

have had the opportunity to work with Terry on a number of vitally important energy issues. I have seen firsthand the professionalism she brings to the job and the respect she has earned from Members, staff, and stakeholders alike. That respect derives not from her position or title, but from the hard work, honesty, reliability, and deep knowledge that are so prominent in Terry's character.

Perhaps the most impressive thing about Terry is her commitment to doing that which is right for the nation and its energy future. The Energy and Water Development Subcommittee is one of the most bipartisan, or non-partisan, in Congress and the staff that work there demonstrate it daily—particularly Terry. Her opinions didn't change when David Hobson yielded the Subcommittee's gavel to Peter Visclosky and neither did her approach toward Members, staff, or issues. She remains committed to good policy and providing wise counsel while always being loyal to the Chairman for whom she worked. What more could any of us ask of the professionals who work in this body?

I have been in Congress for over 10 years and was a member of the Idaho State legislature for 14 years. I have worked with hundreds of staff members and met with thousands of policy experts over the years. Much like the rest of my colleagues, I have seen the good and bad, the loud and quiet, the effective and ineffective, and those that are honest or not. I can say with certainty that Terry is one of the finest professionals with whom I have worked and a person from whom I have learned a great deal.

Her presence here on the Hill, and in the Subcommittee, will be deeply missed by me and by all of my colleagues who work with Terry. At the same time, her expertise, fairness, and good judgment will be put to good use at the Department of Energy and those of us who represent DOE sites are looking forward to continuing our work with Terry in her new capacity.

In closing, I would simply like to thank Terry for her hard work, her tenacity, her good counsel, and most of all, her friendship.

HONORING LIEUTENANT ROGER
"CHIP" WEBSTER

HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mrs. BLACKBURN. Madam Speaker, it is a privilege to rise today to honor Lieutenant Roger "Chip" Webster for being selected as the Bartlett Fire Department's 2008 Officer of the Year.

Since joining the Bartlett Fire Department on August 16, 1998, Lieutenant Webster is known around the fire station for his leadership abilities that have become a trademark throughout his career. After being hired as a front line firefighter, Lieutenant Webster began his ascent through the ranks of the Bartlett Fire Department serving first as a Driver and then promoted to Fire Lieutenant. As a testament to his character and determination, Lieutenant Webster challenges himself to keep his personal level of training, education and certification above all recognized standards in the fire profession. With his "can do" attitude in

tact, Lieutenant Webster motivates other fire professionals to aspire to higher standards through his leadership and inspiration.

I am pleased to know that experienced public servants like Lieutenant Webster are hard at work each day keeping the citizens of Bartlett, Tennessee safe. With his broad knowledge of the various facets of the fire department, Lieutenant Webster is a valuable asset not only to the Bartlett Fire Department but to the entire Shelby County community. Lieutenant Webster has my deepest gratitude and respect as he selflessly protects our neighborhoods each day with courage under fire.

Please join me in honoring Lieutenant Chip Webster on receiving this truly well-deserved award as the Bartlett Fire Department's 2008 Officer of the Year.

HONORING THE PASSING OF CHIEF
WARRANT OFFICER BERNARD C.
WEBBER, UNITED STATES COAST
GUARD, RET.

HON. WILLIAM D. DELAHUNT

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. DELAHUNT. Madam Speaker, it is my esteemed honor to rise today to commemorate the passing on January 24, 2009, of Bernard C. Webber, a truly great member of the maritime community and a genuine hero of the 1952 Pendleton rescue off Chatham, Cape Cod, Massachusetts.

As a teenager from Milton, Massachusetts, young Webber demonstrated his service to his country by serving with the U.S. Merchant Marines in the Pacific during World War II. On February 26, 1946, Webber enlisted in the U.S. Coast Guard. He quickly rose through the ranks and was eventually assigned to Coast Guard Station Chatham as a First Class Boat-swains Mate.

After just six years in the service, he distinguished himself on the night of February 18, 1952, by executing the greatest small-boat rescue in Coast Guard history. Webber and his crew of three crossed the treacherous Chatham Bar and made their little 36-foot lifeboat, the CG 3600, famous. After Webber and his crew crossed the bar, they immediately faced 70-knot horizontal blinding snow and 60-foot waves en route to the floundering 503-foot tanker Pendleton, a T-2 fuel tanker that had broken in half the same night. With the windshield all but destroyed, all means of navigation—including the compass—obliterated by seas and winds, and with limited-to-no visibility, Webber nonetheless found the stern of the tanker where thirty-three were huddled in the wet and freezing night.

