

there is just amazing to me, especially in California. I am betting the insurance commissioner in California would be surprised at this assertion, since California is one of the 47 States that regulates title insurance. RESPA laws, disclosure requirements written into law, transparency is a key element in this.

I was a licensed Realtor when agency disclosure first came in. This was in the midnineties. You had to declare whether you were a buyer's agent, a seller's agent, a transactional coordinator. There have been real changes, positive changes, that have happened for the consumer in that industry over the last 20 to 25 years.

The irony in this particular situation is that affiliated companies, those companies that may have been started by the same people—that is the definition, by the way. I might be a small-business owner who owns a real estate company, and I start another company dealing with title insurance. That now, because that is on my personal tax form, is an affiliated company. I can't do or charge what an unaffiliated company could do.

Now, I might buy the argument that was made earlier that these companies can just charge whatever they want to charge, but I could only buy that if my friends on the other side of the aisle would be willing to apply equally the law. The law does not apply equally here. It does not do what they claim that they are trying to do.

The other element that has been talked about a little bit—this is so ridiculous; it strikes me. It is like saying I can't shop at Walmart or at a Meijer store in our area or other places because they sell fresh produce and electronics and hardware. I need to go to a hardware store to go pick up my nails; I need to go to the corner grocer to go pick up my lettuce, and, by the way, if I want to get a flat screen TV, I have got to go somewhere else.

This is about consumers having choices and abilities to utilize a streamline. Those costs need to be disclosed, first of all. Those costs oftentimes are regulated, the vast majority of the times are regulated by the States; yet it just is a clunky system that does not work in the design of Dodd-Frank.

The assertion that any change of Dodd-Frank somehow benefits or is anticonsumer or benefits somebody on Wall Street, go and talk to those owners of those small companies in all of our States, go and talk to them about what their Wall Street affiliation is.

This bill is, frankly, widely viewed as unrealistic and unworkable. It is time that we face that reality and we change some of the elements of this. This is a modest, modest change.

In fact, it is so modest, frankly, Mr. Speaker, that our previous speaker had supported the bill, had supported it when it was in committee, had supported it when it was on the House floor, certainly did not object to it, and

I guess maybe I could say supported it because, on August 1 of 2014, she, along with 12 of her colleagues—including one who has gone on to the Senate—12 Democrats signed a letter to Senator HARRY REID requesting him to take my bill up.

Mr. Speaker, I insert for the RECORD the letter.

CONGRESS OF THE UNITED STATES,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, August 1, 2014.

DEAR MAJORITY LEADER REID, CHAIRMAN JOHNSON AND MEMBERS OF THE SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS: On June 9, the House passed the Mortgage Choice Act (H.R. 3211), on the suspension calendar without objection. Senators Manchin and Johanns introduced a companion bill, S. 1577 in October, but it has not yet been considered. We support the Mortgage Choice Act because of our concern about lower-income consumers' access to credit and their ability to select the mortgage and title insurance providers of their choice.

Passage of H.R. 3211 represents the fourth time that the House has approved virtually identical legislation without objection. In 2007 and 2009, a Democratic House majority passed essentially the same provision in the Miller-Watt-Frank anti-predatory lending legislation, and then a third time as part of the House's version of the Dodd-Frank Wall Street Reform and Consumer Protection Act in 2010.

The Mortgage Choice Act simply excludes the cost of title insurance from the definition of points and fees under the Truth in Lending Act regardless of whether a title insurance agent is affiliated with a mortgage lender or not. It also clarifies that funds held in escrow for the payment of property insurance do not count as "points and fees." The legislation is needed to ensure that smaller loans to creditworthy low and moderate-income consumers can select the mortgage lender and title insurance provider of their choice and obtain a "qualified mortgage," the gold standard for all mortgages.

The bill authorizes the Consumer Financial Protection Bureau to implement rules governing the exclusion of reasonable title insurance charges from "points and fees." It preserves the Bureau's strong enforcement authority to require transparency and disclosure of affiliations and charges under the Real Estate Settlement Procedures Act (RESPA). In fact, the CFPB has been vigorous in its pursuit of RESPA violations, ranging from minor disclosure errors to kick-backs for referrals by an unaffiliated title company.

We urge you and the entire Senate to quickly adopt the Mortgage Choice Act to improve access to credit, enhance competition among title insurance providers, and reinforce the CFPB's authority to define what title insurance costs qualify as excludable "points and fees."

Sincerely,

David Scott, Maxine Waters, Emanuel Cleaver, Henry Cuellar, Daniel T. Kildee, Jim McDermott, Patrick Murphy, Gerald E. Connolly, Michael F. Doyle, Betty McCollum, Gregory W. Meeks, Gary C. Peters, Members of Congress.

