

day, each and every one of us must remember the heroes—average men, women, and children—who put their lives on the line in the fight for equality.

We cannot forget their sacrifice, and we must not ignore the lessons of history. When we come together across party lines, from different races, religions, and regions, we can achieve the greater good.

I hope and pray that we will come together again—Democrats and Republicans, of all faiths, colors, and regions—to pass laws that maintain, protect, and strengthen rights for which many gave their ultimate sacrifice.

Again, Mr. Speaker, I thank the gentlewoman from Michigan, the gentlewoman from Ohio, and my colleagues on both sides of the aisle for their strong support of this resolution.

Mrs. MILLER of Michigan. Mr. Speaker, I yield myself 1 minute to say that the gentleman from Georgia, Representative LEWIS, mentioned the term “heroes.” He truly is a hero, an American hero, a treasure.

In the 12 years I have been honored to be a Member of Congress, anytime I hear him come to the floor and talk about civil rights, someone who has actually lived it, I wish I could take him home and have him talk to groups of schoolchildren, and I know he does that in his own district and around the country.

Because every time the gentleman from Georgia, as well as Representative CLYBURN and so many others come to this floor to talk about the civil rights movement, it really is very moving, and it makes us all think about, before we are anything, we are Americans first, and he truly is a hero.

I will continue to reserve the balance of my time.

Ms. FUDGE. Mr. Speaker, there are just some things that are inherently American. They are truth and freedom and justice, doing what is best for our Nation.

I know that we have disagreements, we have differences, but today, we stand together as one House, and I thank the chairwoman for allowing that to happen again.

Again, I urge all Members to support H. Con. Res. 100, and I yield back the balance of my time.

Mrs. MILLER of Michigan. Mr. Speaker, I would certainly urge all of my colleagues, as well, to support this resolution, which will authorize the use of the rotunda of the United States Capitol Building for a ceremony to commemorate the 50th anniversary of the enactment of the Civil Rights Act of 1964.

I yield back the balance of my time. The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Michigan (Mrs. MILLER) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 100.

The question was taken; and (two-thirds being in the affirmative) the

rules were suspended and the concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

PERMITTING USE OF ROTUNDA FOR CEREMONY AWARDED CONGRESSIONAL GOLD MEDAL TO NEXT OF KIN OR PERSONAL REPRESENTATIVE OF RAOUL WALLENBERG

Mrs. MILLER of Michigan. Mr. Speaker, I move to suspend the rules and concur in the concurrent resolution (S. Con. Res. 36) permitting the use of the rotunda of the Capitol for a ceremony to award the Congressional Gold Medal to the next of kin or personal representative of Raoul Wallenberg.

The Clerk read the title of the concurrent resolution.

The text of the concurrent resolution is as follows:

S. CON. RES. 36

Resolved by the Senate (the House of Representatives concurring),

SECTION 1. USE OF ROTUNDA FOR CEREMONY TO AWARD CONGRESSIONAL GOLD MEDAL TO THE NEXT OF KIN OR PERSONAL REPRESENTATIVE OF RAOUL WALLENBERG.

(a) IN GENERAL.—The rotunda of the Capitol is authorized to be used on July 9, 2014, for a ceremony to award the Congressional Gold Medal to the next of kin or personal representative of Raoul Wallenberg in recognition of his achievements and heroic actions during the Holocaust.

(b) PREPARATIONS.—Physical preparations for the ceremony described in subsection (a) shall be carried out in accordance with such conditions as the Architect of the Capitol may prescribe.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Michigan (Mrs. MILLER) and the gentleman from California (Mr. LOWENTHAL) each will control 20 minutes.

The Chair recognizes the gentlewoman from Michigan.

GENERAL LEAVE

Mrs. MILLER of Michigan. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks on the concurrent resolution.

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

There was no objection.

Mrs. MILLER of Michigan. Mr. Speaker, I yield myself as much time as I might consume.

Mr. Speaker, I rise in support of the concurrent resolution, permitting the use of the rotunda of the U.S. Capitol for a ceremony to award the Congressional Gold Medal to the next of kin or personal representative of Raoul Wallenberg.

The issuing of the Congressional Gold Medal is in recognition and in honor of this individual's heroism and selfless humanitarian actions.

Raoul Wallenberg was born on August 4, 1912, in Sweden; and in 1931, Mr.

Wallenberg attended college in my home State of Michigan, at the University of Michigan in Ann Arbor.

