

independent land title agents as well as from groups like the Consumer Federation of America, the Center for Responsible Lending, Americans for Financial Reform and its 100 affiliates and the AFL-CIO.

I requested that the National Association of Independent Land Title Agents be invited to testify. I have heard concerns directly from title agents in my state that some referral sources ask to share ownership of their business. Since title insurance is based on referrals, when realtors, homebuilders and mortgage brokers refuse to provide referrals to a title agent firm, the firm may not be able to survive financially. Unfortunately, these independent unaffiliated title agents were not invited to testify nor was there another hearing on the bill.

Many organizations opposed the bill including the AFL-CIO, Alliance for a Just Society, Americans for Financial Reform, Center for Economic Justice, Center for Responsible Lending, Connecticut Fair Housing Center, Consumer Action, Consumer Federation of America, Consumers Union, Empire Justice Center, Home Defenders League, The Leadership Conference on Civil and Human Rights, NAACP, National Association of Consumer Advocates, National Association of Independent Land Title Agents, National Consumer Law Center (on behalf of its low income clients), National Council of La Raza, National Fair Housing Alliance, New Economic Project, Public Citizen, Woodstock Institute and Center for Responsible Lending.

These concerns about hidden referral commissions are not hypothetical. Last month, the Consumer Financial Protection Bureau (CFPB) fined RealtySouth, the largest real estate firm in Alabama for violations of the Real Estate Settlement and Practices Act (RESPA). RealtySouth improperly steered consumers to its affiliated firm, TitleSouth LLC. In addition, The CFPB has taken action against Borders & Borders PLC in Kentucky for funneling kickbacks to shell companies. In June, the CFPB fined Stonebridge Title Services in New Jersey for paying illegal kickbacks to referral sources.

Some who support H.R. 3211 say there are some fixed costs in lending that could result in lower valued mortgages to need to pay loans higher than the Qualified Mortgage guideline of points and fees established by smaller loans. However, the Consumer Financial Protection Bureau already provided for flexible definitions based upon the amount of a borrower's mortgage:

3 percentage cap on a loan balance at \$100,000 or greater, 5 percentage cap on a loan balance from \$20,000.00 to \$60,000, or 8 percentage cap on loan balances of less than \$12,500.

Since the average mortgage origination fees are below one percent according to the Center for Responsible Lending, the caps set by the QM are appropriate. I have not seen any compelling evidence that shows that lenders will not make loans if the title premiums charged by their affiliates are included in the points and fees cap. Lenders are free to make loans outside the ability to repay rules as well.

I have also heard the proponents of H.R. 3211 arguing that the availability of affiliate service providers helps reduce the overall cost of obtaining a mortgage loan. I question their evidence. The 2010 Harris Interactive study paid by the National Association of Realtors is suspect. In that study, more than 70% of buyers "did not know" what an affiliate service

provider provided or what benefit it allegedly gave.

By contrast, in 2013, The National Association of Independent Land Title Agents (NAILTA) commissioned the first-ever national settlement preference survey of American real estate consumers. More than 900 consumers participated in the nationwide survey. The results include:

93% of American real estate consumers surveyed said it was important that title insurance agents remain a neutral third party in the performance of title insurance-related services.

62% of American real estate consumers surveyed said that a title agency cannot remain objective if it is partially owned by a bank, real estate firm, mortgage company or homebuilder.

Only 1% of American real estate consumers surveyed prefer a "one stop shop".

For all the efficiencies that proponents assert existed prior to this new rule that provided a disincentive to refer homebuyers to controlled/affiliated title firms, settlement costs—exclusive of inflation—continue to rise. I believe the CFPB's rule could actually lower title insurance premiums and increase homeownership for Americans.

I have concerns about a market where people assert that half or more the cost of the product is a referral fee unlinked to the product itself. Consumers and independent title insurance agents say that title insurance premiums can provide remuneration to the referral source based on the capture rate such as lower desk rental fees, bonuses, gifts or higher commissions. This should not be permitted.

