburse financial institutions directly for services they provide as depositaries and financial agents of the United States".

No. 5633 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Interim Capital Treatment of Consolidated Asset- Backed Commercial Paper Program Assets [No. 2003-48] (RIN: 1550-AB79); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 03-21] (RIN: 1557- AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1156]; Federal Deposit Insurance Corporation (RIN: 3064-AC74) received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5634 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7817] received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5635 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determination [Docket No. FEMA-D-7545] received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5636 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5637 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5638 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5639 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5640 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Recession of Final Flood Elevation Determination [Docket No. FEMA-7772] received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5641 -- A letter from the Acting General Counsel, FEMA, Department of Homeland [[Page H12318]] Security, transmitting the Department's final rule -- List of Communities Eligible for the Sale of Flood Insurance [Docket No. FEMA-7768] received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5642 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Open Competition and Government Neutrality Towards Government Contractors' Labor Relations on Federal and Federally Funded Construction Projects [Docket No. FR-4695-F-02] (RIN: 2501-AC98) received October 27, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5643 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Kazakhstan pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 5644 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to the Kingdom of the Netherlands pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 5645 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Mexico pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 5646 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Azerbaijan pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 5647 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Algeria pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 5648 -- A letter from the Deputy Secretary, Securities & Exchange Commission, transmitting the Commission's final rule -- Commission Guidance on Rule 3b-3 and Married Put Transactions [Release No. 34-48795] received November 18, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

December 8, 2003

No. 5737 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule--Savings Associations--Transactions With Affiliates [No. 2003-50] (RIN: 1550-AB55) received November 10, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5738 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--National Flood Insurance Program (NFIP); Inspection of Insured Structures by Communities (RIN: 1660-AA14) received November 4, 2003, pursuant to 5 U.S.C. [[Page H12911]] 801(a)(1)(A).

No. 5739 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received November 4, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5740 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5741 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Suspension of Community Eligibility [Docket No. FEMA-7819] received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5742 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determination [Docket No. FEMA-P-7628] received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5743 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5744 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5745 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received December 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5746 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received December 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5747 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-B-7440] received December 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5748 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--FHA TOTAL Mortgage Scorecard [Docket No. FR-4835-I-01] (RIN: 2502-AI00) received December 1, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5749 -- A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule-- Housing Assistance for Native Hawaiians; Native Hawaiian Housing Block Grants Program and Loan Guarantees for Native Hawaiian Housing Program; Final Rule [Docket No. FR-4668-F- 03] (RIN: 2577-AC27) received December 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5750 -- A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--Mixed-Finance Development for Supportive Housing for the Elderly or Persons With Disabilities and Other Changes to 24 CFR Part 891 [Docket No. FR-4725-I-01] (RIN: 2502-AH83) received December 8, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5751 -- A letter from the Deputy Secretary, Securities & Exchange Commission, transmitting the Commission's final rule--Purchases of Certain Equity Securities by the Issuer and Others [Release Nos. 33-8335; 34-48766; IC-26252; File No. S7-50-02] (RIN: 3235-AH37) received November 12, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5752 -- A letter from the Assistant Secretary, Securities & Exchange Commission, transmitting the Commission's final rule--Disclosure regarding nominating committee functions and communications between security holders and boards of directors [Release Nos. 33-8340; 34-48825; IC-26262; File No. S7-14-03] (RIN: 3235-AI90) received November 24, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

January 20, 2004

No. 5967 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule--Home Mortgage Disclosure [Regulation C; Docket No. R-1178] received January 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5968 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule--Reporting and Disclosure Requirements for National Banks with Securities Registered Under the Securities Exchange Act of 1934; Securities Offering Disclosure Rules [Docket No. 03-25] (RIN: 1557-AC12) received December 11, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5969 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Suspension of Community Eligibility [Docket No. FEMA-7823] received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5970 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5971 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-D-7549] received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5972 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5973 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5974 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5975 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received January 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5976 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-P-7630] received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5977 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5978 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5979 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--FHA TOTAL Mortgage Scorecard [Docket No. FR-4835-C-02] (RIN: 2502-AI00) received January 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 5980 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report involving U.S. exports to Thailand, pursuant to 12 U.S.C. 635(b)(3)(i).

January 23, 2004

No. 6291 -- A letter from the Secretary, Federal Trade Commission, transmitting the Commission's final rule -- Annual Adjustment of Ceiling on Allowable Charge for Certain Disclosures under the Fair Credit Reporting Act, Section 612(f), pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6292 -- A letter from the Chairman, Securities and Exchange Commission, transmitting in accordance with Section 9(c) of the Investor and Capital Markets Fee Relief Act of 2002 (Pub. L. 107-123), a report on the "Extent to Which the Benefits of Fee Reductions Effected as a Result of the Act are Passed on to Investors" as prepared by the Office of Economic Analysis.

