

## EXTENSIONS OF REMARKS

IN HONOR OF LAWRENCE M. SULLIVAN, SR. PUBLIC DEFENDER OF THE STATE OF DELAWARE

**HON. MICHAEL N. CASTLE**

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. CASTLE. Madam Speaker, it is with great pleasure that I rise today to celebrate and pay tribute to the almost 40 year career of Lawrence M. Sullivan, Sr., as the premier Public Defender of the State of Delaware. Larry's vision and immense belief in providing superb legal services to defendants who could otherwise not afford representation helped develop a Public Defenders Office that is the envy of states throughout our country.

Over the past 45 years, Larry has probably served in more capacities and for more Governors than any other Delawarean in the history of our state. While serving predominately on Gubernatorial commissions focused on issues dealing with corrections, courts, drugs, and other issues related to the legal profession, Larry also served as the Register of Wills for New Castle County, as a Mortgage Commissioner for New Castle County, a college professor of business and real estate law, and as a member of the Delaware Trial Lawyers Association, Delaware Bar Association and the American Bar Association.

Larry has been recognized over the years for many achievements, including: Delaware's Outstanding Young Republican of the Year, Wilmington's Young Man of the Year, National Vice-Chairman of the Young Republican National Federation, President of the Active Young Republicans of Wilmington, recipient of the 2003 James P. Ford Award from the Criminal Justice Council of Delaware, 2005 Vision Award from the International Association of Forensic Nurses, 2006 Dorsey Award from the American Bar Association's Government and Public Sector Lawyers' Division, and the 2006 Reginald Heber Smith Award from the National Legal Aid & Defender Association. The awards Larry has received over the years are incapable of recognizing the extraordinary vision and leadership he provided to our state for his entire career.

While Larry may be stepping down as Delaware's Public Defender, we will all remember the indelible print he left on the judicial system and those individuals unable to afford private counsel. I express my heartfelt thanks to Larry for his many years of service, and most of all I thank him for being the individual who actually introduced me to the Republican Party and got me involved in public service. He is a very special friend of mine whose foresight helped many Delawareans.

A TRIBUTE TO RUTH SILBER

**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. TOWNS. Madam Speaker, I rise today in recognition of Ruth Silber, a dedicated public servant for 26 years.

Ruth Silber is a volunteer at Public School 273 in New York City. She was born in Brooklyn, New York and has lived in Brooklyn for eighty-three years.

Mrs. Silber has worked diligently for the Teamster's Union for the 26 years prior to her retirement, and death of her husband, Mr. Silber. Following her retirement, Mrs. Silber volunteered with P.S. 273 to assist in the library.

Mrs. Silber considers volunteering in school the "love of her life", along with her children and grand-children, and brings a constant youthful insightfulness to her volunteer work.

Madam Speaker, Please join me in recognizing Ruth Silber for her time and dedication to public service.

### MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT

SPEECH OF

**HON. RUSH D. HOLT**

OF NEW JERSEY

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. HOLT. Mr. Chair, I rise today in support of the Mortgage Reform and Anti-Predatory Lending Act, H.R. 1728, and to commend my colleagues BRAD MILLER, MEL WATT and Chairman FRANK for their leadership and hard work on this measure. I note that Rep. MILLER has worked on this matter for years, long before it became such a consuming issue. I urge my colleagues to support it.

A host of factors contributed to the economic crisis we have been suffering from over the past year, and it is fitting that the term "perfect storm" has so often been used to describe it. But the abusive and predatory practices of certain mortgage lenders certainly are among the factors that top the list. Somewhere along the way, prudent business judgment and careful long-term risk assessment were muscled out of the way by short-term profit seeking, with no thought of the impact that would have on the broader economy in the long run. The end result: the highest rate of home foreclosures in a quarter of a century.

Today, we take another important step in guiding our economy back towards its once stable footing, by prohibiting predatory lending and abusive lending practices, holding banks responsible for the home mortgages they issue, and protecting tenants whose residences go into foreclosure despite their own timely payment of rent.

One of the most prevalent abuses by subprime loan originators has been the practice in which they steer prospective borrowers towards loans that will provide originators with the highest near-term payoff, sometimes through fees the broker or loan officer collects by directing borrowers towards those loans. The Mortgage Reform and Anti-Predatory Lending Act would prohibit mortgage brokers and bank officers from directing borrowers towards loans that will ultimately become more expensive than they can afford, and would mandate that lenders only issue loans that the borrowers can repay. In addition, it will require loan originators to disclose to borrowers any compensation they receive in connection with the mortgage transaction.