Mr. HUIZENGA of Michigan. My bill and Congressman Meek's bill was a good bill last Congress, and it is a good bill this Congress because it has not changed at all. It has not changed at all.

To quote it, she urged the Senate to "quickly adopt the Mortgage Choice

Act," a bill that would "improve access to credit" and "enhance competition among title insurance providers."

Frankly, Mr. Speaker, my colleague was right last time, and she should be right in this Congress. Unfortunately, we are seeing that—I am afraid politics may have leaked in. The administration has issued a veto threat, and I think we may have seen why some of this change of heart has happened.

I am, frankly, disheartened for the American people that Presidential politics have already leaked into what this body should be doing, which is representing people, which is making sure that they are getting the best end of the stick, not the sharp end of the stick.

Frankly, Dodd-Frank has delivered the sharp end of the stick, intentionally or unintentionally, way too many times. It is our job to go and fix it and to make sure that the consumers, that our constituents, are getting the best service that they possibly can.

With that, Mr. Speaker, I would like to urge all of my colleagues to join so many of us in a bipartisan fashion who support this bill, who believe that this is the right time and the right bill to rectify this problem, and to get on with it. I request all of my colleagues to support H.R. 685.

I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 189, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Ms. MAXINE WATERS of California. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Ms. MAXINE WATERS of California. Yes, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Maxine Waters of California moves to recommit the bill H.R. 650 to the Committee on Financial Services with instructions to report the same back to the House forthwith, with the following amendment:

Add at the end the following:

**SEC. 4. PROTECTING CONSUMERS FROM EXCESSIVE HOUSING COSTS AND PREDATORY LENDERS.**

No person or lender that has been found to have engaged in unfair, deceptive, predatory, or abusive lending practices, or convicted of mortgage fraud under Federal or relevant State law may make use of the amendments made by this Act.

Mr. HENSARLING (during the reading). Mr. Speaker, I reserve a point of order.

The SPEAKER pro tempore. A point of order is reserved.

The Clerk will read.

The Clerk continued to read.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California is recognized for 5 minutes in support of her motion.

Ms. MAXINE WATERS of California. Mr. Speaker, this is the final amendment to the bill which will not kill the bill or send it back to committee. If adopted, the bill will immediately proceed to final passage as amended.

I know Democrats and Republicans don't agree on much, but there is one thing we can be united in saying. It is that we should not reward criminal behavior.

□ 1715

We cannot let people who are out there making obscene profits by ripping off low-income Americans use that money to buy influence that rolls back consumer protection laws.

That is why I am introducing this amendment that bans bad actors from receiving any benefit from these new provisions. If the House accepts this amendment, companies that break the law will not be rewarded by being handed a weaker set of standards.

These weaker standards do away with a number of protections current law affords to high-cost loans. They include stiffer penalties for bad actor lenders and additional disclosures for investors and consumers who purchase high-cost mortgages, as well as mandatory counseling so borrowers know what they are getting into and even the ability of borrowers to have their loans rescinded if lenders don't follow the law.

We know it is needed because we know there is fraud out there. I have submitted for the RECORD an investigation by The Seattle Times and the Center for Public Integrity, which, while shocking, is not in the least bit surprising to those of us who have been paying close attention to the predatory practices that often plague low- and middle-income home buyers. The article details a wide array of unfair, deceptive, predatory, and abusive lending

practices, such as housing manufacturers steering low-income borrowers into expensive, high-interest financing arrangements with companies that they also own.

If this amendment were to pass today, any company that engaged in this kind of practice or any company that was convicted of mortgage fraud under Federal or State law would be prohibited from taking advantage of these loosened standards.

Some may argue that, like current law, this amendment will hurt the industry. I am not concerned. The Manufactured Housing Association for Regulatory Reform found that 2014 marked the fifth consecutive year of annual industry production increases. Meanwhile, mobile home manufacturing giant Clayton Homes, owned by Berkshire Hathaway, profited to the tune of \$558 million in 2014—more than double its earnings from just 2 years earlier.

This amendment is for veterans like Dorothy Mansfield, who should be honored for her sacrifice to this country. Instead, she was targeted just 18 months after being steered into a predatory market she couldn't afford. Mansfield was facing foreclosure. It is for Active-Duty servicemembers whose homes were illegally foreclosed upon while they were battling overseas, or for their families who were overcharged as they remained at home. It is for low-income borrowers who, like all of us, are at a disadvantage when they negotiate their first home loans with companies that have probably negotiated hundreds just that week.

For many, the American Dream of homeownership has turned into a nightmare as they determine how to put food on the table and gas in the car while dealing with the loans that they have been steered into but cannot afford.