January 27, 2004

No. 6370 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule--Rules, Policies, and Procedures for Corporate Activities; Bank Activities and Operations; Real Estate Lending and Appraisals [Docket No. 03-24] (RIN: 1557-AB97) received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6371 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule--Electronic Filings [Docket No. 04-01] (RIN: 1557-AC13) received January 20, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6372 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Commission Guidance Regarding Management's Discussion and Analysis of Financial Condition and Results of Operations [Release Nos. 33-8350; 34-48960; FR-72] received December 22, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6373 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule--Processing Requirements for Cancelled Security Certificates [Release No. 34-48931; File No. S7-18-00] (RIN: 3235-AH94) received December 19, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

January 28, 2004

No. 6438 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Bank Holding Companies and Change in Bank Control [Regulation Y; Docket No. R-1092] received December 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6439 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7821] received December 11, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6440 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7547] received December 11, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6441 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received December 11, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6442 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Government-wide Debarment and Suspension (Nonprocurement) and Government-wide Requirements for Drug-Free Workplace (Grants) (RIN: 2501- AC81) received December 17, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6443 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Modification of the Community Development Block Grant Definition for Metropolitan City and Other Conforming Amendments [Docket No. FR-4872-I-01] (RIN: 2506-AC15) received December 19, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6444 -- A letter from the Deputy Secretary, Securities & Exchange Commission, transmitting the Commission's final rule -- Recordkeeping Requirements for Registered Transfer Agents [Release No. 34-48949; File No. S7-13-03] (RIN: 3235-AI87) received December 22, 2003, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6445 -- A letter from the Deputy Secretary, Securities & Exchange Commission, transmitting the Commission's final rule -- Compliance Programs of Investment Companies and Investment Advisers [Release Nos. IA-2204; IC-26299; File No. S7-03-03] (RIN: 3235-AI77) received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

February 4, 2004

No. 6620 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Mexico, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 6621 -- A letter from the Chairman and President, Export- Import Bank of the United States, transmitting the Bank's FY 2003 annual report for the Sub-Saharan Africa Initiative.

February 10, 2004

No. 6668 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule -- Rules, Policies, and Procedures for Corporate Activities; International Banking Activities [Docket No. 03-26] (RIN: 1557-AC04) received January 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6669 -- A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Deposit Insurance Regulations; Living Trust Accounts (RIN: 3064-AC54) received January 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

February 26, 2004

No. 6822 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Bank Activities and Operations [Docket No. 04- 03] (RIN: 1557-AC78) received January 20, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 6823 -- A letter from the Assistant Director, Legislative and Regulatory Activities Division, Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Bank Activities and Operations; Real Estate Lending and Appraisals [Docket No. 04-04] (RIN: 1557-AC73) received January 20, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

March 1, 2004

No. 6847 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to the Grand Duchy of Luxembourg, pursuant to 12 U.S.C. 635(b)(3)(i).

March 2, 2004

No. 6883 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Board's semiannual Monetary Policy Report pursuant to Pub. L. 106-569.

No. 6928 -- A letter from the Chairman, Federal Deposit Insurance Corporation, transmitting in accordance with the provisions of section 17(a) of the Federal Deposit Insurance Act, the Chief Financial Officers Act of 1990, Public Law 101-576, and the Government Performance and Results Act of 1993, the Corporation's 2003 Annual Report.

March 8, 2004

No. 7052 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Shareholder Reports and Quarterly Portfolio Disclosure of Registered Management Investment Companies [Release Nos. 33- 8393; 34-49333; IC-26372; File No. S7-51-02] (RIN: 3235-AG64) received March 1, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

March 12, 2004

No. 7152 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Credit by Brokers and Dealers; List of Foreign Margin Stocks [Regulation T] received March 4, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

March 24, 2004

No. 7237 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7632] received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7238 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7551] received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7239 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7240 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7241 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7242 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7825] received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

March 29, 2004

No. 7297 -- A letter from the Secretary, Federal Trade Commission, transmitting the Twenty-Sixth Annual Report to Congress consistent with Section 815 of the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. 1692m.

March 31, 2004

No. 7353 -- A letter from the Secretary, Federal Trade Commission, transmitting the Commission's final rule -- Prohibiting Against Circumventing Treatment as a Nationwide Consumer Reporting Agency (RIN: 3084-AA94) received March 2, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7354 -- A letter from the Assistant Secretary, Division of Corporation Finance, Securities and Exchange Commission, transmitting the Commission's final rule -- Additional Form 8-K Disclosure Requirements and Acceleration of Filing Date [Release Nos. 33-8400; 34-49424; File No. S7-22-02] (RIN: 3235-AI47) received March 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

April 1, 2004

No. 7415 -- A letter from the Secretary, Department of the Treasury, transmitting the annual report on the operations of the Exchange Stabilization Fund (ESF) for fiscal year 2003, pursuant to 31 U.S.C. 5302(c)(2).

April 2, 2004

No. 7512 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Mexico, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 7552 -- A letter from the Chairman, Christopher Columbus Fellowship Foundation, transmitting the FY 2003 Annual Report of the Christopher Columbus Fellowship Foundation, pursuant to Public Law 102--281, section 429(b) (106 Stat. 145).

April 20, 2004

No. 7567 -- A letter from the Director, Office of Thrift Supervision, transmitting a letter on the details of the Office's 2004 compensation plan, pursuant to 12 U.S.C. 18336.

