

Skelton Thompson (CA) Wasserman  
Slaughter Thompson (MS) Schultz  
Smith (NE) Thompson (PA) Waters  
Smith (NJ) Thornberry Watt  
Smith (TX) Tiahrt Waxman  
Smith (WA) Tiberi Weiner  
Snyder Tierney Welch  
Space Titus Westmoreland  
Speier Tonko Whitfield  
Spratt Towns Wilson (OH)  
Stark Tsongas Wilson (SC)  
Stearns Turner Wittman  
Stupak Upton Wolf  
Sullivan Van Hollen Woolsey  
Sutton Velázquez Wu  
Tanner Visclosky Yarmuth  
Taylor Walden Young (AK)  
Teague Walz Young (FL)  
Terry Wamp

## NOT VOTING—15

Barrett (SC) Harman Kilpatrick (MI)  
Berkley Higgins McHenry  
Boehner Hoekstra Miller, Gary  
Calvert Inglis Quigley  
Campbell Kennedy Watson

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

□ 1722

So (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## STAFF SERGEANT FRANK T. CARVILL AND LANCE CORPORAL MICHAEL A. SCHWARZ POST OFFICE BUILDING

The SPEAKER pro tempore. The unfinished business is the question on suspending the rules and passing the bill (H.R. 5133) to designate the facility of the United States Postal Service located at 331 1st Street in Carlstadt, New Jersey, as the “Staff Sergeant Frank T. Carvill and Lance Corporal Michael A. Schwarz Post Office Building”.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from California (Ms. CHU) that the House suspend the rules and pass the bill.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

## RECORDED VOTE

Mr. TONKO. 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 409, noes 0, not voting 22, as follows:

[Roll No. 346]

AYES—409

Ackerman Alexander Austria  
Aderholt Altmire Baca  
Adler (NJ) Andrews Bachmann  
Akin Arcuri Bachus

Baird Baldwin Dreier  
Baldwin Driehaus  
Barrow Duncan  
Bartlett Edwards (MD)  
Barton (TX) Edwards (TX)  
Bean Ehlers  
Becerra Ellison  
Berkley Emerson  
Berman Engel  
Berry Eshoo  
Biggert Etheridge  
Blibray Fallin  
Bilirakis Farr  
Bishop (GA) Fattah  
Bishop (NY) Filner  
Bishop (UT) Flake  
Blackburn Fleming  
Blumenauer Forbes  
Blunt Fortenberry  
Bocieri Foster  
Bonner Foxx  
Bono Mack Frank (MA)  
Boozman Franks (AZ)  
Boren Frelinghuysen  
Boucher Fudge  
Boustany Gallegly  
Boyd Garamendi  
Brady (PA) Garrett (NJ)  
Brady (TX) Gerlach  
Braley (IA) Giffords  
Bright Gingrey (GA)  
Broun (GA) Gohmert  
Brown (SC) Gonzalez  
Brown, Corrine Goodlatte  
Brown-Waite, Gordon (TN)  
Ginny Granger  
Buchanan Graves  
Burgess Grayson  
Burton (IN) Green, Al  
Butterfield Green, Gene  
Buyer Griffith  
Camp Grijalva  
Cantor Guthrie  
Cao Gutierrez  
Capito Hall (NY)  
Capps Hall (TX)  
Capuano Halvorson  
Cardoza Hare  
Carnahan Harper  
Carney Hastings (FL)  
Carson (IN) Hastings (WA)  
Carter Heinrich  
Cassidy Heller  
Castle Hensarling  
Castor (FL) Herger  
Chaffetz Hereth Sandlin  
Chandler Hill  
Childers Himes  
Chu Hinchey  
Clarke Hinojosa  
Clay Hirono  
Cleaver Hodes  
Clyburn Holden  
Coble Holt  
Coffman (CO) Honda  
Cohen Hunter  
Cole Inslee  
Conaway Israel  
Connolly (VA) Issa  
Conyers Jackson (IL)  
Cooper Jackson Lee  
Costa (TX)  
Costello Jenkins  
Courtney Johnson (GA)  
Crenshaw Johnson (IL)  
Critz Johnson, E. B.  
Crowley Johnson, Sam  
Cuellar Jones  
Culberson Jordan (OH)  
Cummings Kagen  
Dahlkemper Kanjorski  
Davis (CA) Kaptur  
Davis (IL) Kildee  
Davis (KY) Kilroy  
Davis (TN) Kind  
DeFazio King (IA)  
DeGette King (NY)  
Delahunt Kingston  
DeLauro Kirkpatrick (AZ)  
Dent Kissell  
Deutch Klein (FL)  
Diaz-Balart, L. Kline (MN)  
Diaz-Balart, M. Kosmas  
Dicks Kratovil  
Dingell Kucinich  
Djou Lamborn  
Doggett Lance  
Donnelly (IN) Langevin  
Doyle Larsen (WA)

