

Schiff  
Schwartz  
Scott (VA)  
Scott, David  
Serrano  
Sewell  
Sherman  
Sires  
Slaughter  
Smith (WA)

Speier  
Stark  
Sutton  
Thompson (CA)  
Thompson (MS)  
Tierney  
Tonko  
Towns  
Tsongas  
Van Hollen

Velázquez  
Walz (MN)  
Waters  
Watt  
Waxman  
Welch  
Woolsey  
Yarmuth

Womack  
Woodall  
  
Bachmann  
Brown (FL)  
Giffords  
Graves (MO)  
Hinojosa  
Kind

Yoder  
Young (AK)  
  
NOT VOTING—15

Young (FL)  
Young (IN)  
  
Visclosky  
Walsh (IL)  
Wasserman  
Schultz  
Wilson (FL)

## NOES—262

Adams  
Aderholt  
Akin  
Alexander  
Altmire  
Amash  
Amodei  
Austria  
Bachus  
Barletta  
Barrow  
Bartlett  
Barton (TX)  
Bass (NH)  
Benishak  
Berg  
Biggert  
Bilbray  
Bilirakis  
Bishop (GA)  
Bishop (UT)  
Black  
Blackburn  
Bonner  
Bono Mack  
Boren  
Boswell  
Boustany  
Brady (TX)  
Brooks  
Broun (GA)  
Buchanan  
Bucshon  
Buerkle  
Burgess  
Burton (IN)  
Butterfield  
Calvert  
Camp  
Campbell  
Canseco  
Cantor  
Capito  
Cardoza  
Carter  
Cassidy  
Chabot  
Chaffetz  
Chandler  
Coble  
Coffman (CO)  
Cole  
Conaway  
Costa  
Costello  
Cravaack  
Crawford  
Crenshaw  
Critz  
Cuellar  
Culberson  
Davis (KY)  
Denham  
Dent  
DesJarlais  
Diaz-Balart  
Dold  
Donnelly (IN)  
Dreier  
Duffy  
Duncan (SC)  
Duncan (TN)  
Ellmers  
Emerson  
Farenthold  
Fincher  
Fitzpatrick  
Flake  
Fleischmann  
Fleming  
Flores  
Forbes  
Fortenberry  
Foxx  
Franks (AZ)  
Frelinghuysen  
Gallegly

Gardner  
Garrett  
Gerlach  
Gibbs  
Gibson  
Gingrey (GA)  
Gohmert  
Gonzalez  
Goodlatte  
Gosar  
Gowdy  
Granger  
Graves (GA)  
Green, Gene  
Griffin (AR)  
Griffith (VA)  
Grimm  
Guinta  
Guthrie  
Hall  
Hanna  
Harper  
Harris  
Hartzler  
Hastings (WA)  
Hayworth  
Heck  
Hensarling  
Herger  
Herrera Beutler  
Holden  
Huelskamp  
Huizenga (MI)  
Hultgren  
Hunter  
Issa  
Jenkins  
Johnson (IL)  
Johnson (OH)  
Johnson, Sam  
Jordan  
Kelly  
King (IA)  
King (NY)  
Kingston  
Kinzinger (IL)  
Kissell  
Kline  
Labrador  
Lamborn  
Lance  
Landry  
Lankford  
Latham  
LaTourette  
Latta  
Lewis (CA)  
LoBiondo  
Long  
Luetkemeyer  
Lummis  
Lungren, Daniel  
E.  
Mack  
Manzullo  
Marchant  
Marino  
Matheson  
McCarthy (CA)  
McCaul  
McClintock  
McCotter  
McHenry  
McIntyre  
McKeon  
McKinley  
McMorris  
Rodgers  
Meehan  
Mica  
Michaud  
Miller (FL)  
Miller (MI)  
Miller, Gary  
Mulvaney

Murphy (PA)  
Myrick  
Neugebauer  
Noem  
Nugent  
Nunes  
Olson  
Owens  
Palazzo  
Paulsen  
Pearce  
Pence  
Perlmutter  
Peterson  
Petri  
Pitts  
Platts  
Poe (TX)  
Pompeo  
Posey  
Price (GA)  
Quayle  
Rahall  
Reed  
Rehberg  
Reichert  
Renacci  
Ribble  
Rigell  
Rivera  
Roby  
Roe (TN)  
Rogers (AL)  
Rogers (KY)  
Rogers (MI)  
Rohrabacher  
Rokita  
Rooney  
Ros-Lehtinen  
Roskam  
Ross (AR)  
Ross (FL)  
Royce  
Runyan  
Ryan (WI)  
Scalise  
Schilling  
Schmidt  
Schock  
Schrader  
Schweikert  
Scott (SC)  
Scott, Austin  
Sensenbrenner  
Sessions  
Shimkus  
Shuler  
Shuster  
Simpson  
Smith (NE)  
Smith (NJ)  
Smith (TX)  
Southerland  
Stearns  
Stivers  
Stutzman  
Sullivan  
Terry  
Thompson (PA)  
Thornberry  
Tiberi  
Tipton  
Turner (NY)  
Turner (OH)  
Upton  
Walberg  
Walden  
Webster  
West  
Westmoreland  
Whitfield  
Wilson (SC)  
Wittman  
Wolf