April 21, 2004

No. 7632 -- A letter from the Chairman, Appraisal Subcommittee of the Federal Financial Institutions Examination Council, transmitting the 2003 Annual Report, pursuant to 12 U.S.C. 3332.

April 22, 2004

No. 7725 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Truth in Lending [Regulation Z; Docket No. R-1167] received March 26, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7726 -- A letter from the Legal Counsel, CDFI Fund, Department of the Treasury, transmitting the Department's final rule -- Notice of Funds Availability (NOFA) inviting applications for the FY 2004 funding round of the Financial Assistance Component of the Community Development Financial Institutions Program -- received March 25, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7727 -- A letter from the Director, Financial Crimes Enforcement Network, Department of the Treasury, transmitting the Department's final rule -- Imposition of Special Measures Against Burma -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7728 -- A letter from the Director, Financial Crimes Enforcement Network, Department of the Treasury, transmitting the Department's final rule -- Imposition of Special Measures Against Myanmar Mayflower bank and Asia Wealth Bank (RIN: 1506-AA63) received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7729 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7634] received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7730 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received March 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7731 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7732 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7829] received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7733 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7734 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7735 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- List of Communities Eligible for the Sale of Flood Insurance [Docket No. FEMA-7770] received April 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7736 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7827] received April 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7737 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7738 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7739 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received March 31, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7740 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7444] received March 31, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7741 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 1, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7742 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received April 1, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7743 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7553] received April 1, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7744 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Implementation of Requirement in HUD Programs for Use of Data Universal Numbering System (DUNS) Identifier [Docket No. FR-4876-I-01] (RIN: 2501-AD01) received April 9, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7745 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Changes in Maximum Mortgage Limits for Multifamily Housing [Docket No. FR-4913-F-01] (RIN: 2502-AI19) received March 25, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7746 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- FHA Inspector Roster [Docket No. FR-4720-F-02] (RIN: 2502-AH76) received March 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7747 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Eligibility of Adjustable Rate Mortgages [Docket No. FR-4745-F-02] (RIN: 2502-AH84) received March 30, 2004, pursuant to 5 U.S.C. [[Page H2369]] 801(a)(1)(A).

No. 7748 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Home Equity Conversion Mortgage (HECM) Program; Insurance for Mortgages to Refinance Existing HECM's [Docket No. FR-4667-1-02] (RIN: 2502-AH63) received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7749 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting the annual report to Congress on the operations of the Export-Import Bank of the United States for Fiscal Year 2003, which includes an addendum containing information (as required by the Ex-Im Bank's 2002 reauthorization) on the status of the Bank's information technology and small business outreach, pursuant to 12 U.S.C. 635g(a).

No. 7750 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Prompt Corrective Action; Corporate Credit Unions; Credit Union Service Organizations; Member Business Loans; Regulatory Flexibility Program -- received April 2, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7751 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Share Insurance; Living Trust Accounts -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7752 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Surety and Guaranty; Maximum Borrowing Authority -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7753 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Organization and Operations of Federal Credit Unions -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7754 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Share Insurance and Appendix -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7755 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Conversion of Insured Credit Unions to Mutual Savings Banks -- received April 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

April 26, 2004

No. 7809 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Disclosure Regarding Market Timing and Selective Disclosure of Portfolio Holdings (RIN: 3235-AI99) received April 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

April 29, 2004

No. 7876 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to the Republic of Korea pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

April 30, 2004

No. 7921 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Mexico, pursuant to 12 U.S.C. 635(b)(3)(i).

May 6, 2004

No. 7987 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule--HOME Investment Partnerships Program; American Dream Downpayment Initiative [Docket No. FR-4832-1-01] (RIN: 2501-AC93) received April 13, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7988 -- A letter from the Assistant Secretary, Division of Corporation Finance, Securities and Exchange Commission, transmitting the Commission's final rule--Foreign Bank Exemption From the Insider Lending Prohibition of Exchange Act Section 13(k) [Release No. 34-49616, International Series Release No. 1275; File No. S7-15-03] (RIN: 3235-AI81) received April 27, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 7989 -- A letter from the Deputy Secretary, Division of Corporation Finance, Securities and Exchange Commission, transmitting the Commission's final rule--Mandated Electronic Filing for Form ID [Release Nos. 33-8410, 34-49585, 35-27837, 39-2420, IC-26241; File No. S7-14-04] (RIN: 3235-AJ09) received April 22, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

May 17, 2004

No. 8170 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations [Docket No. FEMA-D-7555] received May 11, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8171 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Changes in Flood Elevation Determinations--received May 11, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8172 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule--Final Flood Elevation Determinations--received May 11, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8173 -- A letter from the Director, FDIC Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule--Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Interim Capital Treatment of Consolidated Asset-Backed Commercial Paper Program Assets; Extension (RIN: 3064-AC74); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1156]; Department of the Treasury, Office of Thrift Supervision [No. 2004-] (RIN: 1550-AB79) received May 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

May 19, 2004

No. 8192 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Algeria pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

June 1, 2004

No. 8276 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Interim Capital Treatment of Consolidated Asset-Backed Commercial Paper Program Assets; Extension [Regulations H and Y; Docket No. R- 1156] Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-??] (RIN: 1557-AC76); Federal Deposit Insurance Corporation (RIN: 3064-AC74); Department of the Treasury, Office of Thrift Supervision [No. 2004-??] (RIN: 1550- AB79) received May 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8277 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Ninetieth Annual Report of the Board of Governors of the Federal Reserve System covering operations during calendar year 2003.

