

Those who knew him best say he always had a special place in his heart for his country, and they knew that he would make a great Marine, fighting for liberty and defending freedom. Joining the Marine Corps in 2009, Lance Corporal Penny was a machine gunner assigned to the 1st Battalion, 2nd Marine Division, II Marine Expeditionary Force, based at Camp Lejeune, North Carolina. He deployed to Afghanistan in March. Last month he was honored with a promotion to lance corporal.

Lance Corporal Richard Penny made the ultimate sacrifice for his country. He is a true American hero. I ask my colleagues to keep his family and friends in their thoughts and prayers during these very difficult times, and I humbly offer my appreciation and gratitude to this Marine for his selfless service to the security and well-being of all Americans.

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SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

WE BROKE IT . . . DO WE KNOW HOW TO OWN IT?

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, the United States' troops will be on the front lines of the surge in Kandahar, and they are just now deploying, and they are learning the lay of the land. But, ironically, the cloud of smoke over Iceland is delaying many arrivals, according to an article in The Washington Post last week, an inauspicious beginning of the most important battle of this war.

The task at hand in Kandahar, however, is less intensive militarily. Frank Ruggiero, our top civilian official in Afghanistan, has said that 'Kandahar is a political problem. And the campaign in Kandahar will be led by governance.' While it's a comfort to know our troops may not face the gravest possible danger, Mr. Ruggiero's assessment is very troubling because political and governance problems are exactly the ones that this mission has failed miserably.

This campaign is called Operation Enduring Freedom, but the only way we can help the Afghan people enjoy enduring freedom is if we help them build durable, sustainable, democratic governing institutions that will thrive long after our military occupation is over. By neglecting that critical task, Mr. Speaker, we are creating a power vacuum that the Taliban and other warlords and strongmen are only too eager to fill.

If the Taliban has proved resilient in Marja, and they definitely have after we supposedly drove them out a few months ago, then just imagine how hard it will be to vanquish them completely from Kandahar, their spiritual home.

We have proven our military muscle. We have shown that we can invade and conquer. But, Mr. Speaker, that can't be the end game. What are we leaving behind that will actually allow Afghanistan to thrive and its people to prosper? To paraphrase the old Pottery Barn rule from the run-up to the Iraq war, we're good at breaking it, we just don't know what to do once we own it. Or to use the vocabulary of counterinsurgency doctrine, we know how to clear; it's the holding, and especially the building, that we are botching.

Things don't look promising, Mr. Speaker. Even General McChrystal conceded last week that we're not currently winning the war. Gilles Dorronsoro, an expert at the Carnegie Endowment for International Peace, is even more frank. He says, "Nothing is working. All the information is that the military campaign against the Taliban in Kandahar is not working and it's not going to work."

What I believe, Mr. Speaker, will work is the one thing we haven't tried in the last 8½ years, ending this war once and for all. Of course we won't abandon Afghanistan, far from it. In fact, to address the enormous governance challenges we ought to launch a new kind of surge, a civilian surge. That would mean devoting the energy and the investment to development—democracy-building and other humanitarian efforts—that we have invested in the war, because our continued military presence cannot solve Afghanistan's problems. It can only exacerbate them.

It's time, it's time, it's time to bring our troops home.

PRESIDENT CALDERON'S RANT ON AMERICA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

Mr. POE of Texas. Mr. Speaker, Mexican President Felipe Calderon spoke to this House Chamber this last week as our guest, but I heard about it nonstop when I went back home to my district in Texas. My office has received hundreds of calls, almost as many as those during the health care debate. To say my constituents were not happy with Calderon's speech would be an understatement.

When I went out to get gas, go to a restaurant, or even wash my car, I got an animated earful from my neighbors. People in southeast Texas thought he was disrespectful and ungrateful to America. My friend Sammy Mahan, who owns a wrecker service, said a lot of things, some of which I cannot repeat, but he did say, "Calderon lives in

a lawless country and doesn't want the United States to enforce our laws either. It was like we invited a guest over for supper, he brought along all of his friends and his family, complained about the food, griped about our neighborhood, then drove off in our pickup truck."