□ 1946

So the amendment was rejected.  
The result of the vote was announced as above recorded.

Mr. GARDNER. Mr. Chairman, I move that the Committee do now rise.  
The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. KINGSTON) having assumed the chair, Mr. SMITH of Nebraska, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 2250) to provide additional time for the Administrator of the Environmental Protection Agency to issue achievable standards for industrial, commercial, and institutional boilers, process heaters, and incinerators, and for other purposes, had come to no resolution thereon.

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Record votes on postponed questions will be taken later.

## PROVIDING SURVIVING MILITARY SPOUSES WITH MORTGAGE PROTECTION

Mr. RUNYAN. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1263) to amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1263

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

## SECTION 1. EXPANSION OF PROTECTIONS RELATING TO MORTGAGES AND MORTGAGE FORECLOSURES FOR SURVIVING SPOUSES.

(a) *PROTECTION FOR SURVIVING SPOUSE.*—Section 303 of the Servicemembers Civil Relief Act (50 U.S.C. App. 533) is amended by adding at the end the following new subsection:

“(e) *PROTECTION FOR SURVIVING SPOUSE.*—During the five-year period beginning on the date of the enactment of this subsection, with respect to a servicemember who dies while in military service and whose death is service-connected, this section shall apply to the surviving spouse of the servicemember if such spouse is the successor in interest to property covered under subsection (a).”.

(b) *EFFECTIVE DATE.*—Subsection (e) of section 303 of such Act, as added by subsection (a), shall apply to a surviving spouse of a servicemember whose death is on or after the date of the enactment of this Act.

## SEC. 2. REQUIREMENTS FOR LENDING INSTITUTIONS THAT ARE CREDITORS FOR OBLIGATIONS AND LIABILITIES COVERED BY THE SERVICEMEMBERS CIVIL RELIEF ACT.

Section 207 of the Servicemembers Civil Relief Act is amended—

(1) by redesignating subsections (d) and (e) as subsections (e) and (f), respectively; and

(2) by inserting after subsection (c) the following new subsection (d):

“(d) *LENDING INSTITUTION REQUIREMENTS.*—

“(1) *COMPLIANCE OFFICERS.*—Each lending institution subject to the requirements of this section shall designate an employee of the institution as a compliance officer who is responsible for ensuring the institution's compliance with this section and for distributing information to servicemembers whose obligations and liabilities are covered by this section.

“(2) *TOLL-FREE TELEPHONE NUMBER.*—During any fiscal year, a lending institution subject to the requirements of this section that had annual assets for the preceding fiscal year of \$10,000,000,000 or more shall maintain a toll-free telephone number and shall make such telephone number available on the primary Internet Web site of the institution.”.

## SEC. 3. EXTENSION OF PERIOD OF PROTECTIONS FOR SERVICEMEMBERS AGAINST MORTGAGE FORECLOSURES.

(a) *EXTENDED PERIOD OF PROTECTIONS.*—

(1) *STAY OF PROCEEDINGS AND PERIOD OF ADJUSTMENT OF OBLIGATIONS RELATING TO REAL OR PERSONAL PROPERTY.*—Section 303(b) of the Servicemembers Civil Relief Act (50 U.S.C. App. 533(b)) is amended by striking “within 9 months” and inserting “within 12 months”.

(2) *PERIOD OF RELIEF FROM SALE, FORECLOSURE, OR SEIZURE.*—Section 303(c) of such Act (50 U.S.C. App. 533(c)) is amended by striking “within 9 months” and inserting “within 12 months”.

(3) *SUNSET.*—The amendments made by paragraphs (1) and (2) shall expire on December 31, 2017. Effective January 1, 2018, the provisions of subsections (b) and (c) of section 303 of the Servicemembers Civil Relief Act, as in effect on the day before the date of the enactment of the Housing and Economic Recovery Act of 2008 (Public Law 110-289), are hereby revised.