In the years that followed his graduating at the top of his class in architecture, he quickly established himself in business in his home nation of Sweden, and like so many others, then he also witnessed the ever-growing threats coming from Germany.

At the age of 32, Mr. Wallenberg was recruited by the U.S. War Refugee Board, a board that was established by then-President Roosevelt and whose mission was to rescue the Jewish from occupied territories and to provide relief to those sent to concentration camps.

Mr. Wallenberg later became known as an individual who led one of the War Refugee Board's most extensive operations.

Mr. Wallenberg was given status as a Swedish diplomat and traveled to Hungary in the summer of 1944, a few months after Nazi forces occupied that nation.

Sweden was a neutral country; and, therefore, Nazi forces or the complying Hungarian authorities could not easily arrest or otherwise harm Swedish citizens. This enabled Mr. Wallenberg to save tens of thousands of Hungarian Jews from concentration camps.

Shortly following Nazi occupation, the rounding up of Hungarian Jews and their transference into Nazi custody began. When Mr. Wallenberg arrived in Budapest that summer, the Nazis had already deported nearly 444,000 Hungarian Jews, with almost all of them being sent to the Auschwitz or Birkenau killing centers.

We now know that the SS killed approximately 320,000 of these individuals upon arrival and used the rest as forced labor. When Mr. Wallenberg made it to Budapest, only about 200,000 Jews remained in the city, but there were plans made by the Hungarian authorities under Nazi rule to deport those as well.

Provided with diplomatic credentials and the authorization from the Swedish Government, Mr. Wallenberg took heroic action to save as many of these individuals and families as he could by creating and distributing protective Swedish certificates.

Through the War Refugee Board and assistance from Sweden, Mr. Wallenberg was able to use funds to set up hospitals, nurseries, a soup kitchen, and dozens of safe houses for the Jewish of Budapest. These safe houses actually formed the international ghetto, holding some of the same protective Swedish certificates that Wallenberg handed out.

Faced with the further breakdown of the Hungarian Government and increased Nazi control, deportations of the Jewish population resumed; but this time, the authorities decided to force tens of thousands to march toward Austria, due to the railroad being cut off by the Soviet troops.

That fall, Mr. Wallenberg personally worked to stop the further deportation

of many by securing the release of those who had already had some of the same protection certificates that he had worked to distribute, and he was able to help them return to safe houses within the city.

Mr. Wallenberg was not alone. He worked with many of his colleagues and other diplomats who participated in the same types of rescue operations and issued their own neutral countries' protective certificates to Jewish people and found ways to house them.

By the end of 1944, Mr. Wallenberg and others were able to keep the authorities from destroying the ghetto and the individuals who resided there.

By the beginning of 1945, Soviet forces came to Budapest and liberated the city in February. More than 100,000 Jewish people remained.

But what happened to Mr. Wallenberg, like so many others during this time, is unknown. Mr. Wallenberg was last seen in Soviet custody, and it is thought he may have died in prison.

Mr. Speaker, the end of Mr. Wallenberg's life remains a mystery, but the life that he led and especially the actions he took while living in Budapest for those 6 months and saving as many as so many innocents are forever, forever remembered.

Raoul Wallenberg is a hero, not just for those who were in Budapest at that time, but a hero that the world remembers.

Mr. Speaker, Mr. Wallenberg's memory lives on and serves as the best kind of reminder for what it means to serve and accomplish the greater good for all of humanity, and it is certainly fitting that we gather, as a Congress, in the rotunda of the United States Capitol, to formally remember and pay tribute to this man, a man who used the tools he was given to work tirelessly for the lives of others, a man who did so much, even at his own peril.

Awarding Mr. Wallenberg the Congressional Gold Medal is the very least that we can do as a grateful Nation and as a grateful member of the world.

I reserve the balance of my time.

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

Mr. Speaker, I rise in support of Senate Concurrent Resolution 36. Few people in history have shown the sort of bravery for which we will be honoring Raoul Wallenberg.

As Sweden's special envoy to Hungary during the Second World War, Mr. Wallenberg quietly issued thousands—and I say thousands—of protective passports and sheltered as many Jews as he could in Swedish Embassy buildings, protecting them from being rounded up by the Fascist authorities. It is estimated that his efforts saved potentially up to 100,000 Jews from the horrors of the Holocaust.

