

With that, Mr. Speaker, we know that our housing market is in severe distress. We must ensure that subprime mortgage lending is not putting our residents at risk. Subprime mortgages can be a very useful tool enabling those with imperfect credit to qualify to buy a home. Reining in predatory lending practices will help our families keep those homes that they have worked so hard to buy. The Expanding American Homeownership Act will ensure that FHA has the tools it needs to get more home buyers into good loans.

This bill will bring the FHA regulations up to date. It will provide the agency with the ability and resources to offer a broader diversity of loans to meet the needs of the current market. This is an important bill that will give more of our constituents access to solid federally backed loans. That is a kind of stable financing that homeowners need to get through the rocky times our real estate market is weathering.

The Financial Services Committee has worked very hard to get this bill to the floor. I hope that we can keep it moving forward. I hope that my colleagues will join me and show strong bipartisan support for the rule before us and the underlying bill.

Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore (Mr. HOLDEN). The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SESSIONS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Approval of the Journal, by the yeas and nays;

Ordering the previous question on H. Res. 650, by the yeas and nays;

Adoption of H. Res. 650, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

#### THE JOURNAL

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on agreeing to the Speaker's approval of the Journal, on which the yeas and nays were ordered.

The question is on the Speaker's approval of the Journal.

The vote was taken by electronic device, and there were—yeas 217, nays 183, answered "present" 1, not voting 31, as follows:

[Roll No. 870]  
YEAS—217

Abercrombie	Grijalva	Olver
Ackerman	Gutierrez	Ortiz
Andrews	Hall (NY)	Pallone
Arcuri	Hall (TX)	Pascrell
Baca	Hare	Pastor
Baird	Harman	Paul
Baldwin	Hastings (FL)	Payne
Bean	Higgins	Perlmutter
Becerra	Hinchev	Pomeroy
Berkley	Hinojosa	Price (NC)
Berman	Hirono	Rahall
Berry	Hodes	Rangel
Bishop (GA)	Holden	Reyes
Bishop (NY)	Holt	Reynolds
Blumenauer	Honda	Richardson
Boren	Hooley	Rodriguez
Boswell	Hoyer	Ross
Boyd (FL)	Inslee	Rothman
Boyd (KS)	Israel	Roybal-Allard
Brady (PA)	Jackson (IL)	Ruppersberger
Braley (IA)	Jackson-Lee	Rush
Brown, Corrine	(TX)	Salazar
Brown-Waite,	Jefferson	Sánchez, Linda
Ginny	Johnson (GA)	T.
Butterfield	Johnson, E. B.	T.
Capps	Jones (NC)	T.
Capuano	Jones (OH)	T.
Cardoza	Kagen	T.
Carnahan	Kaptur	T.
Carson	Kennedy	T.
Castor	Kildee	T.
Chandler	Kilpatrick	T.
Clay	Kind	T.
Cleaver	Klein (FL)	T.
Clyburn	Kucinich	T.
Coble	Kuhl (NY)	T.
Cohen	Lampson	T.
Conyers	Langevin	T.
Cooper	Lantos	T.
Costa	Larsen (WA)	T.
Costello	Larson (CT)	T.
Courtney	LaTourette	T.
Cramer	Lee	T.
Crowley	Levin	T.
Cuellar	Lewis (GA)	T.
Cummings	Lipinski	T.
Davis (AL)	Loebbeck	T.
Davis (CA)	Lofgren, Zoe	T.
Davis (IL)	Lynch	T.
Davis, Lincoln	Mahoney (FL)	T.
DeFazio	Markey	T.
Delahunt	Matheson	T.
Dent	Matsui	T.
Dicks	McCollum (MN)	T.
Dingell	McDermott	T.
Doggett	McIntyre	T.
Doyle	McNerney	T.
Ellison	McNulty	T.
Emanuel	Meeck (FL)	T.
Engel	Michaud	T.
Eshoo	Miller (NC)	T.
Etheridge	Miller, George	T.
Farr	Mollohan	T.
Fattah	Moore (KS)	T.
Ferguson	Moore (WI)	T.
Filner	Moran (VA)	T.
Forbes	Murphy (CT)	T.
Fortenberry	Murphy, Patrick	T.
Frank (MA)	Murtha	T.
Giffords	Nadler	T.
Gillibrand	Napolitano	T.
Gonzalez	Neal (MA)	T.
Green, Al	Oberstar	T.
Green, Gene	Obey	T.