Webber skillfully guided his small boat powered only by a single 90-horsepower gasoline engine and rescued all but one of the crew from the stern of the stricken tanker. Moments after the last crewman was rescued, the hulk of the Pendleton rolled over and sank. Webber then skillfully navigated his grossly-overloaded boat toward safe refuge, but had to cross the Chatham bar again before reaching the safety of Chatham Harbor.

For their actions, Webber and his crew received the coveted Gold Lifesaving Medal, reserved for extreme heroism, and a place in Coast Guard history for having executed the

Greatest Small Boat Rescue of all time. In 2007, the Coast Guard acknowledged the enormity of the rescue by declaring it their third most significant rescue of all time, ranking behind only the 1980 rescue of 520 people from the Dutch liner Prinsendam off Alaska and the service's phenomenal performance in the aftermath of Hurricane Katrina, during which 33,545 people were saved. In 2002, I had the great and distinct privilege of overseeing the re-issuance of the Gold Lifesaving Medals to Warrant Officer Webber and his crew at ceremonies honoring them in Boston and on Cape Cod.

Webber's life was not solely defined by the Pendleton rescue or his time in the Coast Guard. He served in the Coast Guard until 1966 after serving a tour in Viet Nam and at several other stations and lightships. He went on to serve as the Town of Wellfleet, Massachusetts' harbormaster; a charter boat captain out of Orleans; the Warden-head Boatman for the National Audubon Society; and part of the Hurricane Island Outward Bound School in Maine—all told, spending more than half his life on New England waters. In his later life, he continued to make contributions to his former service's proud heritage with his summer visits to local Coast Guard stations, and by educating Coast Guard Academy cadets and others about his time in the Coast Guard.

Warrant Officer Bernard C. Webber leaves a legacy of quiet strength and dignity that is a loss to Massachusetts and the United States. As we honor his memory with a service this weekend, I encourage my colleagues in the House of Representatives to please join me in acknowledging the passing of an American icon and Coast Guard hero.

CONGRATULATIONS TO THE DANIEL
TORRES HISPANIC CENTER
OF READING, PA

HON. JIM GERLACH

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. GERLACH. Madam Speaker, I rise today to congratulate the Daniel Torres Hispanic Center of Reading and Berks County on its 40th Anniversary and to honor the non-profit organization for its commitment to serving the region's growing Latino population.

Thanks to an extremely dedicated and hard-working staff, the Center serves more than 15,000 people in the community each year and offers about 20 diverse, high-quality programs.

These programs range from providing hot meals for students after school in the Kid's Café to cultivating future community leaders through the Leadership Institute to a thriving Senior Center where older members of the community socialize, share a meal and receive other important services. All of the programs strengthen the character of the participants as well as the fabric of the community.

The Club will celebrate its 40th Anniversary on Friday, May 8th, 2009 during a dinner at the Reading Crowne Plaza Hotel in Wyomissing.

Madam Speaker, I ask that my colleagues join me today in recognizing the Daniel Torres Hispanic Center of Reading and Berks County

for reaching this special milestone and in recognizing the valuable contributions of the Center's staff to improving the quality of life for the region's Latino community.

CONGRATULATING TROJANS OF
JAMES MADISON HIGH SCHOOL

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to congratulate the Trojans of James Madison High School on their first state basketball championship since 1997. These outstanding young men have come a long way this past season and have made their community in South Dallas so very proud.

Winning a state championship is something that will last a lifetime. It is a remarkable achievement that few teams ever experience, and it is a legacy that will live with the 2008–09 Trojans forever. The Trojans and Coach Damien Mobley know what brought this state title back to Dallas—hard work. It is doing that one extra sprint, that extra drill, shooting that extra free throw after practice that helped make the Trojans champions. Nobody outworked the Trojans and nobody could beat them in the state tournament. And nobody had a greater following or more community support than the Trojans of Madison High.

It is an honor to pay tribute to the entire Trojan squad and on behalf of all the residents of Texas, congratulations again to the Trojans of Madison High School and Coach Damien Mobley and the entire Madison community—you are an inspiration to us all. It is Trojan Pride at its finest. Go Trojans.

MORTGAGE REFORM AND ANTI-
PREDATORY LENDING ACT

SPEECH OF

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1728) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Mr. VAN HOLLEN. Mr. Chair, I rise today in support of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act.

This country is in the midst of a foreclosure crisis. After experiencing the effects of the first wave of foreclosures last year, we are now hearing warnings of a second, more harmful wave of subprime and predatory loan inspired foreclosures in the year ahead.