Calderon spoke in Spanish directly to the Mexican nationals in America illegally, encouraging them to keep breaking our laws so they can send money back to Mexico. Remittances from the United States are Mexico's second largest source of foreign funds. Calderon told the illegals in Spanish right here in the people's House right up here from this podium, "I want to tell the migrant, to whom they are working here by the greatness of this country, that we admire them, that we miss them, that we are fighting for their rights, and that we are working hard for Mexico and their families." He came across as encouraging defiance of American law.

Exactly what rights would he be fighting for in America for the people in the United States illegally from Mexico? Would that be the so-called right to come here illegally, to work here illegally, and then send the money back to Mexico? That right doesn't exist, Mr. President. Would that be the right to illegally come to America then demand citizenship? That right doesn't exist either, Mr. President.

My constituents weren't very happy that the President of Mexico would come here as our guest, then arrogantly lecture the American people on what American laws he likes and which ones he doesn't like, then have the unmitigated nerve to blame Mexico's problems on America.

Calderon said he doesn't like our right to keep and bear arms. Perhaps if Mexico honored the second amendment philosophy of the right to defend themselves, the people of Mexico wouldn't be held hostage by the drug cartels. He blamed America for the violence in Mexico. He blamed America for illegal guns going south and illegal immigration and drugs going north. Well, I have a solution for him: Americans should just seal the border frontier. We will put the National Guard troops on the border to light up the criminal cartels. We have been protecting the borders of other nations like Iraq and Afghanistan and other places around the world. Our troops have been taking out the narcoterrorists worldwide. It's time we took care of business here at home because the Federal Government has been AWOL at the border.

And the people, the everyday Mexican people, are wonderful and hard-working people who love their own country, but their country is corrupt and cannot take care of them or provide them safety or jobs or an education. So the people flee to the United States. Their own country has failed the people of Mexico.

The people in Mexico are paying in blood and treasure for the lawlessness

of the drug cartels. Instead of coming to America to tell us what laws we should and should not have, why not focus on making Mexico a place that the Mexican people aren't literally dying to leave? Mexicans risk rape, robbery, murder, and a horrible death by succumbing to the harsh desert elements when they try to come here illegally and cross the border. They are at the mercy of Mexico's criminal cartels. These people risk life and limb and are literally dying to leave Mexico, their native country.

So instead of trying to Balkanize America, President Calderon should concentrate on fixing his own problems instead of continuing to make Mexico's problems America's problems. They have the resources to build a country that will keep people in Mexico so they don't have to flee. The United States cannot and should not continue to be an ATM machine for Mexico and bail them out of their problems.

President Calderon should deal with Mexico's issues and solve Mexico's economic problems, human rights problems, organized crime problems, violence problems, kidnapping problems, government corruption problems, illegal immigration problems, and the abandonment of Mexico by Mexicans before he lectures anybody about anything else.

And that's just the way it is.

RIGHT TO RENT ACT, H.R. 5028

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

Ms. KAPTUR. Mr. Speaker, in each of the last 14 years, Ohio has set a record for the number of foreclosures, and this year is on track to be no exception. Every year a new record. That is hard to imagine, and not what I want to say about my home State.

Over the last 2 years, Congress has passed what I call hollow legislation that looks like it might stem the tide of foreclosures, but clearly the programs were not intended to work. Then, next, Treasury decided to make homes affordable, they say, by using some of the TARP bailout money, the Troubled Asset Relief Program that was passed back in the fall of 2008 to bail out the Wall Street speculative banks. According to The Wall Street Journal last week, of the handful of homeowners who have now been so-called "helped" by Treasury out of the millions and millions that are in trouble, even Treasury's reported that only one in four of the few helped to try to get their mortgage payment to be affordable have now been even more weeded out of that program. This is like the great shrinking blimp. You sort of promise them everything, but give them nothing, and the gas just drains right out of the balloon.

The overall program in fact is voluntary and aimed to protect the investor, not the homeowner. People today

who are in the program and trying to save their homes are depleting their savings so when they get kicked out of the administration's programs, they are more poor and assured of losing their homes and with little, if anything, to survive on. People are still losing their homes. We are not stemming the tide of foreclosures. You think somebody here in Washington would notice that.