NAYS—183

Aderholt	Blackburn	Camp (MI)
Akin	Blunt	Campbell (CA)
Alexander	Boehner	Cannon
Altmire	Bonner	Cantor
Bachmann	Bono	Capito
Bachus	Boozman	Carter
Baker	Boustany	Castle
Barrett (SC)	Brady (TX)	Chabot
Barrow	Broun (GA)	Cole (OK)
Bartlett (MD)	Brown (SC)	Conaway
Barton (TX)	Buchanan	Crenshaw
Biggart	Burgess	Culberson
Bilbray	Burton (IN)	Davis (KY)
Bilirakis	Buyer	Davis, David
Bishop (UT)	Calvert	Davis, Tom

Deal (GA)	Kingston	Putnam
Diaz-Balart, L.	Kirk	Radanovich
Diaz-Balart, M.	Klome (MN)	Ramstad
Donnelly	LaHood	Regula
Doolittle	Lamborn	Rehberg
Drake	Latham	Reichert
Dreier	Lewis (CA)	Rogers (AL)
Duncan	Lewis (KY)	Rogers (KY)
Ehlers	Linder	Rogers (MI)
Ellsworth	LoBiondo	Rohrabacher
English (PA)	Lucas	Ros-Lehtinen
Everett	Lungren, Daniel	Roskam
Fallin	E.	Royce
Feeney	Mack	Ryan (WI)
Flake	Manzullo	Sali
Fossella	Marchant	Saxton
Fox	Marshall	Schmidt
Franks (AZ)	McCarthy (CA)	Sensenbrenner
Frelinghuysen	McCaul (TX)	Sessions
Gallely	McCotter	Shadegg
Garrett (NJ)	McCrery	Shays
Gerlach	McHenry	Shimkus
Gilchrest	McHugh	Shuler
Gingrey	McKeon	Shuster
Goode	McMorris	Simpson
Goodlatte	Rodgers	Smith (NE)
Gordon	Mica	Smith (NJ)
Granger	Miller (FL)	Smith (TX)
Graves	Miller (MI)	Souder
Hastert	Miller, Gary	Stupak
Hastings (WA)	Mitchell	Terry
Hayes	Moran (KS)	Thompson (CA)
Heller	Murphy, Tim	Thornberry
Herger	Musgrave	Tiberi
Herseth Sandlin	Myrick	Turner
Hill	Neugebauer	Upton
Hobson	Nunes	Walden (OR)
Hoekstra	Pearce	Wamp
Hulshof	Pence	Weller
Hunter	Peterson (MN)	Westmoreland
Inglis (SC)	Petri	Whitfield
Issa	Pitts	Wicker
Johnson, Sam	Platts	Wilson (NM)
Jordan	Poe	Wilson (SC)
Keller	Porter	Wolf
King (IA)	Price (GA)	Young (AK)
King (NY)	Pryce (OH)	

ANSWERED "PRESENT"—1

Gohmert

NOT VOTING—31

Allen	Jindal	Pickering
Boucher	Johnson (IL)	Renzi
Carney	Kanjorski	Ryan (OH)
Clarke	Knollenberg	Slaughter
Cubin	Lowey	Sullivan
Davis, Jo Ann	Maloney (NY)	Tancred
DeGette	McCarthy (NY)	Walberg
DeLauro	McGovern	Weldon (OH)
Edwards	Meeks (NY)	Wilson (OH)
Emerson	Melancon	
Hensarling	Peterson (PA)	

□ 1125

Mr. SAM JOHNSON of Texas changed his vote from "yea" to "nay."

Ms. CARSON changed her vote from "nay" to "yea."

So the Journal was approved.