(b) *REPEAL OF SUPERCEDED PROVISION.*—Subsection (c) of section 2203 of the Housing and Economic Recovery Act of 2008 (Public Law 110-289; 50 U.S.C. App. 533 note) is amended to read as follows:

“(c) *EFFECTIVE DATE.*—The amendments made by subsection (a) shall take effect on the date of the enactment of this Act.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey (Mr. RUNYAN) and the gentleman from California (Mr. FILNER) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

Mr. RUNYAN. I yield myself such time as I may consume.

Mr. Speaker, one of the top duties of the Committee on Veterans' Affairs is to help enforce and improve the Servicemembers Civil Relief Act, or SCRA, as it is designed to help ease economic and legal burdens on military personnel who are on active duty status. The SCRA is intended to postpone, suspend, or relieve certain civil obligations during a servicemember's period of active duty. It accomplishes this, in part, by regulating certain legal actions against military personnel.

H.R. 1263, as amended, makes several changes to strengthen the current protections. So in order to discuss these improvements, it is my pleasure to yield such time as he may consume to the chairman of the Subcommittee on Economic Opportunity, the gentleman from Indiana, MARLIN STUTZMAN.

Mr. STUTZMAN. I thank the gentleman from New Jersey for yielding.

I also want to thank Ranking Member Mr. FILNER and Mr. BRALEY for helping us move this important piece of legislation to improve the Servicemembers Civil Relief Act, or SCRA.

Earlier this year, allegations surfaced of mortgage-related violations of the SCRA by JPMorgan Chase Bank and other lending institutions. These allegations alleged that these institutions were unlawfully foreclosing on servicemembers' homes and charging interest rates above the 6 percent cap required by SCRA.

□ 1950

On February 9, 2011, the full committee held an oversight hearing to review these allegations and received testimony from Captain Jonathon Rowles, United States Marine Corps, and Mrs. Julia Rowles about the trouble that they had with JPMorgan Chase when they tried to assert their rights under SCRA. They commented that when they called the toll-free number provided by the bank, their employees were woefully inadequate in their knowledge of SCRA and there didn't seem to be anyone in charge to ensure that the bank was complying with the rules.

In response to this hearing and the committee's continued oversight of SCRA abuses, section 2 of this bill clarifies requirements for banks to comply with SCRA provisions related to foreclosures and maximum interest rates. The section requires all lending institutions affected by SCRA to employ and/or designate an SCRA compliance officer. This will make it clear that all banks and other lending institutions must take SCRA seriously and have at least one person responsible to ensure their institution's compliance. The section further requires banks that have annual assets of \$10 billion to have a toll-free hotline for servicemembers to call and ask questions about their mortgage and SCRA. I want to thank Mr. JOHNSON of Ohio for originally proposing this provision in H.R. 2329.

Section 1 and section 3 of the bill expand foreclosure protections under SCRA for servicemembers and surviving spouses. The section prohibits foreclosure within 12 months of a servicemember coming off active duty or for a surviving spouse 12 months following the servicemember's death on active duty or as a result of a service-connected injury.

When a servicemember separates from the armed services, they need sufficient time to establish good economic footing to be successful. Some military

families experience difficulties—often related to owning a home where the servicemember is stationed—in the transition from the military to the civilian world. By providing this expansion, we will be providing more time and options for the estimated 9,000 servicemembers who face foreclosure every year. These are important protections that help our servicemembers and their families who have already given so much in defense of our country and for our freedoms.

Once again, I thank the chairman of the VA Committee and the ranking member for moving this bill forward, and I urge all Members to support H.R. 1263, as amended.

Mr. FILNER. Mr. Speaker, I yield myself such time as I may consume.

We know how JPMorgan Chase and other banks overcharged thousands of veterans and then improperly foreclosed on dozens of families, the most notable case being of Captain Jonathon Rowles and his family who testified very movingly before our committee.

Now in the news, we have information that some of the biggest banks and mortgage companies have defrauded veterans and taxpayers out of hundreds of millions of dollars by charging illegal fees in veterans' home refinancing loans, just, of course, to add to their problems. I think some of those folks who did that did it knowingly, they did it against the law, and they ought to be in jail today.

But when a servicemember separates from the armed services, they need sufficient time to establish good economic footing to be successful. We know that at times, military families have had a difficult time making a transition from the military to the civilian world; therefore, we ought to provide enough time for them to work with their lender, get a new loan, if necessary, or, in a worst-case scenario, sell their home. A home is often a veteran's largest financial asset, and they should have an opportunity to capitalize on their equity and avoid a negative mark on their credit history when they have the means to do so with their own home.