That's why I joined with my esteemed colleague, Representative Raul Grijalva, and introduced the Right to Rent Act of 2010, H.R. 5028. And we invite our colleagues to join us. This bill creates a right to rent for homeowners facing foreclosure. The bill is going to help a good portion of those 6 million delinquent homeowners transition from foreclosure to renting a home. And if communities are wise and adopt the old turnkey program, kind of resurrect that, then after 5 years if your payments are good you can end up owning your home, help to save our neighborhoods, save our communities by saving the families who don't deserve to be thrown out.

Right to Rent would allow families to stay in their home and keep their family stable, while lowering the family's monthly housing costs by extending the term. In the meantime, the mortgage holder receives a fair market rent on their property. Keeping both families and mortgages stable strengthens communities rather than leaving homes barren and families on the street.

In some communities in Ohio, entire neighborhoods are now vacant. Who does that help? Aiming relief directly at middle income homeowners, not speculators or people living in unaffordable mansions, the Right to Rent Act of 2010 allows homeowners facing foreclosure to stay in their homes at a fair market rent for 5 years.

Specifically, to be eligible, the home must be a single-family property, a condominium with an undivided interest in common areas, or a similar dwelling in a multi-unit project that has been occupied for at least 2 years. The mortgage must have been originated before July 1, 2007. Furthermore, the home must have been purchased at or below a median purchase price for the local metropolitan area as measured by the National Association of Realtors.

The homeowner, upon receiving notice of foreclosure on an eligible property, has 25 business days to petition the court to exercise his or her right to rent the home for up to 5 years at a fair market rate as determined by a court-appointed independent appraiser. The bill does not change existing State foreclosure laws or landlord-tenant laws.

In addition, the Secretary of Housing and Urban Development will monitor compliance with the program. In addition, this right to rent sunsets 5 years after date of enactment. It's not meant to be around forever.

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Judges can transition middle-income family home foreclosures to rental agreements in a manner consistent with common sense and justice.

Right to Rent is but one tool, a workable one, to address our Nation's housing crisis and help stabilize not only our community but also our Nation's mortgage economy.

The Right to Rent provides a strong incentive for lenders to modify mortgages, including principal write-downs, to avoid becoming landlords. If the lender chooses to pursue foreclosure, the family can go to court to rent their home, thus preventing the spiral of vacancy, social problems, crime, and lower property values in neighborhoods that follow mass vacancies.

Right to Rent is backed by real world results. A model similar to H.R. 5028 is currently used on a limited basis by Fannie Mae and Freddie Mac.

Mr. Speaker, I urge my colleagues to join me and RAÚL GRIJALVA in cosponsoring H.R. 5028 to stem the tide of foreclosures still sweeping across this country.

[From the Wall Street Journal, May 18, 2010]

LOAN AID LEAVES SOME WORSE OFF
ONE IN FOUR IN GOVERNMENT'S MORTGAGE PROGRAM IS DROPPED; TALES OF EXHAUSTED SAVINGS

(By James R. Hagerty)

The government's mortgage-modification program has left some struggling homeowners worse off than they were before.

The Treasury reported Monday that nearly one in four homeowners who were offered lower payments under the Obama administration's 15-month-old effort have been weeded out of the program. Many people were removed from the trials because they failed to make payments, didn't provide all the financial documents needed to qualify or were found to be ineligible.

Homeowners are first offered trial modifications under the program, which provides incentive payments to loan servicers, investors and the homeowners. If borrowers make the payments and satisfy other criteria, those trials are made permanent, ensuring a cut in payments for five years.

While awaiting answers, some borrowers keep making payments, exhausting their savings in what may be a futile effort to save their homes. They also incur fees from the banks and delay taking action that might give them a fresh start in a more affordable home.

Some borrowers had unrealistic expectations about loan-relief programs, which were never designed to prevent all foreclosures. Another big problem is that banks often take six to 12 months to determine whether applicants are eligible.

"I had to learn the hard way and deplete my savings doing it," said Mia Parry, a manager at a mortgage brokerage in Scottsdale, Ariz., who has spent nearly two years seeking a loan modification. She now wishes she had put her home on the market.

Most struggling borrowers do benefit from seeking help, said Aaron Horvath, a senior vice president at Springboard Inc., a non-profit counseling service based in Riverside, Calif.

Some win modifications, cutting monthly payments by hundreds of dollars. Others who ultimately can't get modifications at least are allowed to stay in their homes for