The result of the vote was announced as above recorded.

#### PROVIDING FOR CONSIDERATION OF H.R. 1852, EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

The SPEAKER pro tempore. The unfinished business is the vote on ordering the previous question on House Resolution 650, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The Speaker pro tempore. The question is on ordering the previous question.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 226, nays 191, not voting 15, as follows:

[Roll No. 871]

YEAS—226

Abercrombie  
Ackerman  
Altmire  
Andrews  
Arcuri  
Baca  
Baird  
Baldwin  
Bean  
Becerra  
Berkley  
Berman  
Berry  
Bishop (GA)  
Bishop (NY)  
Blumenauer  
Boren  
Boswell  
Boucher  
Boyd (FL)  
Boyd (KS)  
Brady (PA)  
Braley (IA)  
Brown, Corrine  
Butterfield  
Capps  
Capuano  
Cardoza  
Carnahan  
Carson  
Castor  
Chandler  
Clarke  
Clay  
Cleaver  
Clyburn  
Cohen  
Conyers  
Cooper  
Costa  
Costello  
Courtney  
Cramer  
Crowley  
Cuellar  
Cummings  
Davis (AL)  
Davis (CA)  
Davis (IL)  
Davis, Lincoln  
DeFazio  
DeGette  
Delahunt  
DeLauro  
Dicks  
Dingell  
Doggett  
Donnelly  
Doyle  
Edwards  
Ellison  
Ellsworth  
Emanuel  
Engel  
Eshoo  
Etheridge  
Farr  
Fattah  
Filner  
Frank (MA)  
Giffords  
Gillibrand  
Gonzalez  
Gordon  
Green, Al  
Green, Gene  
Grijalva

Gutiérrez  
Hall (NY)  
Hare  
Harman  
Hastings (FL)  
Herseth Sandlin  
Higgins  
Hill  
Hinchey  
Hinojosa  
Hirono  
Hodes  
Pomeroy  
Holden  
Holt  
Honda  
Hooley  
Hoyer  
Inslee  
Israel  
Jackson (IL)  
Jackson-Lee  
(TX)  
Jefferson  
Johnson (GA)  
Johnson, E. B.  
Jones (OH)  
Kagen  
Kanjorski  
Kaptur  
Kennedy  
Kildee  
Kilpatrick  
Kind  
Klein (FL)  
Kucinich  
Lampson  
Langevin  
Lantos  
Larsen (WA)  
Larson (CT)  
Lee  
Levin  
Lewis (GA)  
Lipinski  
Loeb sack  
Lofgren, Zoe  
Lowey  
Lynch  
Mahoney (FL)  
Maloney (NY)  
Markey  
Marshall  
Matheson  
Matsui  
McCarthy (NY)  
McCollum (MN)  
McDermott  
McGovern  
McIntyre  
McNerney  
McNulty  
Meek (FL)  
Meeks (NY)  
Melancon  
Michaud  
Miller (NC)  
Miller, George  
Mitchell  
Mollohan  
Moore (KS)  
Moore (WI)  
Moran (VA)  
Murphy (CT)  
Murphy, Patrick  
Murtha  
Nadler  
Napolitano

Neal (MA)  
Oberstar  
Obey  
Olver  
Ortiz  
Pallone  
Pascarell  
Pastor  
Payne  
Perlmutter  
Peterson (MN)  
Pomeroy  
Price (NC)  
Rahall  
Rangel  
Reyes  
Richardson  
Rodriguez  
Ross  
Rothman  
Roybal-Allard  
Ruppersberger  
Rush  
Ryan (OH)  
Salazar  
Sánchez, Linda  
T.  
Sanchez, Loretta  
Sarbanes  
Schakowsky  
Schiff  
Schwartz  
Scott (GA)  
Scott (VA)  
Serrano  
Sestak  
Shea-Porter  
Sherman  
Shuler  
Sires  
Skelton  
Smith (WA)  
Snyder  
Solis  
Space  
Spratt  
Stark  
Stupak  
Sutton  
Tanner  
Tauscher  
Taylor  
Thompson (CA)  
Thompson (MS)  
Tierney  
Towns  
Udall (CO)  
Udall (NM)  
Velázquez  
Visclosky  
Walz (MN)  
Wasserman  
Schultz  
Waters  
Watson  
Watt  
Waxman  
Weiner  
Welch (VT)  
Wexler  
Wilson (OH)  
Woolsey  
Wu  
Wynn  
Yarmuth