Mr. Speaker, this is why my bill here will extend mortgage foreclosure protection to 1 year for those who are separating from service, and it extends those protections to our servicemembers' widows. The bill also includes a requirement for lending institutions with over \$10 billion in assets to have a compliance officer and a toll-free number for veterans to call. We should require lending institutions to be informed about the protections for our military and to have a number that they can call for information and help with their loan.

I would now like to yield such time as he may consume to the gentleman from Iowa (Mr. BRALEY).

Mr. BRALEY of Iowa. Mr. Speaker, in May of this year, I introduced the Protecting Veterans' Homes Act after reading in the news and hearing in the Veterans' Affairs Committee that re-

cently returned soldiers were facing foreclosure on their homes. And I thank the chairman of our Economic Opportunity Subcommittee for his inspiring words about this problem.

I rise today to talk about the responsibility this government has to protect our heroes who have recently returned from Afghanistan and Iraq. I am pleased that today the Protecting Veterans' Homes Act is being considered as part of this bill. We had a legislative hearing on this bill in the Veterans' Affairs Subcommittee on Economic Opportunity on July 7, where I have the honor to serve as ranking member, and at that time we heard from the American Legion, the Reserve Officers Association, the Reserve Enlisted Association, Paralyzed Veterans of America, the VFW, Iraq and Afghanistan Veterans of America, and the Gold Star Wives of America. All acknowledged the need to protect returning servicemembers and veterans from foreclosure, and all have endorsed this legislation.

This bipartisan bill will help servicemembers who return from combat and are facing foreclosure stay in their homes and ensure that surviving military spouses have additional protections that prevent foreclosure on their homes. Furthermore, this bill establishes that lending institutions have compliance officers to provide information to veterans and servicemembers about foreclosure protections available to them.

The Protecting Veterans' Homes Act would protect veterans from being foreclosed upon by banks and would give those soldiers, like the Iowa National Guard soldiers returning from Afghanistan, the peace of mind knowing that they will have more opportunities to protect themselves from unwanted foreclosures. Too often, these soldiers return from combat only to face new challenges here at home. Whether it's due to an injury or a financial crisis caused by long deployments and time off from their civilian jobs, our veterans deserve to know that we're standing up for them, and this bill will make sure they have time to get back on their feet.

Currently, similar protections are set to expire in December of 2012. The Protecting Veterans' Homes Act would make these protections permanent and would extend the grace period from 9 months to a full year for servicemembers and veterans returning from deployments. This will allow them to work with their lenders, secure new loans, secure employment, get over a family tragedy, deal with a serious family health issue, or, in a worst-case scenario, be able to sell their home and avoid possible foreclosure, bankruptcy, or damage to their credit rating. That's why this bill is so important, and I ask all Members to support it.

Mr. FILNER. Madam Speaker, I have no further requests for time, I would urge support of the bill, and I yield back the balance of my time.

## GENERAL LEAVE

Mr. RUNYAN. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks on H.R. 1263.

The SPEAKER pro tempore (Ms. FOXX). Is there objection to the request of the gentleman from New Jersey?

There was no objection.

Mr. RUNYAN. I encourage all Members to support H.R. 1263, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New Jersey (Mr. RUNYAN) that the House suspend the rules and pass the bill, H.R. 1263, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The title was amended so as to read: "A bill to amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes."

A motion to reconsider was laid on the table.

## □ 2000

## PROVIDING HONORARY STATUS TO RESERVE MILITARY MEMBERS

Mr. RUNYAN. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1025) to amend title 38, United States Code, to recognize the service in the reserve components of certain persons by honoring them with status as veterans under law.

The Clerk read the title of the bill.

The text of the bill is as follows:

## H.R. 1025

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

## SECTION 1. PROVISION OF STATUS UNDER LAW BY HONORING CERTAIN MEMBERS OF THE RESERVE COMPONENTS AS VETERANS.

(a) IN GENERAL.—Chapter 1 of title 38, United States Code, is amended by inserting after section 107 the following new section:

## "§ 107A. Honoring as veterans certain persons who performed service in the reserve components

"Any person who is entitled under chapter 1223 of title 10 to retired pay for nonregular service or, but for age, would be entitled under such chapter to retired pay for nonregular service shall be honored as a veteran but shall not be entitled to any benefit by reason of this section."