June 2, 2004

No. 8332 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to the Republic of Korea pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

June 17, 2004

No. 8578 -- A letter from the Chief Counsel, Bureau of the Public Debt, Department of the Treasury, transmitting the Department's final rule -- Government Securities Act Regulations; Protection of Customer Securities and Balances (RIN: 1505-AA94) received June 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8579 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- National Flood Insurance Program (NFIP); Assistance to Private Sector Property Insurers; Extension of Term of Arrangement (RIN: 1660-AA29) received May 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8580 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7829] received May 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8581 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Organization and Operations of Federal Credit Unions; Description of NCUA -- received May 20, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8582 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- OMB Control Numbers -- received May 21, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8583 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Disclosure of Breakpoint Discounts by Mutual Funds [Release Nos. 33-8427; 34-49817; IC-26464] File No. S7-28-03] (RIN: 3235-AI95) received June 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8584 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Alternative Net Capital Requirements for Broker-Dealers That Are Part of Consolidated Supervised Entities [Release No. 34-49830; File No. S7-21-03] (RIN: 3235-AI96) received June 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8585 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Supervised Investment Bank Holding Companies [Release No. 34-49831; File No. S7-22-03] (RIN: 3235-AI97) received June 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

June 24, 2004

No. 8776 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7557] received June 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8777 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7446] received June 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8778 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received June 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8779 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7833] received June 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8780 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received June 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

June 25, 2004

No. 8823 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Fair Credit Reporting Act [Regulation V; Docket No. R-1187] received June 23, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

July 7, 2004

No. 8913 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the fourteenth annual report on the Profitability of Credit Card Operations of Depository Institutions, pursuant to 15 U.S.C. 1637 note. Public Law 100-583, section 8 (102 Stat. 2969).

No. 8914 -- A letter from the Assistant General Counsel (Banking and Finance), Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program; Claims Procedures (RIN: 1505-AB07) received June 23, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8915 -- A letter from the Fiscal Assistant Secretary, Department of the Treasury, transmitting notification of a significant modification to the auction process for issuing United States Treasury obligations, pursuant to Public Law 103-202, section 203 (107 Stat. 2359).

No. 8916 -- A letter from the Fiscal Assistant Secretary, Department of the Treasury, transmitting the annual report to Congress on material violations or suspected material violations of regulations relating to Treasury auctions and other offerings of securities by Treasury, pursuant to Public Law 103-202, section 202 (107 Stat. 2344, 2358-2359).

No. 8917 -- A letter from the Fiscal Assistant Secretary, Department of the Treasury, transmitting a report stating that during the period of January 1, 2003, through December 31, 2003, no exceptions to the prohibition against favored treatment of a government securities broker or dealer were granted by the Secretary of the Treasury, pursuant to Public Law 103-202, section 202 (107 Stat. 2344, 2357).

No. 8918 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Extension of Minimum Funding Under the Indian Housing Block Grant Program [Docket No. FRL-4825-1-02] (RIN: 2577-AC43) received June 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8919 -- A letter from the Chairman and President, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Australia pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 8920 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Commission Guidance Regarding the Public Company Accounting Oversight Board's Auditing and Related Professional Practice Standard No. 1 [Release Nos. 33-8422; 34-49708; FRL-73] received June 16, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8921 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Disclosure Regarding Approval of Investment Advisory Contracts by Directors of Investment Companies [Release Nos. 33-8433; 34-49909; IC-26486; FILE No. S7-08-04] (RIN: 3235-AJ10) received June 25, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 8922 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Collection Practices under Section 31 of the Exchange Act [Release No. 34-49928; File No. S7-05-04] (RIN: 3235-AJ02) received June 29, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

July 15, 2004

No. 9108 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Community Reinvestment Act Regulations [Regulation BB; Docket No. R-1205] Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-17] (RIN: 1557-AC86); Federal Deposit Insurance Corporation (RIN: 3064-AC82); Department of the Treasury, Office of Thrift Supervision [No. 2004-28] (RIN: 1550-AB9) received July 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9109 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Investment Advisor Codes of Ethics [Release Nos. IA-2256, IC-26492; File No. S7-04-04] (RIN: 3235-AJ08) received July 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

July 19, 2004

No. 9145 -- A letter from the Chairman, Federal Deposit Insurance Corporation, transmitting a report entitled, "Merger Decisions 2003," in accordance with Section 18(c)(9) of the Federal Deposit Insurance Act.

July 20, 2004

No. 9236 -- A letter from the Secretary, Department of the Treasury, transmitting a report entitled, "Security of Personal Financial Information--Report on the Study Conducted Pursuant to Section 508 of the Gramm-Leach-Bliley Act of 1999".