Larson (CT) Putnam  
Latham Radanovich  
LaTourette Rahall  
Latta Scott (GA)  
Lee (CA) Scott (VA)  
Lee (NY) Sensenbrenner  
Levin Serrano  
Lewis (CA) Reyes  
Lewis (GA) Sessions  
Linder Sestak  
Lipinski Shadegg  
LoBiondo Shea-Porter  
Loeb sack Sherman  
Loftgren, Zoe Shimkus  
Lowey Shuler  
Lucas Shuster  
Luetkemeyer Simpson  
Luján Sires  
Lummis Roskam  
Lungren, Daniel Ros-Lehtinen  
E. Roskam  
Lynch Ruppelberger  
Mack Rush  
Maffei Ryan (OH)  
Maloney Ryan (WI)  
Manzullo Salazar  
Marchant Sanchez, Linda  
Markey (CO) T.  
Markey (MA) Sanchez, Loretta  
Marshall Sarbanes  
Matheson Scalise  
Matsui Taylor  
McCarthy (CA) Schakowsky  
McCarthy (NY) Schauer  
McCaul Schiff  
McClintock McCarthy (PA)  
McCollum  
McCotter  
McDermott  
McGovern  
McIntyre  
McKeon  
McMahon  
McMorris  
Rodgers  
McNerney  
Meek (FL)  
Meeks (NY)  
Melancon  
Mica  
Michaud  
Miller (FL)  
Miller (MI)  
Miller (NC)  
Miller, George  
Minnick  
Mitchell  
Mollohan  
Moore (KS)  
Moore (WI)  
Moran (KS)  
Moran (VA)  
Murphy (CT)  
Murphy (NY)  
Murphy, Patrick  
Murphy, Tim  
Myrick  
Nadler (NY)  
Napolitano  
Neal (MA)  
Neugebauer  
Nunes  
Nye  
Oberstar  
Obey  
Olson  
Oliver  
Ortiz  
Owens  
Pallone  
Pascarella  
Pastor (AZ)  
Paul  
Paulsen  
Payne  
Pence  
Perlmuter  
Perriello  
Peters  
Peterson  
Petri  
Pingree (ME)  
Platts  
Poe (TX)  
Polis (CO)  
Pomeroy  
Posey  
Price (GA)  
Price (NC)

Thornberry  
Tiahrt  
Tiberi  
Tierney  
Titus  
Tonko  
Towns  
Tsongas  
Turner  
Upton  
Van Hollen  
Velázquez  
Visclosky  
Walden  
Walz  
Wamp  
Wasserman  
Schultz  
Waters  
Watt  
Waxman  
Weiner  
Welch  
Westmoreland  
Whitfield  
Wilson (OH)  
Wilson (SC)  
Wittman  
Wolf  
Woolsey  
Wu  
Yarmuth  
Young (AK)  
Young (FL)

## NOT VOTING—22

Barrett (SC) Higgins Miller, Gary  
Boehner Hoekstra Pitts  
Boswell Hoyer Quigley  
Calvert Inglis Smith (TX)  
Campbell Kennedy Sullivan  
Davis (AL) Kilpatrick (MI)  
Ellsworth Kirk  
Harman McHenry Watson

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There is 1 minute remaining in this vote.

□ 1729

So (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## PERSONAL EXPLANATION

Ms. KILPATRICK of Michigan. Madam Speaker, I was unable to attend to several votes today. Had I been present, I would have voted “nay” on the Republican Motion to Instruct Conferees on H.R. 4173; “aye” on final passage of H. Res. 1330; “aye” on final passage of H.R. 5278; and “aye” on final passage of H.R. 5133.

