

Strengthen the FHA program by raising FHA mortgage limits nationwide in all communities, but especially in high-cost areas where consumers are most often in need of affordable mortgage financing options;

Allow FHA to offer flexible down payment terms and simplify the down payment process to aid homebuyers in overcoming a significant barrier to homeownership;

Allow FHA to price loans according to a borrower's risk;

Update FHA's successful reverse mortgage program; and

Increase the availability of FHA loan products to first-time, minority and low- to moderate income homebuyers by expanding the distribution channels that serve FHA.

NAMB supports H.R. 1852 as approved by the House Financial Services Committee earlier this year, but also favors a further increase in the FHA loan limits as proposed by an amendment expected to be offered by Chairman Frank (D-MA) and Reps. Miller (R-CA) and Cardoza (D-CA). Unfortunately, because FHA has been driven from those parts of the country where consumers are most in need of affordable financing, such as California, millions of borrowers have been forced to turn to high-cost financing and other non-traditional loan products. I urge you to support the bi-partisan amendment offered that calls for a further increase in FHA loan limits from \$417,000 to \$500,000, in order to better accommodate those borrowers living in high-cost areas of the country.

NAMB believes the reforms contained in H.R. 1852 will provide long-overdue modernization to the FHA, which will revitalize and increase participation in the FHA program. Please take this opportunity to restore confidence and stability in the mortgage market and once again make FHA loans a real choice for borrowers by voting in support of H.R. 1852.

Sincerely,

GEORGE HANZIMANOLIS, CRMS,
President of NAMB.

PERSONAL EXPLANATION

HON. ROBERT E. ANDREWS

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. ANDREWS. Madam Speaker, I was meeting with constituents and was detained from voting during Thursday, September 6, 2007. Had I been present I would have voted "yea" on the following rollcall vote: rollcall 876.

TRIBUTE TO THE TOWN OF SAN ANSELMO, CALIFORNIA

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Ms. WOOLSEY. Madam Speaker, I rise with pride today to invite you to join me in congratulating the Town of San Anselmo, California, on its official centennial.

This charming town in one of the most beautiful counties in California derived its name from the Mexican designation of the area as La Laguna y Cañada de Anselm, or the Waters and Valley of Anselm—after a Miwok Indian who was buried there. His tribe, the Coastal Miwoks, inhabited the land for

thousands of years before Mexicans and Europeans arrived, surviving on the bounty of its creeks and forests.

Since the early 19th century when it was formally established as a land grant under the Mexican government, the town has served as a transportation hub for the area and an intersection between rural West Marin and the county's municipal centers to the east. To this day, in fact, downtown San Anselmo is still referred to as The Hub.

After California became the 31st of the United States of America, in 1850, the southern part of town including The Hub, was purchased from its Mexican owners by James Ross, whose descendants still live and work there. Since then, San Anselmo has grown to become everything that epitomizes small-town America—welcoming to strangers, benevolent to neighbors, supportive to businesses and education, and environmentally friendly to the habitat.

For example, when the Transcendental poet Ralph Waldo Emerson visited his niece in San Anselmo in 1871, he noticed of her husband's acreage that "Three or four wild deer still feed on his land, and now and then come near the house. The trees of his wood were almost all new to us—live-oak, madrona, redwood, and other pines than ours; and our garden flowers wild in all the fields." Even now, the wild deer still come to San Anselmo to feed in the gardens under the diverse arbors, verdant and prolific in what is one of Marin County's largest watersheds.

Indeed, San Anselmo retained its pastoral quality even after the North Pacific Coast Railroad laid rails through the town beginning in 1874. Already a transportation hub, the town went on the map as Junction, California. The coming of the industrial age did not, however, despoil the area's beauty.

But San Anselmo is not just another idyllic town. Since 1892, it has been the home of the San Francisco Theological Seminary, which is known because of its architecture as San Anselmo's "castle in the sky." With the establishment of this key Presbyterian institution, the town began to grow, and grew even more after the San Francisco earthquake of 1906, when refugees from the City's North Beach transplanted their homes to the hills around San Anselmo, planted grapevines and gave the neighborhood the nickname "Little Italy."

The next year, the town incorporated under the name Junction.

Another institution that establishes San Anselmo as more than just a pretty place is the Carnegie Library, built in 1915. A gift of Andrew Carnegie, the "patron saint of libraries," it is one of only 1,940 such libraries in the nation. Its Spanish revival style building still serves this town where more than 96 percent of the adult population have earned a high school diploma, and 60 percent have one or more college degrees.

With the opening of the Golden Gate Bridge in 1937, many of those who had previously come to San Anselmo only to escape the cold San Francisco summers decided to make the town their permanent home. Schools and churches replaced ranch and farm land, and by 1974, when it officially became the Town of San Anselmo, thousands of families called it home.