I urge members to stand with homebuyers who want to understand all the fees they are charged.

I urge members to support a market free of pressures for referral commissions.

#### HONORING MEL B. O'REILLY

#### HON. MICHELLE LUJAN GRISHAM

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Ms. MICHELLE LUJAN GRISHAM of New Mexico. Mr. Speaker, I rise to honor Mel B. O'Reilly for his dedicated work as a lawyer in New Mexico and tireless service to the Democratic Party of New Mexico.

From an early age Mel was a committed family member and disciplined individual. At the ripe age of 12, Mel's father fell ill which meant working extra shifts in the family restaurant and bar.

The extra hours he spent supporting his family meant less time for other activities and put a strain on Mel's attendance at morning chapel services. The parochial school's counselor, a monsignor, took notice and chastised Mel in front of his peers, called him a "barmaid" and threatened to expel him. Mel stood up to the monsignor and said: "There's no need to expel me, I'll quit school. I've got to go to work."

This hardship did not stop Mel's drive to succeed. He continued both working in the bar and studying, and during his senior year of high school, at 15 years old, Mel was ranked at the top of his class.

Still, none of colleges Mel applied to accepted him; he would later find out that the mon-

signor wrote to every school and told them to reject him. It was not until Mel took a trip with some friends to Long Island that Mel met a recruiter from St. Michael's College in Santa Fe, NM. That recruiter saw a bright young man in Mel, and St. Michael's College welcomed him with open arms, forever changing his life.

Mel would go on to graduate from St. Michael's College, and afterward from the University of New Mexico School of Law in 1971. That same year, Mel married Monica McCormick, daughter of Don G. McCormick, and moved to Carlsbad to join the late Mr. McCormick's law firm.

A few years later, Mel and Monica moved to Ruidoso where they raised twins, Colm and Dylan, and their youngest son, Brendan. Mel eventually opened his own law firm in Ruidoso in the late 70s. Mel practiced in all areas of law while in Ruidoso and developed an expertise in banking, commercial, corporate, real estate, and probate law.

In 1989, Mel and the family moved to Albuquerque where he set up his private practice working on everything from personal injury and wrongful death to contract and collection cases. It was in Albuquerque where Mel volunteered his legal services to the Democratic Party of New Mexico, and served as a long-time ward chairman and Democratic Party supporter. He served many roles, including Chair of the Democratic Party of New Mexico's Resolutions Committee, the Rules Committee, and the Platform and By-Laws Committee and respective committees for the Democratic Party of Bernalillo County.

A successful lawyer, community icon, and loving father—Mel is a talented man of courage and integrity. His character, love of life, enthusiasm and selflessness are felt by all who know him. As Mel enters retirement and reflects on his life and career, his proudest accomplishment is his family. He is very proud that he and his wife Monica raised three successful children: Dylan of Farmington and Brendan of Albuquerque who are both lawyers, and Colm who is an electrical engineer and renewable energy consultant living abroad.

I wish Mel all the best as he looks forward to traveling with Monica, diving with Colm, and spending time with Dylan and Brendan in his retirement. His achievements and accomplishments are truly remarkable. I join his family and friends in celebrating the contributions he made, throughout his life, to his family, his community, and the great State of New Mexico.

#### IN RECOGNITION OF SISTER SHIRLEY SAUNDERS

#### HON. FRANK PALLONE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Mr. PALLONE. Mr. Speaker, I rise today to congratulate Sister Shirley Ann Saunders as she celebrates her 25th anniversary as First Lady of North Stelton A.M.E. Church in Piscataway, NJ. Sister Shirley's service to the congregation and the Piscataway community will be honored as North Stelton A.M.E.'s Women's Day Celebration and is truly deserving of this body's recognition.