One of the reasons loan originators have been unconcerned about issuing loans that they know borrowers might not be able to pay off is because loan originators in recent years have tended immediately to resell, or securitize, the mortgage loans they originate. Therefore, they only retained the risk associated with issuing an unstable loan for a brief period, and then the risk was transferred elsewhere. The Mortgage Reform and Anti-Predatory Lending Act calls for new regulations to require loan originators to retain at least a five percent interest in every loan they issue. Once they are required to retain some of the long-term risk of a borrower defaulting on the loan, the issuers should be expected to reinstate more prudent loan origination practices. In addition, the bill would hold the secondary mortgage market—the institutions that have been purchasing and securitizing mortgages—responsible for complying with the same standard when they purchase and package mortgages for resale.

And the Mortgage Reform and Anti-Predatory Lending Act also includes important protections for some of the most innocent and vulnerable victims of the foreclosure crisis—namely, tenants who reliably pay their rent on time, but wind up homeless when their landlords fail to do the same with their mortgage payments, and their properties go into foreclosure. The bill would require that tenants in such circumstances receive adequate advance notice and are provided with an opportunity to relocate before the foreclosure is completed.

The Mortgage Reform and Anti-Predatory Lending Act includes many important reforms and protections. I am pleased to support it and I urge my colleagues to do the same.

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

MOREEN BLUM

**HON. HOWARD L. BERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. BERMAN. Madam Speaker, I am honored to pay tribute to my good friend, Moreen Blum, who was recently honored by the Sherman Oaks Democratic Club for her outstanding contributions to democratic politics in the San Fernando Valley. I have known Moreen for over two decades and have had the pleasure of working with her on many important issues in our community.

A long time volunteer in local politics, Moreen was born in Cleveland, Ohio. She joined the Navy when she was twenty years old and was a member of the Waves until 1952. Shortly after moving to Los Angeles in 1959, she formed the West Hollywood Democratic Club and was a Golden Girl at the John F. Kennedy nominating convention. Currently, she is President Emeritus of the Sherman Oaks Democratic Club, and is very active as the president and founder of the Summerville Democratic Club. Her noteworthy achievements were recognized by the Democratic Party of the San Fernando Valley, as she was presented with the Dorothy Mayer Award. She serves as a worthy example to all political activists.

Madam Speaker and distinguished colleagues, I ask you to join me in saluting Moreen Blum for her impressive career and dedication to the people of the San Fernando Valley.

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**HONORING THE HEROISM OF  
CHRIS LEVI**
**HON. PETER T. KING**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. KING of New York. Madam Speaker, poet and Capitol Tour Guide Albert C. Caswell has penned a poem in honor of Sp. E4 Chris Levi of The North Brigade 410/230 10th Mountain, from Holbrook Long Island. On March 17th 2008, in Sadr City Iraq, Chris lost both of his legs when an EFP struck him. Miraculously, he somehow cheated death. And now like all of our magnificent heroes of the military, who have given their most precious limbs, Chris begins his new fight. A fight that he is winning, winning with his great heart of faith and courage. As like Bob Dole, he too will be an inspiration to us all, for the rest of his life, as we witness the true meaning of the word Hero, all in our time.

## 10TH MOUNTAIN MEN

10th Mountain Men . . .  
Are but those my friends, who will this our  
nation so defend . . .  
Who but in times of war, all for country bore  
. . . the greatest of all burdens, until  
the bitter end.  
Brilliant Men, who run and fight . . .  
Who climb mountains, knock down doors  
. . . and go through walls to win that  
night . . .  
Who with but their brave hearts so ignite,  
the fight for freedom to so bring the  
light!  
For well over the many years . . .  
There have been so many magnificent heroes,  
so dear!

Men like Chris Levi, and Bob Dole . . . who  
are but our Lord's greatest of all men  
endeared . . .

Are such Men to behold, who with but their  
fine hearts of gold . . .

With such great inspiration inspire us all so  
. . . to so warm one's soul . . .

To carry with us as we grow old, in heart's  
of love so . . . such honor, for them we  
now so hold!

A New York Man . . . who so boldly in Long  
Island ran . . .

Who from Suffolk, without fear . . . with  
such great courage would so stand . . .

So stand, therein face of death . . . and then  
to return back home with almost nothing  
left . . .