So, if we are going to remove these basic protections for veterans and servicemembers, for low-income borrowers, and for many others, let's at least do everything we can to protect them from the predators and the fraudsters we have learned about. I urge my colleagues to support this amendment.

I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I withdraw my reservation of a point of order.

The SPEAKER pro tempore. The reservation of the point of order is withdrawn.

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition to the gentlewoman's motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, I am just now seeing this motion to recommit, but there are a number of areas that, frankly, make very little sense to me.

The motion to recommit uses the phrase "has been found." I don't know what that means. The CFPB can enter into consent orders. Does that mean

this has been "found"? Often, consent orders are entered into without any admission of liability or culpability.

Next, we have the term "predatory." We won't find this term otherwise in title X of Dodd-Frank. What does it mean? We don't know what it means.

How about "abusive"? We know the CFPB is at least charged with coming up with a definition. They have not come up with a definition yet.

We have been told that some practices that might be totally legal for the market for some consumers might be abusive to others. What does that mean?

Again, Mr. Speaker, what we are trying to do here is help low- and moderate-income Americans have the housing opportunities that the rest of us have.

What we really ought to be on guard against are predatory voting practices that deny people their ability to live in a mobile home. What we really ought to be targeting is abusive voting practices that deny people lower closing costs in order to deal with points and fees from affiliated firms. That is what we really ought to be on guard for, Mr. Speaker.

I would urge all Members to reject this motion to recommit. Regrettably, it is just one more method by which the left will say that they are trying to help the poor, beleaguered consumers, except, again, they are going to protect them right out of their homes. They are going to assault their fundamental economic liberties. They are going to take away their choices.

True consumer protection comes from having competitive, innovative, transparent markets that are accessible to all Americans—equal opportunity to access these markets and then vigorously police them for force and fraud and deception. Do not trample on the basic freedom of the American consumers to choose the mortgages that are right for their families. That is wrong, Mr. Speaker. It is unfair. It is economic injustice. It is predatory legislating. It is abusive legislating. It has to stop here. Let's reject the motion to recommit.

I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on the motion to recommit will be followed by 5-minute votes on passage of H.R. 650, if ordered; passage of H.R. 685, and the motion to instruct conferees on Senate Concurrent Resolution 11.

The vote was taken by electronic device, and there were—yeas 184, nays 239, not voting 8, as follows:

[Roll No. 150]

### YEAS—184

Adams	Gabbard	Napolitano
Aguilar	Gallego	Neal
Ashford	Garamendi	Nolan
Beatty	Graham	Norcross
Becerra	Grayson	O'Rourke
Bera	Green, Al	Pallone
Beyer	Green, Gene	Pascrell
Bishop (GA)	Grijalva	Payne
Blumenauer	Gutiérrez	Pelosi
Bonamici	Hahn	Perlmutter
Boyle, Brendan	Hastings	Peters
F.	Heck (WA)	Peterson
Brady (PA)	Higgins	Pingree
Brown (FL)	Himes	Pocan
Brownley (CA)	Hinojosa	Polis
Bustos	Honda	Price (NC)
Butterfield	Hoyer	Quigley
Capps	Huffman	Rangel
Capuano	Israel	Rice (NY)
Cárdenas	Jackson Lee	Richmond
Carney	Jeffries	Roybal-Allard
Carson (IN)	Johnson, E. B.	Ruppersberger
Cartwright	Jones	Rush
Castor (FL)	Kaptur	Ryan (OH)
Castro (TX)	Keating	Sánchez, Linda
Chu, Judy	Kelly (IL)	T.
Ciçilline	Kennedy	Sanchez, Loretta
Clark (MA)	Kildee	Sarbanes
Clarke (NY)	Kilmer	Schakowsky
Clay	Kind	Schiff
Cleaver	Kirkpatrick	Schrader
Clyburn	Kuster	Scott (VA)
Cohen	Langevin	Scott, David
Connolly	Larsen (WA)	Serrano
Conyers	Larson (CT)	Sewell (AL)
Cooper	Lawrence	Sherman
Costa	Lee	Sinema
Courtney	Levin	Sires
Crowley	Lewis	Slaughter
Cuellar	Lieu, Ted	Speier
Cummings	Lipinski	Swalwell (CA)
Davis (CA)	Loebsack	Takai
Davis, Danny	Lofgren	Takano
DeFazio	Lowenthal	Thompson (CA)
DeGette	Lowey	Thompson (MS)
Delaney	Lujan Grisham	Titus
DeLauro	(NM)	Tonko
DelBene	Luján, Ben Ray	Torres
DeSaulnier	(NM)	Tsongas
Deutch	Lynch	Van Hollen
Dingell	Maloney,	Vargas
Doggett	Carolyn	Veasey
Doyle, Michael	Maloney, Sean	Vela
F.	Matsui	Velázquez
Duckworth	McCollum	Visclosky
Edwards	McDermott	Walz
Engel	McGovern	Wasserman
Eshoo	McNerney	Schultz
Esty	Meeks	Waters, Maxine
Farr	Meng	Watson Coleman
Fattah	Moore	Welch
Foster	Moulton	Wilson (FL)
Frankel (FL)	Murphy (FL)	Yarmuth
Fudge	Nadler	