NAYS—191

Aderholt  
Akin  
Alexander  
Bachmann  
Baker  
Barrett (SC)  
Barrow  
Bartlett (MD)  
Barton (TX)  
Biggert  
Bilbray  
Billirakis  
Bishop (UT)  
Blackburn  
Blunt  
Boehner  
Bonner

Bono  
Boozman  
Boustany  
Brady (TX)  
Brown (GA)  
Brown (SC)  
Brown-Waite,  
Ginny  
Buchanan  
Burgess  
Burton (IN)  
Buyer  
Calvert  
Camp (MI)  
Campbell (CA)  
Cannon  
Cantor

Capito  
Carter  
Castle  
Chabot  
Coble  
Cole (OK)  
Conaway  
Crenshaw  
Culberson  
Davis (KY)  
Davis, David  
Davis, Tom  
Deal (GA)  
Dent  
Diaz-Balart, L.  
Diaz-Balart, M.  
Doolittle

Drake  
Dreier  
Duncan  
Ehlers  
Emerson  
English (PA)  
Everett  
Fallin  
Feeney  
Ferguson  
Flake  
Forbes  
Fortenberry  
Fossella  
Foxy  
Franks (AZ)  
Frelinghuysen  
Gallegly  
Garrett (NJ)  
Gerlach  
Gingrey  
Gohmert  
Goode  
Goodlatte  
Granger  
Graves  
Hall (TX)  
Hallert  
Hastings (WA)  
Hayes  
Heller  
Herger  
Hobson  
Hoekstra  
Hulshof  
Hunter  
Inglis (SC)  
Issa  
Johnson, Sam  
Jones (NC)  
Jordan  
Keller  
King (IA)  
King (NY)  
Kingston  
Kirk  
Kline (MN)

Kuhl (NY)  
LaHood  
Lamborn  
Latham  
LaTourette  
Lewis (CA)  
Lewis (KY)  
Linder  
LoBiondo  
Lucas  
Lungren, Daniel  
E.  
Mack  
Manzullo  
Marchant  
McCarthy (CA)  
McCaul (TX)  
McCotter  
McCrery  
McHenry  
McHugh  
McKeon  
McMorris  
Rodgers  
Mica  
Miller (FL)  
Miller (MI)  
Miller, Gary  
Moran (KS)  
Murphy, Tim  
Muscgrave  
Myrick  
Neugebauer  
Nunes  
Paul  
Pearce  
Pence  
Petri  
Pitts  
Platts  
Poe  
Porter  
Price (GA)  
Pryce (OH)  
Putnam  
Radanovich  
Ramstad  
Regula

Rehberg  
Reichert  
Reynolds  
Rogers (AL)  
Rogers (KY)  
Rogers (MI)  
Rohrabacher  
Ros-Lehtinen  
Roskam  
Royce  
Ryan (WI)  
Sali  
Saxton  
Schmidt  
Sensenbrenner  
Sessions  
Shadegg  
Shays  
Shimkus  
Shuster  
Simpson  
Smith (NE)  
Smith (NJ)  
Smith (TX)  
Souder  
Stearns  
Sullivan  
Terry  
Thornberry  
Tiahrt  
Tiberi  
Turner  
Upton  
Walberg  
Walden (OR)  
Walsh (NY)  
Wamp  
Weldon (FL)  
Weller  
Westmoreland  
Whitfield  
Wicker  
Wilson (NM)  
Wilson (SC)  
Wolf  
Young (AK)  
Young (FL)

NOT VOTING—15

Allen  
Bachus  
Carney  
Cubin  
Davis, Jo Ann

Hensarling  
Jindal  
Johnson (IL)  
Knollenberg  
Peterson (PA)

Pickering  
Renzi  
Slaughter  
Tancredo  
Van Hollen

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised 2 minutes remain in this vote.