Who gave up but his two fine strong legs . . .  
As he won't moan, and he won't beg . . . As  
he starts his brilliant life all over  
again . . .

With but his fine heart and soul, showing us  
all in life . . . But where lies man-  
kind's true gold.

As step by step . . .

The new pain and heartache, somehow he so  
accepts . . . as this hero is not done  
yet!

For He Will Reach Us, as He Will So Teach  
Us . . . as oh yes, as each of us . . . he  
Will So Bless . . .

But, with his fine heart of honor so . . .

He now so stands, with all of his band of  
brothers . . . such great respect he now  
so commands!

All of our hearts and souls, as he battles  
through those winds so cold . . . mak-  
ing us all so understand.

That in the end, it's but only with our heart  
we win!

Arms and legs surely we all need, but with-  
out a great heart . . . one cannot so  
breath . . . to succeed!

To start all over again . . . Chris, you are  
America's fine son of faith and glory,  
bless you . . . Godspeed . . .

In life, there are so many Mountains we  
must climb!

But, only with such unshaken faith and cour-  
age, will one so find . . .

All of those fine things, that which so bring  
such tears to even the Angels' eyes . . .  
In Chris Levi . . .

We so surely see, what the word hero so im-  
plies!

And if I ever have a son, I but hope and pray.  
. . . That he will be like you this fine  
one . . . Chris Levi . . .

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IN HONOR OF PRESIDENT MA'S  
FIRST ANNIVERSARY IN OFFICE  
AS PRESIDENT OF TAIWAN

**HON. KENNY MARCHANT**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. MARCHANT. Madam Speaker, Mr. Ma Ying-jeou was inaugurated as President of Republic of China (Taiwan) on May 20, 2008. During the last twelve months there has been a considerable reduction of tension across the Taiwan Strait and there have been productive talks between the two sides on issues such as direct airline flights, an economic accord protecting investments, more tourist visits by mainlanders to Taiwan.

President Ma has also been working closely with the U.S. government. The mutual relationship between our two countries is strong. We hope that the relations will grow even stronger in all areas, including trade, science and tech-

nology, educational exchange, military sales and Taiwan's participation in international agencies.

It is heartening to learn that Taiwan has been invited to attend this year's World Health Assembly (WHA) in Geneva, Switzerland from May 19 to May 27 as an observer. This is a breakthrough for the Taiwanese government; it is Taiwan's first participation in a formal U.N. activity since 1971, when the world body switched its recognition to mainland China.

In celebrating President Ma's first anniversary in office, I join my Congressional colleagues in hoping that Taiwan's participation in the WHA this May will lead to Taiwan's future successes in returning to other international organizations.

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**INTRODUCTION OF THE VETERANS  
GROUP LIFE INSURANCE IM-  
PROVEMENT ACT OF 2009**
**HON. STEVE BUYER**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. BUYER. Madam Speaker, today I am introducing the Veterans' Group Life Insurance Improvement Act of 2009 which increases the amount of life insurance available to veterans. Veterans Group Life Insurance (VGLI) is administered by the Department of Veterans Affairs. The purpose of this program is to give veterans the option to convert their Servicemembers Group Life Insurance (SGLI) coverage that they carry when they are in service to a competitive life insurance product for them and their family in post-military life.

Under current law, veterans have up to one year to convert the amount of SGLI coverage they carry to VGLI. Many separating servicemembers are young and don't see the need to carry a large amount of life insurance coverage. However, as they get older and have a family, many of these servicemembers have expressed a desire to purchase additional coverage but are barred from doing so under current law.

The Veterans' Group Life Insurance Improvement Act of 2009 allows veterans to purchase up to \$400,000 of VGLI coverage in \$50,000 increments, every five years, until the age of 60. The costs of such increases in coverage will be offset by premiums veterans pay, so there is no direct cost to the government. This bill gives our veterans greater flexibility in their life insurance choices and I urge all members to co-sponsor and support this legislation.

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**A TRIBUTE TO CONSTANCE V HAY-  
ALLEYNE**
**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 13, 2009*

Mr. TOWNS. Madam Speaker, I rise today in recognition of Constance V. Hay-Alleyne.

Constance has lived life as a goal oriented and knowledgeable Registered Nurse with ambitious and humanitarian social motivations. Constance is well known in the Panamanian and Caribbean communities. Her delightful intellectual curiosity has served her professional