But San Anselmo is not just a propitious town for its residents. It welcomes visitors with equal neighborliness. In fact, Marin County

newspaper readers recently chose San Anselmo as the "Best town other than your own." A town without a single shopping mall, San Anselmo has also been voted "Best in the West" by Sunset magazine for antiques, offered for sale in 130 boutiques that line the two main streets of this small town.

Despite the routine flooding of San Anselmo Creek, the weather in San Anselmo is "nearly perfect," says Connie Rodgers, president of the San Anselmo Chamber of Commerce. She adds that "You can't find a better place to live in the whole United States."

Indeed, where else can you find less than three square miles containing a castle, a creek, a series of world-class antique shops and five of the top 100 Bay Area restaurants?

Madam Speaker, I offer my congratulations to San Anselmo on its first 100 years and a wish for many happy returns of the occasion.

COMMEMORATING THE 25TH ANNIVERSARY OF THE VIETNAM VETERANS MEMORIAL

SPEECH OF

HON. DAVID LOEBSACK

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 18, 2007

Mr. LOEBSACK. Mr. Speaker, I rise today in commemoration of the 25th anniversary of the Vietnam Veterans Memorial.

This memorial stands as one of the finest tributes to a generation of veterans our country has ever created.

No person who has visited the memorial has been left untouched by the experience. It is an eloquent statement of gratitude to a generation of men and women who wore our country's uniform during a time of angst and uncertainty.

As the memorial's designer, Maya Ying Lin, stated ". . . this memorial is for those who have died, and for us to remember them." The Wall of Names, with 58,249 names inscribed on its face, is truly a place where all Americans—regardless of background, age, and personal beliefs—are able to come together to honor and remember those who served.

Today, with this resolution, the House of Representatives once again pays tribute to those who served our Nation and remembers their sacrifice.

HONORING FATHER ROBERT DONLAN'S 40 YEARS OF SERVICE TO THE CATHOLIC CHURCH

HON. GINNY BROWN-WAITE

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Ms. GINNY BROWN-WAITE of Florida. Madam Speaker, I rise today to honor the Reverend Robert R. Donlan, Pastor at St. Anthony Catholic Church in Brooksville, Florida, on the 40th anniversary of his ordination into the priesthood. For the past 40 years, Father Donlan has served the Catholic Church with honor and distinction, all in the name of Jesus Christ.

Born in Amsterdam, New York, Father Donlan has dedicated his life to serving the

Church. Earning his B.A. at Kilroe Seminary of the Sacred Heart in Honesdale, Pennsylvania, his Bachelor of Sacred Theology Degree from Sacred Heart Monastery in Hales Corners, Wisconsin, and his Masters in Religious Education from the University of Detroit, Father Donlan spent an early part of his career as Pastor of St. Margaret Mary Church in Detroit, Michigan. He then moved on to serve the Church in Mississippi and Florida, eventually moving to Brooksville, Florida where he has been Pastor at St. Anthony's Catholic Church in Brooksville for the past 14 years.

Father Donlan joined St. Anthony's Parish following service as the Parochial Administrator at St. Jerome Church in Indian Rocks Beach, Florida. Loved by his parishioners from throughout Hernando County, Father Donlan has fostered a spirit of unity throughout the Church with his good deeds and kind words. In fact, since his appointment 14 years ago, the number of registered families in the parish has grown to more than one thousand three hundred, including this member of Congress and her husband. Having listened to his homilies for many years, I can tell you that he preaches from the heart and speaks the true word of Jesus Christ.

In addition to his decades of service, Father Donlan has been very involved in local church and civic organizations. This volunteerism includes service as the Secretary and Treasurer of the Brooksville Ministerial Association for 10 years, the Vicar Forane of the Hernando Deanery of Catholic Churches, and volunteer efforts at area nursing homes and health care facilities.

For the past 40 years, Father Donlan has tended to the needs of his congregation. As a part of his ministry, he has gone above and beyond the call of duty to help his Church grow and prosper. One example of his devotion was the creation of a Wailing Wall in the Church. Designed after the original Western Wall of the old temple in Jerusalem, the wall is designed to receive petitions that are burned each month during the celebration of Mass.

Madam Speaker, Father Donlan's dedication to the Lord and to the Catholic Church has served as an inspiration to thousands throughout Hernando County. His ministry has touched the hearts of many, and the Church has continued to grow under his leadership. Father Donlan is to be commended for his years of service, his commitment to the Lord, and for serving the men and women who rely on his counsel and wisdom. Father Donlan is a shining example of the good that serving Jesus Christ can bring to our friends and families, and he is to be commended on the 40th anniversary of his ordination into the Catholic Church.