PARLIAMENTARY INQUIRY

Mr. SESSIONS (during the vote). Mr. Speaker, point of parliamentary inquiry.

The SPEAKER pro tempore. The gentleman will state his inquiry.

Mr. SESSIONS. Could the Speaker please provide this body with the information about how the Chair intends to rule in regard to the clock when it says “time final,” and yet you have gaveled several times, and yet you are accepting more votes. Could you please describe to us what we can count on. I think it is important for this entire body to understand so that we know when the votes are final and when they are not.

The SPEAKER pro tempore. The Chair will inform the gentleman from Texas that the board is for display only. The Chair will also tell the gentleman from Texas that the Chair began to announce the vote several times, but noticed that Members were still trying to vote; and to extend them the courtesy to vote, the Chair waited. Members from both sides of the aisle were trying to vote.

Mr. SESSIONS. Mr. Speaker, I appreciate that. I also did recognize what

you were trying to do. I am not opposed to extending courtesies. I am very obviously concerned about the extension of any time after the vote says “final.”

I thank the gentleman.

□ 1136

So the previous question was ordered. The result of the vote was announced as above recorded.

POINT OF ORDER

Mr. MANZULLO. Mr. Speaker, point of order.

The SPEAKER pro tempore. The gentleman will state his point of order.

Mr. MANZULLO. Who was controlling the clock that puts up the word “final”?

The SPEAKER pro tempore. The gentleman is not stating a point of order.

Mr. MANZULLO. The computer is doing it?

The SPEAKER pro tempore. The clock is for display only. As previously stated, the Chair was trying to close the vote, but Members were raising their hands indicating they had not voted, and the Chair extended them the courtesy of allowing them to vote.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

RECORDED VOTE

Ms. MATSUI. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 227, noes 190, not voting 15, as follows:

[Roll No. 872]

AYES—227

Abercrombie  
Ackerman  
Altmire  
Andrews  
Arcuri  
Baca  
Baird  
Baldwin  
Bean  
Becerra  
Berkley  
Berman  
Berry  
Bishop (GA)  
Bishop (NY)  
Blumenauer  
Boren  
Boswell  
Boucher  
Boyd (FL)  
Boyd (KS)  
Brady (PA)  
Braley (IA)  
Brown, Corrine  
Butterfield  
Capps  
Capuano  
Cardoza  
Carnahan  
Carson  
Castor  
Chandler  
Clarke  
Clay  
Cleaver  
Clyburn  
Cohen  
Conyers

Cooper  
Costa  
Costello  
Courtney  
Cramer  
Crowley  
Cuellar  
Cummings  
Davis (AL)  
Davis (GA)  
Davis (IL)  
Davis, Lincoln  
DeFazio  
DeGette  
Delahunt  
DeLauro  
Dicks  
Dingell  
Doggett  
Donnelly  
Doyle  
Edwards  
Ellison  
Ellsworth  
Emanuel  
Engel  
Eshoo  
Etheridge  
Farr  
Fattah  
Filner  
Frank (MA)  
Giffords  
Gillibrand  
Gonzalez  
Gordon  
Green, Al  
Green, Gene  
Grijalva

Gutiérrez  
Hall (NY)  
Hare  
Harman  
Hastings (FL)  
Herseth Sandlin  
Higgins  
Hill  
Hinchey  
Hinojosa  
Hirono  
Hodes  
Holden  
Holt  
Honda  
Hooley  
Hoyer  
Inslee  
Israel  
Jackson (IL)  
Jackson-Lee  
(TX)  
Jefferson  
Johnson (GA)  
Johnson, E. B.  
Jones (OH)  
Kagen  
Kanjorski  
Kaptur  
Kennedy  
Kildee  
Kilpatrick  
Kind  
Klein (FL)  
Kucinich  
Lampson  
Langevin  
Lantos  
Larsen (WA)

