

cost-saving, energy-efficient technology.

In my home State of Missouri, over \$128 million in recovery funds have been made available to help low-income families weatherize their homes, improving the environment around us and their pocketbooks during these challenging times. And on top of that, investments made into building more energy-efficient homes and public buildings create jobs right here at home that cannot be outsourced.

THANKING THE TROOPS WHO SERVE IN GUANTANAMO BAY

(Mr. CHAFFETZ asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CHAFFETZ. Madam Speaker, this past Friday I had the opportunity and the honor to visit Guantanamo Bay to see the great work that our men and women are doing to protect and serve this country.

The discussions surrounding the detainees in Guantanamo Bay I understand is a contentious one, but let us first and foremost thank those men and women who serve a very important purpose. They are doing it with great honor.

As I visited with the admiral of the Navy who is in charge of taking care of this facility, he said that their mission is to make sure that the facility is safe, humane, legal, and transparent. I find that they're meeting that mission.

I would encourage the President and I would encourage this body to support the notion that says we should not close that facility, nor should we bring those detainees to the United States of America. We should pursue the tribunal process. The process is set up to work. And I for one will support that.

May God bless the troops that are serving us in Guantanamo Bay, and may God bless the United States of America.

THE PUBLIC HEALTH EMERGENCY RESPONSE ACT

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Madam Speaker, we have a lot to be proud of in the way our Nation has responded to the H1N1 outbreak on a large scale, but we have also exposed some large gaps in our response capabilities.

The CDC's top recommendation to individuals experiencing flu-like symptoms is call your health provider. But 47 million Americans don't have regular access to a primary health care provider. And if our only recourse is to have these folks crowding the emergency departments, then we have a lot more to do to improve our response.

This week I was proud to reintroduce with Senator DURBIN the Public Health Emergency Response Act, legislation

which will ensure health coverage for individuals during a public health emergency.

Until we achieve universal coverage, we must at least ensure that Americans have access to care during a public health emergency and that health professionals who treat them are compensated.

DEMOCRAT NATIONAL HEALTH PLAN WON'T WORK

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. Madam Speaker, as a physician, I am the first to say we need affordable health care access for all.

A new national health plan has been created by my colleagues on the other side of the aisle. They claim this plan will compete alongside private insurance to ensure that patients are getting the best deal.

This sounds great on the surface. However, this idea makes as much sense as Microsoft setting the rules for all technology companies, then competing with them.

Make no mistake about it: the net result of a national or public plan option will be the death of the private insurance in this country. This crazy government versus private strategy is a first step toward a government-run health care for everyone, creating two levels of care, rationing of resources, and exploding government budgets.

Americans don't want Washington telling them what benefits they need and how much health care they deserve. But they do need access to affordable, high-quality health care that only private insurance competing honestly for business can provide, whether it is paid for by our government for the poor or paid for by the working citizens.

THE MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT

(Mr. WELCH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WELCH. Madam Speaker, the House this week will take the critical first step towards ending reckless and predatory lending practices and mortgage fraud in particular.

Since our economy fell off the cliff last fall, Vermonters and all Americans have been reeling from the mess created by those who engage in reckless lending and reckless borrowing.

The Mortgage Reform and Anti-Predatory Lending Act of 2009 will help ensure that the practices that helped foster this casino economy will end. The bill will restore responsibility to lending, holding creditors responsible for the loans they originate, requiring borrowers to have a reasonable ability to repay the loans, ban the practice of rewarding brokers and loan officers for steering homeowners towards mortgages they can't afford.

We won't be able to end years of irresponsible lending and borrowing overnight; not with one bill. But this legislation is the critical first step towards restoring responsibility and common sense to our financial system.

THE FAMILY-BASED METH TREATMENT ACCESS ACT

(Mr. REHBERG asked and was given permission to address the House for 1 minute.)

Mr. REHBERG. Madam Speaker, I hope some day I can come to the floor of the House of Representatives to report that meth abuse is no longer a problem in rural America. I would like to say some day that our families and communities are no longer subject to the total devastation caused by methamphetamine addiction.

But we're not there yet. So today I urge my colleagues to join me in the fight against meth abuse. I have introduced the Family-Based Meth Treatment Access Act, a bill which would fund programs aimed at helping families recover together from the Nation's most dangerous drug.

Studies show that family-based treatment increases effectiveness of long-term recovery, employment, and educational enrollment, while decreasing crime. The Family-Based Treatment Access Act helps take back what meth has stolen from our families.

Please join me by cosponsoring the Family-Based Meth Treatment Access Act.

R&D TAX CREDIT BILL

(Mr. BOCCIERI asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BOCCIERI. Madam Speaker, the American people have asked this Congress for solutions to act quickly in a bipartisan fashion and to get our economy moving again.

As a freshman Member, I'm happy to report that I have teamed up with a Republican colleague from Buffalo, New York, CHRIS LEE, to get our economy moving again. We know how many manufacturing jobs have been lost in the Midwest. So our bill would help empower the vision and innovation that has made this country so great by providing incentives for companies in America to do research and developments right here and give them a bonus if they are going to conduct those research and developments right here in America.

We have an opportunity to move this economy forward. We need to become not the movers of wealth but the producers of wealth. If we produce things here in America, we can make America continue on its path towards greatness.