## PERSONAL EXPLANATION

Mr. CALVERT. Madam Speaker, on June 8th I regret I was not present to vote on H.R. 1061 and H. Res. 518. Had I been present, I would have voted “yea” on both bills (rollcall Nos. 337–338). Today, had I been present, I would have voted: rollcall No. 339—“no”; rollcall No. 340—“no” rollcall No. 341—“no”; rollcall No. 342—“aye” rollcall No. 343—“aye”; rollcall No. Vote 344—“aye”; rollcall No. 345—“aye”; rollcall No. 346—“aye.”

# APPOINTMENT OF CONFEREES ON H.R. 4173, WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2009

THE SPEAKER pro tempore (Mr. BRIGHT). Without objection, the Chair appoints the following conferees:

From the Committee on Financial Services, for consideration of the House bill and the Senate amendment, and modifications committed to conference: Messrs. FRANK of Massachusetts, KANJORSKI, Ms. WATERS, Mrs. MALONEY, Messrs. GUTIERREZ, WATT, MEEKS of New York, MOORE of Kansas, Ms. KILROY, Messrs. PETERS, BACHUS, ROYCE, Mrs. BIGGERT, Mrs. CAPITO, Messrs. HENSARLING, and GARRETT of New Jersey.

From the Committee on Agriculture, for consideration of subtitles A and B of title I, sections 1303, 1609, 1702, 1703, title III (except sections 3301 and 3302), sections 4205(c), 4804(b)(8)(B), 5008, and 7509 of the House bill, and section 102, subtitle A of title I, sections 406, 604(h), title VII, title VIII, sections 983, 989E, 1027(j), 1088(a)(8), 1098, and 1099 of the Senate amendment, and modifications committed to conference: Messrs. PETERSON, BOSWELL, and LUCAS.

From the Committee on Energy and Commerce, for consideration of sections 3009, 3102(a)(2), 4001, 4002, 4101-4114, 4201, 4202, 4204-4210, 4301-4311, 4314, 4401-4403, 4410, 4501-4509, 4601-4606, 4815, 4901, and that portion of section 8002(a)(3) which adds a new section 313(d) to title 31, United States Code, of the House bill, and that portion of section 502(a)(3) which adds a new section 313(d) to title 31, United States Code, sections 722(e), 1001, 1002, 1011-1018, 1021-1024, 1027-1029, 1031-1034, 1036, 1037, 1041, 1042, 1048, 1051-1058, 1061-1067, 1101, and 1105 of the Senate amendment, and modifications committed to conference: Messrs. WAXMAN, RUSH, and BARTON of Texas.

From the Committee on the Judiciary, for consideration of sections 1101(e)(2), 1103(e)(2), 1104(i)(5) and (i)(6), 1105(h) and (i), 1110(c) and (d), 1601, 1605, 1607, 1609, 1610, 1612(a), 3002(c)(3) and (c)(4), 3006, 3119, 3206, 4205(n), 4306(b), 4501-4509, 4603, 4804(b)(8)(A), 4901(c)(8)(D) and (e), 6003, 7203(a), 7205, 7207, 7209, 7210, 7213-7216, 7220, 7302, 7507, 7508, 9004, 9104, 9105, 9106(a), 9110(b), 9111, 9118, 9203(c), and 9403(b) of the House bill, and sections 112(b)(5)(B), 113(h), 153(f), 201, 202, 205, 208-210, 211(a) and (b), 316, 502(a)(3), 712(c), 718(b), 723(a)(3), 724(b), 725(c), 728, 731, 733, 735(b), 744, 748, 753, 763(a), (c) and (i), 764, 767, 809(f), 922, 924, 929B, 932, 991(b)(5), (c)(2)(G) and (c)(3)(H), 1023(c)(7) and (c)(8), 1024(c)(3)(B), 1027(e), 1042, 1044(a), 1046(a), 1047, 1051-1058, 1063, 1088(a)(7)(A), 1090, 1095, 1096, 1098, 1104, 1151(b), and 1156(c) of the Senate amendment, and modifications committed to conference: Messrs. CONYERS, BERMAN, and SMITH of Texas.