Larson (CT)	Neal (MA)	Shuler
Lee	Oberstar	Sires
Levin	Obey	Skelton
Lewis (GA)	Olver	Smith (WA)
Lipinski	Ortiz	Snyder
Loebsack	Pallone	Solis
Lofgren, Zoe	Pascarell	Space
Lowe	Pastor	Spratt
Lynch	Payne	Stark
Mahoney (FL)	Perlmutter	Stupak
Maloney (NY)	Peterson (MN)	Tanner
Markey	Pomeroy	Tauscher
Marshall	Price (NC)	Taylor
Matheson	Rahall	Thompson (CA)
Matsui	Rangel	Thompson (MS)
McCarthy (NY)	Reyes	Tierney
McCollum (MN)	Richardson	Towns
McDermott	Rodriguez	Udall (CO)
McGovern	Ross	Udall (NM)
McIntyre	Rothman	Van Hollen
McNerney	Roybal-Allard	Velázquez
McNulty	Ruppersberger	Visclosky
Meek (FL)	Rush	Walz (MN)
Meeks (NY)	Ryan (OH)	Wasserman
Melancon	Salazar	Waters
Michaud	Sánchez, Linda	Watson
Miller (NC)	T.	Watt
Miller, George	Sanchez, Loretta	Waxman
Mitchell	Sarbanes	Weiner
Mollohan	Schakowsky	Welch (VT)
Moore (KS)	Schiff	Wexler
Moore (WI)	Schwartz	Wilson (OH)
Moran (VA)	Scott (GA)	Woolsey
Murphy (CT)	Scott (VA)	Wu
Murphy, Patrick	Serrano	Wynn
Murtha	Sestak	Yarmuth
Nadler	Shea-Porter	
Napolitano	Sherman	

## NOES—190

Aderholt	Feeney	McHugh
Akin	Ferguson	McKeon
Alexander	Flake	McMorris
Bachmann	Forbes	Rodgers
Bachus	Fortenberry	Mica
Baker	Fossella	Miller (FL)
Barrett (SC)	Fox	Miller (MI)
Bartlett (MD)	Franks (AZ)	Miller, Gary
Barton (TX)	Frelinghuysen	Moran (KS)
Biggert	Gallely	Murphy, Tim
Bilbray	Garrett (NJ)	Myrick
Billirakis	Gerlach	Neugebauer
Bishop (UT)	Gilchrest	Nunes
Blackburn	Gingrey	Paul
Blunt	Gohmert	Pearce
Boehner	Goode	Pence
Bonner	Goodlatte	Petri
Bono	Granger	Pickering
Boozman	Graves	Pitts
Boustany	Hall (TX)	Platts
Brady (TX)	Hastert	Poe
Broun (GA)	Hastings (WA)	Porter
Brown (SC)	Hayes	Price (GA)
Brown-Waite,	Heger	Pryce (OH)
Ginny	Hobson	Putnam
Buchanan	Hoekstra	Radanovich
Burgess	Hulshof	Ramstad
Burton (IN)	Hunter	Regula
Buyer	Inglis (SC)	Rehberg
Calvert	Issa	Reichert
Camp (MI)	Johnson, Sam	Reynolds
Campbell (CA)	Jones (NC)	Rogers (AL)
Cannon	Jordan	Rogers (KY)
Cantor	Keller	Rogers (MI)
Capito	King (IA)	Rohrabacher
Carter	King (NY)	Ros-Lehtinen
Castle	Kingston	Roskam
Chabot	Kirk	Royce
Coble	Kline (MN)	Ryan (WI)
Cole (OK)	Kuhl (NY)	Sali
Conaway	LaHood	Saxton
Crenshaw	Lamborn	Schmidt
Culberson	Latham	Sensenbrenner
Davis (KY)	LaTourette	Sessions
Davis, David	Lewis (CA)	Shadegg
Davis, Tom	Lewis (KY)	Shays
Deal (GA)	Linder	Shimkus
Dent	LoBiondo	Shuster
Diaz-Balart, L.	Lucas	Simpson
Diaz-Balart, M.	Lungren, Daniel	Smith (NE)
Doolittle	E.	Smith (NJ)
Drake	Mack	Smith (TX)
Dreier	Manzullo	Souder
Duncan	Marchant	Stearns
Ehlers	McCarthy (CA)	Sullivan
Emerson	McCaul (TX)	Terry
English (PA)	McCotter	Thornberry
Everett	McCrery	Tiahrt
Fallin	McHenry	Tiberi