PERSONAL EXPLANATION

HON. CHRISTOPHER S. MURPHY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. MURPHY of Connecticut. Madam Speaker, on September 18, 2007, I inadvertently missed the vote on Passage of H.R. 1852, The Expanding American Homeownership Act of 2007, rollcall vote 876. It was my strong intention to vote "aye" on Passage.

PATENT REFORM ACT OF 2007

SPEECH OF

HON. RUSS CARNAHAN

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Friday, September 7, 2007

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1908) to amend title 35, United States Code, to provide for patent reform:

Mr. CARNAHAN. Mr. Chairman, for purposes of the record, I would like to register my opposition to H.R. 1908, the Patent Reform Act of 2007.

I would like the record to further reflect that while I do support comprehensive patent reform, I cannot support legislation that so dramatically picks winners and losers.

My opposition to H.R. 1908, the Patent Reform Act of 2007, stems from concerns raised that this legislation could actually undermine the value of patents, as well as innovative work conducted by universities, biotech facilities, and other companies.

Many Missourians understand that research could be impeded by the passage of this bill.

Indeed, a growing number of researchers and businesses agree that greater protections need to be put in place, but not in a way that risks existing patents or denies access for judicial relief.

A strict one size fits all approach to this problem creates more problems than it cures, and puts companies in certain industries at an unfair disadvantage.

I hope that as this bill moves through the legislative process, the disadvantages placed on certain industries are remedied, and that we have a patent reform bill that protects all U.S. businesses.

PERSONAL EXPLANATION

HON. TIMOTHY V. JOHNSON

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. JOHNSON of Illinois. Madam Speaker, unfortunately last night, September 18, 2007, I was unable to cast my votes on approving the Journal, on ordering the Previous Question on H. Res. 650, and H. Res. 650 and wish the RECORD to reflect my intentions had I been able to vote.

Had I been present for rollcall No. 870 on approving the Journal, I would have voted "nay."

Had I been present for rollcall No. 871 on ordering the Previous Question on H. Res. 650, providing for consideration of H.R. 1852, Expanding American Homeownership Act of 2007, I would have voted "nay."

Had I been present for rollcall No. 872 on H. Res. 650, Providing for consideration of H.R. 1852, Expanding American Homeownership Act of 2007, I would have voted "nay."

TRIBUTE TO THE CUSIMANO FAMILY

HON. ZOE LOFGREN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Ms. ZOE LOFGREN of California. Madam Speaker, I rise to pay tribute to the Cusimano family as they and our community gather this month to celebrate the 50th anniversary of the Cusimano Family Colonial Mortuary.

The Cusimano Family Colonial Mortuary was founded in 1957 by Joseph and Sue Cusimano in Mountain View, California. Joseph and Sue devoted their entire lives to the work of their business, and to the service of their community. For 50 years, Cusimano Family Colonial Mortuary has maintained a family-oriented approach to providing mortuary services to the community—a commitment that has been carried on by their children. In 1980, in recognition of the exemplary professional standards and extensive community involvement, the mortuary was invited to join the distinguished association of Selected Independent Funeral Homes.

Joseph and Sue lived their broad and continuing commitment to the service of their community—ranging from the Mortuary's 50-year sponsorship of the local Babe Ruth Little League team to Joseph's service as the Mayor of Mountain View. The generosity of the Cusimanos also extended beyond our community to others in need, as exemplified by their gift of children's caskets to the victims of the 1995 Oklahoma City tragedy.

Joseph and Sue bequeathed both their business and their sense of responsibility to their children. The Cusimano Family Colonial Mortuary is now managed by Matthew and Sherri, who have maintained the spirit of service and community participation that began with their parents 50 years ago. Madam Speaker, it is my honor to congratulate the Cusimano family as they celebrate this special anniversary.

IN HONOR OF MR. DENNIS PLANN

HON. JIM COSTA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 19, 2007

Mr. COSTA. Madam Speaker, I rise today to pay tribute to the distinguished career of Dennis Plann. After decades of dedication to the agriculture industry serving the Fresno County Department of Agriculture, Deputy Agricultural Commissioner Dennis Plann decided to retire in August of 2007.

A native of California's Central Valley, Dennis attended Fresno State University. While attending school, Dennis harvested oat, hay, cotton and alfalfa on 90 acres of his family's land. After graduation, Dennis quickly found work as an agricultural inspector, and through this experience he continued to move up the ladder in his career.

During his tenure at the Fresno County Department of Agriculture, Dennis worked to ensure regulations were being followed, helped farmers to handle crises effectively, and interacted with the media extensively. The Central Valley as well as the entire California agricultural community benefited from Mr.