The wife of Pastor Kenneth L. Saunders, Sr., Sister Shirley has been an active member

of her faith for 37 years. She began her service to the church as a pastor's spouse and as the Youth Choir Director and the Young People's Division Director at Bright's Temple in Bermuda.

Currently, Sister Shirley serves as the Office Administrator of North Stelton A.M.E. Church, the Advisor for the Women's Ministry and the Anna Howard Missionary School. She is also the founder of the Shirley A. Saunders Praise Angels Liturgical Dance Ministry, which is named in her honor.

In addition to her roles within the North Stelton A.M.E. Church, Sister Shirley serves on the Board of Directors of the North Stelton Economic Development Corporation, as Vice President of KLS Positive Image, Inc. and as Executive Director of the Nubian Sisters for Christ Ministry, which she also founded.

Prior to her service in the church, Sister Shirley worked for Columbia Broadcasting Systems (CBS) in New York City and the College of Medicine and Dentistry Dental School in Newark. She is a graduate of Jersey City's Lincoln High School and Taylor Business Institute in New York City.

Mr. Speaker, once again, please join me in congratulating Sister Shirley Saunders on her 25 years of service to North Stelton A.M.E. Church.

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RECOGNIZING DR. WILLIAM  
LAWSON

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**HON. ELEANOR HOLMES NORTON**

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 18, 2014*

Ms. NORTON. Mr. Speaker, I rise today to ask my colleagues to join me in recognizing Dr. William Lawson for his work as the Dean of Psychiatry and Behavioral Science at Howard University. Dr. Lawson has published over eighty-five articles, books, and other publications involving mental illness and its relationship to psychopharmacology, substance abuse and racial and ethnic issues, and is also an outspoken advocate for access to services for the severely mentally ill.

Dr. Lawson received his bachelor's degree from Howard University, master's from the University of Virginia, Ph.D. in Psychology from the University of New Hampshire and his M.D. from the University of Chicago, completing his residency at Stanford University Medical Center.

He has been named one of "America's Leading Black Doctors" by Black Enterprise Magazine, was the Andrea Delgado Honoree and Lecturer for the Black Psychiatrists of America, received the Jeanne Spurlock Award, E.Y. Williams Clinical Scholar Distinction Award from the Psychiatry and Behavioral Sciences Section of the National Medical Association, a Multicultural Workplace Award from the Veterans Administration for his outstanding contribution to the advancement of diversity and multicultural understanding, recognized as a national mentor by the National Alliance of the Mentally Ill, numerous awards for excellence in teaching, and state, federal, and foundation support for pharmacological research new and effective treatments.

Dr. Lawson is boarded in Psychiatry and Neurology with added qualifications in Drug and Alcohol Addictions. He is also a fellow of

the American Psychiatric Association, member of the Scientific Advisory Committee, National Depression and Manic Depressive Society, and on the boards of the DC Mental Health Association for the DC Alliance for the Mentally Ill. He is currently directing a \$6.5 million contract with the National Institute of Mental Health Intramural Program to research Mood and Anxiety Disorders in African Americans and other minorities.

Mr. Speaker, I ask my colleagues to join me in recognizing Dr. William Lawson for his extraordinary works in the field of Psychiatry.

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IN TRIBUTE TO MARILYN BUEL

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**HON. JOE COURTNEY**

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 18, 2014*

Mr. COURTNEY. Mr. Speaker, I rise today to remember a friend, Marilyn Buel of Essex, Connecticut.

When I was a freshman state legislator in Hartford a long time ago, Governor Bill O'Neill's Chief of Staff, Chad McCullom, called me in for a meeting. McCullom was an Irish politician straight out of central casting—a cigar-chomping, hard-bitten veteran. It was a contentious meeting, but after we worked out the issue, we shook hands and he said to me, "the thing about this business, unlike other walks of life, is that you really get a chance to see inside of people. Sometimes what you see is not very pretty, and sometimes it can be quite inspiring."