Turner	Weldon (FL)	Wilson (SC)
Upton	Weller	Wolf
Walberg	Westmoreland	Young (AK)
Walden (OR)	Whitfield	Young (FL)
Walsh (NY)	Wicker	
Wamp	Wilson (NM)	

## NOT VOTING—15

Allen	Hensarling	Peterson (PA)
Carney	Jindal	Renzi
Cubin	Johnson (IL)	Slaughter
Davis, Jo Ann	Knollenberg	Sutton
Heller	Musgrave	Tancredo

□ 1145

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## GENERAL LEAVE

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on H.R. 1852 and insert extraneous material.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

ALLOWING AMENDMENT NO. 2 TO BE OFFERED OUT OF SEQUENCE DURING CONSIDERATION OF H.R. 1852

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that during consideration of H.R. 1852 in the Committee of the Whole, pursuant to House Resolution 650, amendment No. 2 may be offered out of sequence by a cosponsor, the gentleman from California (Mr. CARDOZA).

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

## PARLIAMENTARY INQUIRY

Mr. GARRETT of New Jersey. Mr. Speaker, parliamentary inquiry.

The SPEAKER pro tempore. The gentleman will state his parliamentary inquiry.

Mr. GARRETT of New Jersey. Can the Speaker please clarify within the rules of the House when a bill is final in terms of not being subject to open and changing the votes? Is it when the board says final or is it when the Speaker gavels the bill down?

The SPEAKER pro tempore. The board is for display purposes; and when the Chair hit the gavel to see if any Members wished to change their votes, several Members from both sides of the aisle indicated they had not voted, and the Chair extended the courtesy to allow Members to vote.

Mr. GARRETT of New Jersey. Further parliamentary inquiry then.

The SPEAKER pro tempore. The gentleman will state his further parliamentary inquiry.

Mr. GARRETT of New Jersey. Just so I am clear, it is not upon the board, nor

is it at the time of handing of the gavel down? Some other action has to occur?

The SPEAKER pro tempore. The gentleman is correct. The Chair is advised that the word "final" appears on the wall display as an indication of the status of the computer, not of the status of the vote.

Mr. GARRETT of New Jersey. Further parliamentary inquiry?

The SPEAKER pro tempore. The gentleman will state his further parliamentary inquiry.

Mr. GARRETT of New Jersey. The final element of when a vote is actually closed is when the Speaker, in this case yourself, actually hands down the gavel and not the board?

The SPEAKER pro tempore. It is when the Chair announces the result of the vote.

Mr. GARRETT of New Jersey. I thank the Speaker for the clarification. I appreciate it.

EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

The SPEAKER pro tempore. Pursuant to House Resolution 650 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 1852.

□ 1147

## IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 1852) to modernize and update the National Housing Act and enable the Federal Housing Administration to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes, with Mrs. JONES of Ohio in the chair.

The Clerk read the title of the bill.

The CHAIRMAN. Pursuant to the rule, the bill is considered read the first time.

The gentlewoman from California (Ms. WATERS) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Madam Chairman, I yield myself such time as I may consume.

I rise in support of H.R. 1852, the Expanding American Homeownership Act of 2007. As you know, I introduced H.R. 1852 on March 29, 2007, and I want to take this time to thank Chairman FRANK for his original cosponsorship. I also want to acknowledge each of my colleagues both on the Committee on Financial Services and in the House who have joined with me to see that this important legislation passes the House.

It has been a little over 4 months since the Committee on Financial Services considered this measure to revitalize the Federal Housing Administration, or FHA. On May 3, 2007, the