(b) CLERICAL AMENDMENT.—The table of sections at the beginning of such chapter is amended by inserting after the item relating to section 107 the following new item:

"107A. Honoring as veterans certain persons who performed service in the reserve components."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey (Mr. RUNYAN) and the gentleman from California (Mr. FILNER) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

Mr. RUNYAN. I yield myself such time as I may consume.

Madam Speaker, H.R. 1025 recognizes those retired from the National Guard and Reserve component of the United States Armed Forces by honoring them with the status of veterans under law.

Representative WALZ of Minnesota, the bill's chief sponsor, recently commented that "failure to recognize those who have served 20 years or more in the Reserve and National Guard as veterans represents a gross injustice."

These are men and women who showed devotion and dedication, serving their Nation in uniform for an entire career of 20 years or more in the Reserve and National Guard. These servicemembers wore the same uniform as active duty servicemembers, were subject to the same code of military justice, received the same training, and were available for call-up to active duty service at any time.

H.R. 1025 confers honorary veteran's status on the individuals who are entitled to retirement pay for nonregular service or who would be entitled to retirement pay but for age. In addition, this bill ensures those who receive the honorary recognition as veterans conferred in the bill would not be entitled to any statutory benefit under title 38 or any other title of United States Code for reason of such recognition alone.

I would now like to yield such time as he may consume to the gentleman from Iowa (Mr. LATHAM).

Mr. LATHAM. Madam Speaker, I strongly urge my colleagues to support H.R. 1025. I join my colleague, the gentleman from Minnesota, in introducing this bill. My colleagues, you may not be aware that a member of the Guard and Reserve can complete an entire career without earning the title of veteran of the armed forces of the United States if they have never served on Federal active duty for other than training purposes.

As a result, National Guard members protecting our skies and airports, or protecting our Southern border—technically under State orders—may one day retire from the Guard but not qualify to be classified as a veteran of our Armed Forces.

Our military increasingly depends on the National Guard and Reserve to keep our country safe. Men and women who served our country faithfully for decades deserve full recognition as veterans, even if they were never deployed overseas.

Current law does not consider Guard and Reserve members to be veterans unless they were deployed for more than 30 days. The policy excludes many who deployed for long periods of time, carried out critical support roles during times of war and peace, engaged in frequent and often dangerous training exercises, and stood ready to risk their lives to protect our Nation during military careers that spanned decades.

This legislation recognizes the service and sacrifice of National Guard and

Reserve retirees and grants them the full honor of being called veterans, which they've earned. I urge my colleagues to support this legislation, which is a matter of honor and fairness for our citizens soldiers.

Mr. FILNER. Madam Speaker, I yield myself such time as I may consume.

The bill before us, H.R. 1025, as noted sponsored by Congressman WALZ of Minnesota, would ensure that deserving men and women of our National Guard and Reserve receive the honor and distinction of being called veterans. It seems a simple thing, and yet it is denied them.

Representative WALZ introduced this bill in the last Congress. I'm disappointed to say it didn't clear the Senate, and so we'll have to try again. Our Guard and Reserve comprise a large component of those called to serve in our current wars, and these changing dynamics need to be incorporated into our policies. I think this bill strikes the desired balance. I am in full support of the bill.

I would now yield such time as he may consume to the author of the bill, Congressman WALZ, to explain it in more detail.

Mr. WALZ of Minnesota. I thank the ranking member for yielding me this time, as well as being a staunch supporter of this and, of course, other legislation to secure the rights and benefits for our veterans.

I would also like to thank the gentleman from New Jersey for his unwavering support on this and other bills, and appreciate all of the things that are moving today.

I say a special thank you to Chairman MILLER and the majority leader and the majority whip who changed the schedule around to allow this bill to be debated tonight after Representatives ROE, BENISHEK, DESJARLAIS, DENHAM, and I returned from Afghanistan, visiting our warriors downrange defending freedom and putting their lives on the line and doing it in such a professional manner, and standing there and not being able to tell the difference between a Navy, a Marine, or an Army National Guard or Reservist, all of those services working together in unity for this.

I'm proud to sponsor this piece of legislation, the Honor America's Guard and Reserve Act. The veterans' community has prioritized this for a long time. About the honor that you heard my good friend and the lead Republican sponsor on this from Iowa, Mr. LATHAM, talk about, it's about that honor and dignity and a country respecting that.

These are folks who serve in so many ways, responding to national emergencies. But, most importantly, I think, standing ready to be deployed at a moment's notice as a deterrent to aggression. They stood there during the Cold War, many of these people for 20 years, serving this Nation, training the current warriors who are downrange. And yet we will honor them with military retired pay, medical care through