July 21, 2004

No. 9267 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Taiwan pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 9268 -- A letter from the President and Chairman, Export-Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Hungary, The Netherlands, Mexico, China, The United Arab Emirates and various other countries pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 9269 -- A letter from the Chairman, National Credit Union Administration, transmitting the 2003 Annual Report of the National Credit Union Administration, pursuant to 12 U.S.C. 1752a(d).

July 22, 2004

No. 9314 -- A letter from the Senior Paralegal (Regulations), Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Community Reinvestment Act Regulations [No. 2004-28] (RIN: 1550-AB91); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-17] (RIN: 1557-AC86); Federal Reserve System [Regulations BB; Docket No. R-1205]; Federal Deposit Insurance Corporation (RIN: 3064-AC82) received [[Page H6699]] July 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9315 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Community Development Block Grant Program; Small Cities and Insular Areas Programs [Docket No. FR-4919-1-01] (RIN: 2506-AC17) received June 23, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

September 8, 2004

No. 9477 -- A letter from the Deputy Assistant Secretary, Economic Development Administration, transmitting the annual report on the activities of the Economic Development Administration for Fiscal Year 2002, pursuant to 42 U.S.C. 3217.

September 9, 2004

No. 9480 -- A letter from the Director, Legislative and Regulatory Activities Division, Department of the Treasury, transmitting the Department's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Consolidation of Asset-Backed Commercial Paper Programs and Other Related Issues [Regulation H and Y; Docket No. R-1162] Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-19] (RIN: 1557-AC76); Federal Deposit Insurance Corporation (RIN: 3064-AC75); Department of the Treasury, Office of Thrift Supervision [No. 2004-36] (RIN: 1550-AB79) received July 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9481 -- A letter from the Under Secretary for Domestic Finance, Department of the Treasury, transmitting the annual report on the Resolution Funding Corporation for calendar year 2003, pursuant to Public Law 101-73, section 501(a) (103 Stat. 387).

No. 9482 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7446] received July 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9483 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received July 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9484 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Eligibility of Mortgages on Hawaiian Home Lands Insured Under Section 247 [Docket No. FR-4779-1-01] (RIN: 2502-AH92) received June 28, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9485 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- FHA Single Family Mortgage Insurance; Lender Accountability for Appraisals [Docket No. FR-4722-F-02] (RIN: 2502-AH78) received July 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9486 -- A letter from the Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Requirements for Notification, Evaluation, and Reduction of Lead-Based Paint Hazards in Housing Receiving Federal Assistance and Federally Owned Residential Property Being Sold, Conforming Amendments and Corrections [Docket No. FR-3482-C-10] (RIN: 2501-AB57) received July 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9487 -- A letter from the Deputy Secretary, Division of Market Regulation, Securities and Exchange Commission, transmitting the Commission's final rule -- Covered Securities Pursuant to Section 18 of the Securities Act of 1933 [Release No. 33-8442; File No. S7-17-04] (RIN: 3235-AJ03) received July 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9488 -- A letter from the Assistant Secretary, Division of Investment Management, Securities and Exchange Commission, transmitting the Commission's final rule -- Disclosure Regarding Portfolio Managers of Registered Management Investment Companies [Release Nos. 33-8458; 34-50227; IC- 26533; File No. S7-12-04] (RIN: 3235-AJ16) received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

September 13, 2004

No. 9529 -- A letter from the Director, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Community Reinvestment Act Regulations [Docket No. 04-17] (RIN: 1557-AC86); Federal Reserve System [Regulation BB; Docket No. R-1205]; Federal Deposit Insurance Corporation (RIN: 3064-AC82); Department of the Treasury, Office of Thrift Supervision [No. 2004-28] (RIN: 1550-AB91) received July 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9530 -- A letter from the Senior Paralegal, Regulations, Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Assessments and Fees [No. 2004-29] (RIN: 1550-AB47) received July 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A);

September 17, 2004

No. 9580 -- A letter from the Assistant Secretary for Housing-- Federal Housing Commissioner, Department of Housing and Urban Development, transmitting a study on the barriers to the receipt of mortgage insurance by federally qualified health centers, as directed by the Hospital Mortgage Insurance Act of 2003.

September 21, 2004

No. 9625 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to India pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 9626 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Mexico pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

September 22, 2004

No. 9660 -- A letter from the Assistant Attorney General, Department of Justice, transmitting the 2003 Annual Report regarding the Department's enforcement activities under the Equal Credit Opportunity Act, pursuant to 15 U.S.C. 1691f.

September 23, 2004

No. 9691 -- A letter from the Secretary, Department of Agriculture, transmitting a draft bill "To allow the guarantee fee to be included in the single family housing guaranteed loan".

September 24, 2004

No. 9743 -- A letter from the Chairman, Board of Governors of the Federal Reserve System, transmitting the Board's semiannual Monetary Policy Report pursuant to Pub. L. 106-569.