I recount this story because over the last 12 years, I had a chance to see inside Marilyn Buel due to our political struggles together. And what I saw was beautiful and exquisite.

Twice, Marilyn stood beside me when I ran as a challenger for the United States Congress. Running as a challenger for Congress is probably one of the lowest percentage gigs you can imagine. This felt especially true when I ran the second time. It was hard to convince friends and family that I even had a chance. I remember one couple sent me a mass card when I announced, and it included a prayer to St. Jude. As the Roman Catholics in this body can attest, St. Jude is the patron saint of lost causes—which did not give me a great warm feeling about people's confidence in my ability to win this race.

When I called Marilyn Buel though, her first reaction was, "what took you so long?" And from that point on, she immediately got to work for the next 2 years—working tirelessly on what turned out to be the closest race for Congress in the last 20 years. Marilyn was passionate about the cause and focused on making her greatest impact. In the Town of Essex where I ran and lost in 2002, the losing margin was 716 votes. In 2006, the year we won the total district by 83 votes, my losing margin in Essex was only nine. In a race that was decided by 83 votes, picking up a 707 vote swing from one race to another was a major deciding factor in my victory. Marilyn helped open the door for me in 2006, which I will never forget as long as I live.

The one time in office Marilyn called me about a vote, she asked me to cosponsor a bill which would provide for more visas to Iraqi interpreters who, as the US troops were being drawn down at the end of the conflict, were

being left behind. What was so telling about her request is that there was probably no one I knew who was more passionately opposed to President Bush's decision to take us into the war in Iraq. Nonetheless, her opposition to the war did not blind her to the human consequences of people who were selflessly trying to help our troops communicate in a foreign environment.

Elie Wiesel famously said, "The opposite of love is not hate, it's indifference." During my time in elected office, I have had the privilege of meeting scores of political activists dedicated to changing our nation for the better. In my experience, however, no one embodies or personifies Wiesel's quote better than Marilyn Buel. She was always trying to improve her community, state, and nation, and never expected anything in return—except to be a part of the solution to our challenges, rather than complaining or being negative. I was privileged to have the benefit of her support and will never forget it as long as I live.

We lost Marilyn in August after a long and brave battle with cancer. On behalf of this entire House and my colleagues, I want to extend my deepest condolences to Dick, Elizabeth and her family for their loss. Connecticut will never be the same without Marilyn Buel.

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RECOGNIZING THE SERVICE OF  
JAMES STEM

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**HON. JIM COSTA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 18, 2014*

Mr. COSTA. Mr. Speaker, I rise today with my colleagues Mr. SHUSTER, Mr. RAHALL, and Mr. DENHAM to recognize Mr. James Stem to congratulate him as he celebrates 48 years of service to America's unions and railroads. James will be retiring as the national legislative director at the United Transportation Union (UTU). James' extraordinary career and service to our country deserve to be honored.

James was born on June 19, 1948, in Raleigh, North Carolina. His career in the railroad industry started early at the age of 18 when he became a trainman for the Seaboard Air Line Railroad and a member of the Brotherhood of Railroad Trainmen. James' interest in the union movement began early on in his career, and he quickly became active in Local 1129 in Raleigh.

By 1973, James worked part-time as a special UTU organizer, and two years later, was elected to be the secretary-treasurer of the Local 1129. He was also elected as a local chairperson and legislative representative. Because of his extensive background at the UTU, James served as delegate at five UTU international conventions from 1979 to 1995.

In 1984, James was elected as the North Carolina state legislative director. In 1998, with the necessary experience and knowledge, James was appointed the alternate national legislative director. He was then re-elected to that position at the UTU conventions in 1999, 2003, and 2007, and since 2009, James has served as the national legislative director.

Throughout his career, James held many positions including: trainman, switchman, hawser helper, hostler, fireman, and locomotive engineer. Additionally, he is a member of the original Positive Train Control Working Group