ENFORCE IMMIGRATION LAWS TO PREVENT CRIMES

(Mr. SMITH of Texas asked and was given permission to address the House

for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Texas. Madam Speaker, the director of "A Christmas Story," Bob Clark, was killed by an illegal immigrant drunk driver in Los Angeles. An illegal gang member shot three students in Newark, New Jersey, execution style. He was free on bail and was facing charges of aggravated assault and sexual abuse of a child at the time of the murders. Another illegal immigrant was arrested after DNA matched him to a series of rapes of teenage girls in Chandler, Arizona.

Sadly, I could go on and on, remembering thousands of victims of crimes committed by illegal immigrants. They are a reminder that we need to enforce all of our immigration laws to prevent these crimes from happening.

This means enforcing our work site laws against employers and illegal workers, supporting local law enforcement agencies who want to arrest illegal immigrants, and passing a long-term reauthorization of E-Verify, the Federal Government's program that helps employers hire legal workers.

ATTORNEY GENERAL ERIC
HOLDER

(Mr. WOLF asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WOLF. Madam Speaker, Attorney General Eric Holder is about ready to make a decision to release violent terrorists who have trained in al Qaeda training camps who are now down in Guantanamo Bay into our neighborhoods—into our neighborhoods. Members of the Congress on both sides have asked the Attorney General to allow FBI agents and Department of Homeland Security personnel to come up and brief Members, and he will not allow it.

How does this Congress provide the oversight when they're about ready to release groups like ETIM? Go on the video and see what this group ETIM is. They're about ready to release individuals into our neighborhoods, and Eric Holder is prohibiting career people from coming to the Hill.

In some respects, Madam Speaker, this is a cover-up by the Attorney General of the United States.

□ 1030

HONORING THE 100TH ANNIVERSARY OF THE ETOWAH CHAPTER OF THE DAR

(Mr. GINGREY of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GINGREY of Georgia. Madam Speaker, I rise to recognize the 100th anniversary of the Etowah Chapter of the Daughters of the American Revolution in Bartow County's 11th Congressional District. The Etowah Chapter of DAR was formally organized April 20,

1909, in Cartersville, Georgia, as 24 enthusiastic and patriotic women were declared the charter members.

Over the past 100 years, the Etowah Chapter has been instrumental in promoting education and pride in the history of our county. In fact, during its first year, the Chapter placed a framed copy of the Declaration of Independence in each of the 50 schools in Bartow County and has since been instrumental in securing monuments for the graves of 13 local Revolutionary War soldiers, heroes.

Each year the Etowah Chapter sponsors an American History Essay Contest. It awards Good Citizen medals to the local students, and it supports DAR schools, such as Berry College in Rome, Georgia.

Furthermore, the members of the Etowah Chapter are proud of their heritage and patriotic service to Cartersville and Bartow County. I ask that all my colleagues join me in recognizing the positive impact that the Etowah Chapter of the Daughters of the American Revolution have made upon their community.

PROVIDING FOR CONSIDERATION OF H.R. 1728, MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT

Ms. PINGREE of Maine. Madam Speaker, by direction of the Committee on Rules, I call up House Resolution 400 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 400

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of 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. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate, the Committee of the Whole shall rise without motion. No further consideration of the bill shall be in order except pursuant to a subsequent order of the House.

The SPEAKER pro tempore. The gentleman from Maine is recognized for 1 hour.

Ms. PINGREE of Maine. Madam Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Texas (Mr. SESSIONS). All time yielded during consideration of the rule is for debate only.

I yield myself such time as I may consume.

GENERAL LEAVE

Ms. PINGREE of Maine. Madam Speaker, I ask unanimous consent that

all Members be given 5 legislative days in which to revise and extend their remarks on House Resolution 400.

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

There was no objection.

Ms. PINGREE of Maine. Madam Speaker, House Resolution 400 provides for initial consideration of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act. The rule provides for 1 hour of general debate to be controlled by the Chair and ranking member of the Committee on Financial Services. After the general debate, there will be no further consideration of the bill except pursuant to the subsequent rule.

Homeownership has always been a key part of the American Dream. Unfortunately, for hundreds of thousands of Americans, that dream has been shattered by predatory lenders that entice them to accept loans they could not afford.

Now, across this country, hard-working families are unable to pay loans they can't afford, and they are losing their homes to foreclosure in unprecedented numbers. On top of this, many would argue that the extreme problems in the mortgage industry have been one of the most serious causes of our current, economic problems.

This week we have the opportunity to rein in these lending practices. H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act of 2009 is a major step forward in curbing abusive and predatory lending. This Congress has already passed legislation aimed at invigorating the housing market, by helping new homebuyers purchase homes and dispensing of many of the toxic assets that have had our economy in a stranglehold.

The bill we take up today is the second and equally important step of building a stronger foundation. The regulations that are proposed will put a new face on the mortgage system that has become rife with fraud.

H.R. 1728 would outlaw many of the worst industry practices, while also preventing borrowers from deliberately misrepresenting their income to qualify for a loan. The message is simple: Lenders can't give loans to people who can't afford them and borrowers have to tell the truth about their finances when applying for a loan. If you can't play by the rules, you will be held accountable.

This bill draws upon everything that was once fundamentally sound about our banking system. It takes us back to a time when community bankers knew their consumers, to when they understood clearly what they could afford and to when they worked with them to offer loans that worked best for their families.

This is a far cry from some of the practices developed during the real estate boom, when mortgages became far more risky and terms like "no-doc