September 29, 2004

No. 9854 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7837] received August 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9855 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to Romania pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

September 30, 2004

No. 9896 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determination -- received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9897 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-P-7636] received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9898 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9899 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- National Flood Insurance Program (NFIP); Assistance to Private Sector Property Insurers (RIN: 1660-AA28) received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9900 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9901 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7839] received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9902 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7561] received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9903 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9904 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-B-7448] received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9905 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9906 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9907 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9908 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 9909 -- A letter from the Acting General Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

October 4, 2004

No. 9957 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to the United Arab Emirates pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended;

October 5, 2004

No. 10019 -- A letter from the Chairman and President, Export- Import Bank, transmitting a report on transactions involving U.S. exports to the State of Qatar pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 10021 -- A letter from the Chairman, Securities and Exchange Commission, transmitting the annual report of the Securities Investor Protection Corporation for the year 2003, pursuant to 15 U.S.C. 78ggg(c)(2).

October 6, 2004

No. 10090 -- A letter from the Assistant Secretary for Legislative Affairs, Department of State, transmitting a Determination by the Deputy Secretary pursuant to Section 2(b)(6) of the Export-Import Bank of 1945 Act, as amended, to allow the Export-Import Bank to provide a guarantee or insurance in support of the sale of defense articles to Colombia

October 8, 2004

No. 10337 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Truth in Lending [Regulation Z; Docket No. R-1208] received August 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10338 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Rules of Practice for Hearings [Docket No. OP-1211] received September 24, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10339 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Availability of Funds and Collection of Checks [Regulation CC; Docket No. R-1176] received July 29, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10340 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Consolidation of Asset-Backed Commercial Paper Program Assets and Other Related Issues [No. 2004-36] (RIN: 1550-AB79); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-19] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1162]; Federal Deposit Insurance Corporation (RIN: 3064-AC75) received July 22, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10341 -- A letter from the Legal Counsel, Community Development Financial Institutions Fund, Department of the Treasury, transmitting the Department's final rule -- Community Development Financial Institutions Program (RIN: 1505-AA92) received July 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10342 -- A letter from the Assistant General Counsel (Banking and Finance), Department of the Treasury, transmitting the Department's final rule -- Terrorism Risk Insurance Program; Litigation Management (RIN: 1505-AB08) received July 28, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10343 -- A letter from the Senior Paralegal (Regulations), Department of the Treasury, transmitting the Department's final rule -- Community Reinvestment Act Regulations [No. 2004-42] (RIN: 1550-AB48) received September 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10344 -- A letter from the Director, Legislative and Regulatory Activities Division, Department of the Treasury, transmitting the Department's final rule -- Fundamental Change in Asset Composition of a Bank [Docket No. 04-20] (RIN: 1557-AC11) received August 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10345 -- A letter from the Director, Legislative and Regulatory Activities Division, Department of the Treasury, transmitting the Department's final rule -- Lending Limits Pilot Program [Docket No. 04-21] (RIN: 1557-AC83) received August 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10346 -- A letter from the Senior Paralegal, Office of Thrift Supervision, Department of the Treasury, transmitting the Department's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Consolidation of Asset-Backed Commercial Paper Program Assets and Other Related Issues [No. 2004-36] (RIN: 1550-AB79); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-19] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1162]; Federal Deposit Insurance Corporation (RIN: 3064-AC75) received September 30, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10347 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations [Docket No. FEMA-D-7559] received September 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10348 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received September 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10349 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10350 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received September 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10351 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Changes in Flood Elevation Determinations -- received September 14, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10352 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7843] received September 28, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10353 -- A letter from the Acting General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA-7835] received July 27, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10354 -- A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Equal Participation of Faith-Based Organizations [Docket No. FR-4881-F-02] (RIN: 2501-AD03) received July 22, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10355 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Suspension, Debarment, Limited Denial of Participation [Docket No. FR-4692-F-04] (RIN: 2501-AC81) received September 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10356 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Retention of Excess Income in the Section 236 Program [Docket No. FR-4689-F-02] (RIN: 2502-AH68) received September 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10357 -- A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. [[Page H9041]] exports to Singapore pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended.

No. 10358 -- A letter from the Director, FDIC Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Consolidation of Asset-Backed Commercial Paper Program Assets and Other Related Issues [Docket No. 2004-36] (RIN: 1550-AB79); Department of the Treasury, Office of the Comptroller of the Currency [Docket No. 04-19] (RIN: 1557-AC76); Federal Reserve System [Regulations H and Y; Docket No. R-1162]; Federal Deposit Insurance Corporation (RIN: 3064-AC75) received August 31, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10359 -- A letter from the General Counsel, Federal Housing Finance Board, transmitting the Board's final rule -- Registration of Federal Home Loan Bank Equity Securities [No. 2004-07] (RIN: 3069-AB22) received August 9, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10360 -- A letter from the Acting General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Health Savings Accounts -- received August 17, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10361 -- A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule -- Investment in Exchangeable Collateralized Mortgage Obligations -- received July 12, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10362 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Prohibition on the Use of Brokerage Commissions to Finance Distribution [Release No. IC-26591; File No.S7-09-04] (RIN: 3235-AJ07) received September 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10363 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Investment Company Governance [Release No.IC-26520; File No.S7-03-04] (RIN: 3235-AJ05) received July 27, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10364 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Short Sales [Release No. 34-50103; File No.S7-23-03] (RIN: 3235-AJ00) received July 29, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10365 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Proposed Rule Changes of Self-Regulatory Organizations [Release No. 34-50486; File No. S7-18-04] (RIN: 3235-AJ20) received October 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 10366 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Rule 15c3-3 Reserve Requirements for Margin Related to Security Futures Products [Release No. 34-50295; File No. S7- 34-02] (RIN: 3235-AI61) received August 31, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