While everyone pays when a home is foreclosed upon, the people hit hardest are the elderly—who are easily deceived, the poor—who have few options, and people of color—who are often not informed fully about all their options. For decades, predatory lenders have targeted American borrowers of color with

subprime and predatory loans. In a 2005 Federal Reserve study, it was shown that African Americans were 3.2 times more likely to receive a higher cost, subprime loan than Whites. Latinos were 2.7 times more likely.

This bill targets the harmful practice of unfairly issuing subprime loans or using predatory lending to take advantage of borrowers.

While the legislation is not perfect, it does have some key provisions that are desperately needed.

Among its many useful provisions, H.R. 1728 establishes an ability-to-repay standard whereby the lender must determine that the borrower has a reasonable ability to repay the loan, present a net tangible benefit to homeowners seeking to refinance, and ensure that the loan cannot have any predatory characteristics.

H.R. 1728 also establishes a safe harbor for qualified, 30 year fixed loans. Doing so will help shift the incentives away from exotic mortgages.

And, the bill establishes protections for tenants who can be made homeless if their landlord fails to pay the mortgage. This bill gives tenants the right to remain in their homes until the end of their lease. If they do not have a lease or if the property is purchased, then tenants must be given 90-day notice to vacate.

These are important and necessary protections for homeowners and renters. I encourage my colleagues to join me today in voting for H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act.

MORTGAGE REFORM AND ANTI-
PREDATORY LENDING ACT

SPEECH OF

HON. NYDIA M. VELÁZQUEZ

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, May 5, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1728) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Ms. VELÁZQUEZ. Mr. Chair, across the country hundreds of thousands of hard-working families have fallen victim to predatory lending. Poor and minority communities have been targeted. Today, we are seeing the results. The foreclosure rate is the highest in a quarter century, and many others are burdened by debt.

That's why H.R. 1728 is needed. It enacts simple reforms that will level the playing field for consumers. The Mortgage Reform and Anti-Predatory Lending Act will help the nation move toward recovery. It will give consumers the confidence to purchase a new home by ensuring predatory lending practices become a thing of the past. The bill would make it illegal for lenders to make loans that homeowners cannot reasonably be expected to repay.

It not only sets guidelines for fair lending, but takes strides to empower the borrower. For years, I have said that one of the most effective ways to stop predatory lending is to give consumers knowledge. This legislation in-

cludes my initiative to provide increased access and information on the benefits of home inspections—and give homebuyers a leg up when dealing with lenders.

Last, but not least, when we think of homes going into foreclosure, we cannot forget those who live in apartment buildings. In New York, as in many urban areas, more than half of our city rents. And today, as many as 90,000 New Yorkers reside in buildings with debts too high to maintain. These families, at no fault of their own, could be out on the street if their buildings go into foreclosure.

The amendment I have proposed would protect tenants and keep multifamily buildings out of foreclosure. It establishes a new program to stabilize troubled buildings by refinancing them or facilitating their transfer to new responsible owners.

I urge you to protect renters, to protect homeowners, and to put a stop to the abusive lending practices that have hurt so many American families. I urge a "yes" vote.

MORTGAGE REFORM AND ANTI-
PREDATORY LENDING ACT

SPEECH OF

HON. BOB ETHERIDGE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1728) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Mr. ETHERIDGE. Mr. Chair, I rise in support of H.R. 1728, Mortgage Reform and Anti-Predatory Lending Act.

Our nation currently has the highest home foreclosure rate in a quarter century. Millions of families are facing the frightening prospect of foreclosure. Not only do these foreclosures cause great harm to individual families, but they result in declining property values for whole communities and huge disruptions in the overall housing market. This housing crisis has rippled through our economy and led to the economic recession in which we find ourselves. H.R. 1728 makes the necessary reforms to prohibit many of the ill-advised practices that led to the housing crisis.

H.R. 1728 includes several provisions to end abusive or predatory lending. This bill ends compensation structures that incentivize mortgage originators to steer borrowers into more costly loans. It also calls for increased disclosure so that consumers know if loan originators are benefiting at their expense. This bill creates uniform standards to prevent mortgage abuse. In order to meet these new standards, consumers would have to have a "reasonable ability to repay." In addition, loan refinances would have to provide some "net tangible benefit" to the consumer. Meeting these new guidelines will help erase some of the riskier loans that have damaged our housing sector. Any lender that violates these standards would be liable for damages including attorney's fees. In addition, Federal financial regulators would also get new authority to address abusive mortgage practices by issuing joint regulations. Finally, H.R. 1728 protects tenants by providing them protections