From the Committee on Oversight and Government Reform, for consideration of sections 1000A, 1007, 1101(e)(3), 1203(d), 1212, 1217, 1254(c), 1609(h)(8)(B),

1611(d), 3301, 3302, 3304, 4106(b)(2) and (g)(4)(D), 4604, 4801, 4802, 5004, 7203(a), 7409, and 8002(a)(3) of the House bill, and sections 111(g), (i) and (j), 152(d)(2), (g) and (k), 210(h)(8), 319, 322, 404, 502(a)(3), 723(a)(3), 748, 763(a), 809(g), 922(a), 988, 989B, 989C, 989D, 989E, 1013(a), 1022(c)(6), 1064, 1152, and 1159(a) and (b) of the Senate amendment, and modifications committed to conference: Messrs. TOWNS, CUMMINGS, and ISSA.

From the Committee on Small Business, for consideration of sections 1071 and 1104 of the Senate amendment, and modifications committed to conference: Ms. VELÁZQUEZ, Messrs. SHULER, and GRAVES.

There was no objection.

## GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 5072 and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

## FHA REFORM ACT OF 2010

The SPEAKER pro tempore. Pursuant to House Resolution 1424 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. 5072.

□ 1739

### 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. 5072) to improve the financial safety and soundness of the FHA mortgage insurance program, with Mrs. HALVORSON in the chair.

The Clerk read the title of the bill.

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

The gentlewoman from California (Ms. WATERS) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

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

Madam Chairwoman, I stand in strong support of H.R. 5072, the FHA Reform Act of 2010.

This bill is the product of three hearings on FHA in the past 6 months and bipartisan work with the ranking member of the Subcommittee on Housing and Community Opportunity, Congresswoman CAPITO. In fact, this bill contains most of the provisions Congresswoman CAPITO included in her bill on FHA introduced earlier this year.

Moreover, I am proud to say that this bill passed out of the Financial Services Committee on a simple voice vote back in April.

The FHA Reform Act is critical, timely, and important for households across the country. The act will enable the FHA to respond to the current housing and economic crisis and continue its mission of providing homeownership opportunities to millions of Americans.

We know that now, more than ever, preserving this mission is critical. As the private market has contracted, FHA has stepped into the void and injected much-needed credit into our mortgage system. Increasingly, it is the only option available for American homebuyers with less than a 20 percent down payment.

FHA insurance has been particularly important for minority communities, low-income families, and first-time homebuyers. The bill would provide FHA with more flexibility to adjust their annual mortgage insurance premium.

As I understand it, if FHA limits the premium increase to 0.90 percent, as Commissioner Stevens has indicated, new borrowers will see their monthly payments rise by about \$42 a month.

Now, while I am reluctant to support providing FHA with more flexibility, I believe that this provision is needed to keep FHA financially healthy. We have also taken steps to ensure that FHA requirements are not excessively onerous for homebuyers.

Secondly, this bill provides FHA with the authority to crack down on lenders that use fraud or misrepresentation or don't originate or underwrite loans in accordance with FHA guidelines. FHA has already taken steps to increase its lender enforcement activities, and the provisions included in this bill will empower them to rout out the bad actors while reserving the program for the lenders that follow the rules.

Thirdly, this bill empowers FHA to improve their internal controls that improve data tracking, risk management, and reporting to the public and to Congress. This includes improving monitoring of early defaults and claims, tracking mortgage information by loan servicers, providing FHA with the ability to contract out for additional credit risk analyses, requiring mortgagees to report to FHA when they stop buying loans from other mortgagees, and requiring a GAO study on FHA.

The bill also creates a new Deputy Assistant Secretary at FHA for risk management and regulatory affairs.

I believe the bill in front of us today is critical for ensuring a strong future for FHA, and I request my colleagues' support.

I reserve the balance of my time.

□ 1745

Mrs. CAPITO. Madam Chair, I yield myself such time as I may consume.

I would like to thank the chairwoman, Chairwoman WATERS, and the chairman of the full committee, Chairman FRANK, and Ranking Member BACHUS for their good, hard work on this legislation.