November 16, 2004

No. 10554 -- A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's ``Major" final rule-- HUD's Housing for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) for the Years 2005-2008 and Amendments to HUD's Regulation of Fannie Mae and Freddie Mac [Docket No. FR-4790-F-03] (RIN: 2501-AC92) received November 1, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

November 18, 2004

No. 10912 -- A letter from the Administrator, Rural Housing Service, Department of Agriculture, transmitting the Department's ``Major" final rule-- Reinvention of the Sections 514, 515, 516, and 521 Multi-Family Housing Programs (RIN: 0575-AC13) received November 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

November 19, 2004

No. 11045 -- A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the Board's final rule -- Collection of Checks and Other Items by the Federal Reserve Banks and Funds Transfers through Fedwire [Regulation J; Docket No. R-1202] received October 28, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11046 -- A letter from the Director, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule - Rules, Policies, and Procedures for Corporate Activities; Annual Report on Operating Subsidiaries [Docket No. 04-23] (RIN: 1557-AC81) received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11047 -- A letter from the Regulatory Specialist, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Department of the Treasury, transmitting the Department's final rule -- Rules, Policies, and Procedures for Corporate Activities; Annual Report on Operating Subsidiaries [Docket No.04-23] (RIN: 1557-AC81) received November 15, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11048 -- A letter from the Acting Under Secretary for Rural Development, Department of Agriculture, transmitting the Department's final rule -- Business and Industry Guaranteed Loan Program -- Implementation of Farm Security and Rural Investment Act of 2002 Provisions -- received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11049 -- A letter from the Acting Under Secretary for Rural Development, Department of Agriculture, transmitting the Department's final rule -- Business and Industry Loans; Revisions to Implement 2002 Farm Bill Provisions (RIN: 0570-AA39) received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11050 -- A letter from the General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Final Flood Elevation Determinations -- received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11051 -- A letter from the General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA- 7847] received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11052 -- A letter from the General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA- 7849] received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11053 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Participating in HUD's Native American Programs by Religious Organizations; Providing for Equal Treatment of All Program Participants [Docket No. FR-4915-F-02] (RIN: 2577-AC56) received November 5, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11054 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- Implementation of Requirement in HUD Programs for Use of Data Universal Numbering System (DUNS) Identifier [Docket No. FR-4876-F-02] (RIN: 2501-AD01) received November 19, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11055 -- A letter from the President and Chairman, Export- Import Bank, transmitting a report on a transaction involving U.S. exports to Malaysia pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 11056 -- A letter from the Director, OLA, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule -- Rules of Practice and Procedures (RIN: 3064-AC76) received November 5, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11057 -- A letter from the Secretary, Federal Trade Commission, transmitting the Commission's final rule -- Related Identity Theft Definitions, Duration of Active Duty Alerts, and Appropriate Proof of Identity Under the Fair Credit Reporting Act (RIN: 3084-AA94) received November 5, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

November 20, 2004

No. 11177 -- A letter from the General Counsel/FEMA, Department of Homeland Security, transmitting the Department's final rule -- Suspension of Community Eligibility [Docket No. FEMA- 7851] received November 8, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

December 7, 2004

No. 11266 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- HOME Investment Partnerships Program; Amendments to Homeownership Affordability Requirements [Docket No. FR-4940-I01] (RIN: 2501-AD06) received December 3, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11267 -- A letter from the Assistant General Counsel for Regulations, Department of Housing and Urban Development, transmitting the Department's final rule -- PHA Discretion in Treatment of Over-Income Families [Docket No. FR-4824-F-02] (RIN: 2577-AC42) received December 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11268 -- A letter from the President and Chairman, Export- Import Bank of the United States, transmitting a report on transactions involving U.S. exports to Taiwan pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended, pursuant to 12 U.S.C. 635(b)(3)(i).

No. 11269 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Registration Under the Advisers Act of Certain Hedge Fund Advisors [Release No. IA-2333; File No. S7-30-04] (RIN: 3235-AJ25) received December 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11270 -- A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Disposal of Consumer Report Information [Release Nos. 34- 50781, IA-2332, IC-26685; File No. S7-33-04] (RIN: 3235-AJ24) received December 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11271 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Temporary Postponement of the Final Phase-In Period For Acceleration of Periodic Report Filing Dates [Release Nos. 33-8507; 34-50684; File No. S7-32-04] (RIN: 3235-AJ30) received December 7, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

No. 11272 -- A letter from the Assistant Secretary, Securities and Exchange Commission, transmitting the Commission's final rule -- Issuer Restrictions or Prohibitions on Ownership by Securities Intermediaries [Release No. 34-50758; File No. S7-24-04] (RIN: 3235-AJ26) received December 6, 2004, pursuant to 5 U.S.C. 801(a)(1)(A).