Sadly, as the gentlewoman from Michigan pointed out, Mr. Wallenberg would never see the impact of his great work. As the Iron Curtain descended on Eastern Europe, he was apprehended by

Soviet authorities, never to be seen again; but if not for his commitment to the protection of human rights, untold thousands would not be among us today.

One of the lives that he saved was that of our former colleague, Congressman Tom Lantos, who wrote the bill making Raoul Wallenberg an honorary citizen of the United States in 1981.

In 2012, we posthumously awarded Raoul Wallenberg the Congressional Gold Medal in recognition of his achievements and heroic actions during the Holocaust. This resolution will allow the use of the rotunda for a ceremony presenting the Gold Medal to his family in honor of Mr. Wallenberg for his noble and selfless actions.

I urge all Members to support Senate Concurrent Resolution 36, and I yield back the balance of my time.

□ 1800

Mrs. MILLER of Michigan. Mr. Speaker, as well, I would urge all of my colleagues to support S. Con. Res. 36, which is a resolution authorizing the use of the rotunda of the Capitol for a ceremony to award the Congressional Gold Medal to the next of kin or personal representative of Raoul Wallenberg.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Michigan (Mrs. MILLER) that the House suspend the rules and concur in the concurrent resolution, S. Con. Res. 36.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the concurrent resolution was concurred in.

A motion to reconsider was laid on the table.

MORTGAGE CHOICE ACT OF 2013

Mr. HUIZENGA of Michigan. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3211) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3211

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

SECTION 1. SHORT TITLE.

This Act may be cited as the "Mortgage Choice Act of 2013".

SEC. 2. DEFINITION OF POINTS AND FEES.

(a) AMENDMENT TO SECTION 103 OF TILA.—Section 103(bb)(4) of the Truth in Lending Act (15 U.S.C. 1602(bb)(4)) is amended—

(1) by striking "paragraph (1)(B)" and inserting "paragraph (1)(A) and section 129C";

(2) in subparagraph (C)—

(A) by inserting "and insurance" after "taxes";

(B) in clause (ii), by inserting ", except as retained by a creditor or its affiliate as a result of their participation in an affiliated business arrangement (as defined in section 2(7) of the Real Estate Settlement Proce-

dures Act of 1974 (12 U.S.C. 2602(7))" after "compensation"; and

(C) by striking clause (iii) and inserting the following:

"(iii) the charge is—

"(I) a bona fide third-party charge not retained by the mortgage originator, creditor, or an affiliate of the creditor or mortgage originator; or

"(II) a charge set forth in section 106(e)(1);"; and

(3) in subparagraph (D)—

(A) by striking "accident,"; and

(B) by striking "or any payments" and inserting "and any payments".

(b) AMENDMENT TO SECTION 129C OF TILA.—Section 129C of the Truth in Lending Act (15 U.S.C. 1639c) is amended—

(1) in subsection (a)(5)(C), by striking "103" and all that follows through "or mortgage originator" and inserting "103(bb)(4)"; and

(2) in subsection (b)(2)(C)(i), by striking "103" and all that follows through "or mortgage originator" and inserting "103(bb)(4)".

SEC. 3. RULEMAKING.

Not later than the end of the 90-day period beginning on the date of the enactment of this Act, the Bureau of Consumer Financial Protection shall issue final regulations to carry out the amendments made by this Act, and such regulations shall be effective upon issuance.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Michigan (Mr. HUIZENGA) and the gentleman from Georgia (Mr. DAVID SCOTT) each will control 20 minutes.

The Chair recognizes the gentleman from Michigan.

GENERAL LEAVE

Mr. HUIZENGA of Michigan. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks and submit extraneous materials for the RECORD on H.R. 3211, currently under consideration.

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

There was no objection.

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 3211, the Mortgage Choice Act. As someone who worked in the housing industry for a number of years, this is a very important issue to me, and, more importantly, to my constituents in Michigan as well as, frankly, all of our constituents across the country.

Earlier this year, the Qualified Mortgage, also known as the (QM)/Ability to Repay Rule, as mandated by the Dodd-Frank Wall Street Reform Act went into effect. The QM rule is the primary means for mortgage lenders to satisfy their "ability to repay" requirements.

Additionally, Dodd-Frank provides that a QM may not have points and fees in excess of 3 percent of the loan amount. As currently defined, points and fees include, among other charges:

One, fees paid to affiliated, but not unaffiliated, title companies; two, salaries paid to loan originators; three, amounts of insurance and taxes held in escrow; four, loan level price adjustments; and number five, payments by lenders to corresponding banks as they