MEMORIALS REFERRED TO THE COMMITTEE

June 2, 2003

No. 61 -- Memorial of the Legislature of the State of Hawaii, relative to House Concurrent Resolution No. 208 memorializing the United States Congress that the Bush Administration and the United States Congress are requested to appropriate financial impact assistance for health, education, and other social services for Hawaii's Freely Associated States Citizens.

June 26, 2003

No. 134 -- Memorial of the Senate of the State of Hawaii, relative to Senate Resolution No. 36 memorializing the United States Congress to appropriate adequate financial impact assistance for health, education, and other social services for Hawaii's Freely Associated States citizens.

December 8, 2003

No. 234 -- Memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 189 memorializing the United States Congress to take the necessary actions, through the International Monetary Fund or otherwise, to ensure that foreign nations that trade with the United States do so fairly and do not manipulate their currency.

No. 236 -- Memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 190 memorializing the United States Congress to develop economic incentives and other programs to aid in the recovery and stabilization of the manufacturing industry in the United States.

January 20, 2004

No. 242 -- Memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 183 memorializing the United States Congress to amend the Fair Credit Reporting Act to provide that the statute of limitations for an identity theft suit is two years from the time the fraud was discovered.

No. 253 -- Memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 182 memorializing the United States Congress to enact legislation to provide greater protections against identity theft.

April 22, 2004

No. 300 -- Memorial of the Legislature of the State of Idaho, relative to Senate Joint Memorial No. 106 notifying the United States Congress that the Idaho Legislature is committed to maintaining the states as sole regulators of the business of insurance, and continue to support state efforts to streamline, simplify and modernize insurance regulation.

No. 301 -- Memorial of the Legislature of the State of Idaho, relative to House Joint Resolution No. 20 notifying the United States Congress of the Idaho Legislature's commitment to maintaining the role of the states in enforcement of consumer protection laws and in dual regulation of financial institutions, and it opposes any federal rule that undermines this state authority, including the OCC's rules preempting state consumer protection laws and enforcement that apply to national banks, their operating subsidiaries and agents.

July 19, 2004

No. 395 -- Memorial of the Legislature of the State of Louisiana, relative to Senate Concurrent Resolution No. 44 memorializing the Congress of the United States to authorize state and national banks to participate in lotteries and related activities for charitable purposes.

September 24, 2004

No. 428 -- Memorial of the Legislature of the State of California, relative to Senate Joint Resolution No. 20 memorializing the Congress of the United States to disapprove the rule submitted by the Office of the Comptroller of the Currency relating to bank activities and regulations published at 69 Federal Register 1895 (January 13, 2004), so the rule will have no force or effect, and if necessary, consider legislation that will prevent the unilateral expansion of jurisdiction over financial institutions by federal regulators without the specific endorsement of the elected representatives of the United States Congress.

October 5, 2004

No. 430 -- Memorial of the General Assembly of the State of New Jersey, relative to Assembly Resolution No. 185 memorializing the President and Congress of the United States to maintain federal Section 8 program funding at 2004 levels.

PETITIONS REFERRED TO THE COMMITTEE

January 20, 2004

No. 51-- Petition of the Common Council of the City of Buffalo, New York, relative to resolution No. 3 petitioning the Department of Strategic Planning to release all Year 29 Community Development Block Grant funds.

March 1, 2004

No. 58-- Petition of the Common Council of the City of Buffalo, New York, relative to Resolution No. 218, supporting the filibuster and defeat of the Energy Policy Act of 2003.

June 23, 2004

No. 91-- Petition of Mr. Gregory D. Watson, a Citizen of Austin, Texas, relative to a petition urging the United States Congress to enact legislation that would reinstate the \$500 paper currency denomination, bearing the likenesses of the late President Reagan and the United States Supreme Court Building.

September 22, 2004

No. 108-- Petition of the Legislature of Rockland County, New York, relative to Resolution No. 364 of 2004 petitioning the United States Senate and House of Representatives to adopt S. 1359, the International Remittances Services Enhancement and Protection Act of 2003, and S. 1344, the Money Wire Act.

PRESIDENTIAL MESSAGES REFERRED TO THE COMMITTEE

February 13, 2003

No. 11 -- Communication from the President of the United States, transmitting the Administration's 2003 National Drug Control Strategy, pursuant to 21 U.S.C. 1504.

November 20, 2003

No. 49 -- Communication from the President of the United States, transmitting the 2003 National Money Laundering Strategy, pursuant to Public Law 105-310, Section 2(a), 31 U.S.C. 5341(a)(2).

March 2, 2004

No. 61 -- Communication from the President of the United States, transmitting the Administration's 2004 National Drug Control Strategy, pursuant to 21 U.S.C. 1504, 21 U.S.C. 1705.