### NAYS—239

Abraham	Burgess	Diaz-Balart
Aderholt	Byrne	Dold
Allen	Calvert	Duffy
Amash	Carter (GA)	Duncan (TN)
Amodei	Carter (TX)	Ellmers (NC)
Babin	Chabot	Emmer (MN)
Barletta	Chaffetz	Farenthold
Barr	Clawson (FL)	Fincher
Barton	Coffman	Fitzpatrick
Benishek	Cole	Fleischmann
Bilirakis	Collins (GA)	Fleming
Bishop (MI)	Collins (NY)	Flores
Bishop (UT)	Comstock	Forbes
Black	Conaway	Fortenberry
Blackburn	Cook	Fox
Blum	Costello (PA)	Franks (AZ)
Bost	Cramer	Frelinghuysen
Boustany	Crawford	Garrett
Brady (TX)	Crenshaw	Gibbs
Brat	Culberson	Gibson
Bridenstine	Curbelo (FL)	Gohmert
Brooks (AL)	Davis, Rodney	Goodlatte
Brooks (IN)	Denham	Gosar
Buchanan	Dent	Gowdy
Buck	DeSantis	Granger
Bucshon	DesJarlais	Graves (GA)

Graves (LA)	McCarthy	Rothfus
Graves (MO)	McCaul	Rouzer
Griffith	McClintock	Royce
Grothman	McHenry	Russell
Guinta	McKinley	Ryan (WI)
Guthrie	McMorris	Salmon
Hanna	Rodgers	Sanford
Hardy	McSally	Scalise
Harper	Meadows	Schweikert
Harris	Meehan	Scott, Austin
Hartzler	Messer	Sensenbrenner
Heck (NV)	Mica	Sessions
Hensarling	Miller (FL)	Shimkus
Herrera Beutler	Miller (MI)	Shuster
Hice, Jody B.	Moolenaar	Simpson
Hill	Mooney (WV)	Smith (MO)
Holding	Mullin	Smith (NE)
Hudson	Mulvaney	Smith (NJ)
Huelskamp	Murphy (PA)	Smith (TX)
Huizenga (MI)	Neugebauer	Stefanik
Hultgren	Newhouse	Stewart
Hunter	Noem	Stivers
Hurd (TX)	Nugent	Stutzman
Hurt (VA)	Nunes	Thompson (PA)
Issa	Olson	Thornberry
Jenkins (KS)	Palazzo	Tiberi
Jenkins (WV)	Palmer	Tipton
Johnson (OH)	Paulsen	Trott
Johnson, Sam	Pearce	Turner
Jolly	Perry	Upton
Jordan	Pittenger	Valadao
Katko	Pitts	Wagner
Kelly (PA)	Poe (TX)	Walberg
King (IA)	Poliquin	Walden
King (NY)	Pompeo	Walker
Kinzinger (IL)	Posey	Walorski
Kline	Price, Tom	Walters, Mimi
Knight	Ratcliffe	Webster (FL)
Labrador	Reed	Wenstrup
LaMalfa	Reichert	Westerman
Lamborn	Renacci	Westmoreland
Lance	Ribble	Whitfield
Latta	Rice (SC)	Williams
LoBiondo	Rigell	Wilson (SC)
Long	Roby	Wittman
Loudermilk	Roe (TN)	Womack
Love	Rogers (AL)	Woodall
Lucas	Rogers (KY)	Yoder
Luetkemeyer	Rohrabacher	Yoho
Lummis	Rokita	Young (AK)
MacArthur	Rooney (FL)	Young (IA)
Marchant	Ros-Lehtinen	Young (IN)
Marino	Roskam	Zeldin
Massie	Ross	Zinke

### NOT VOTING—8

Bass	Johnson (GA)	Smith (WA)
Duncan (SC)	Joyce	Weber (TX)
Ellison	Ruiz	

□ 1748

Mr. CONAWAY, Mrs. MIMI WALTERS of California, Messrs. SHUSTER, WITTMAN, REICHERT, LUETKEMEYER, MEEHAN, and FORTENBERRY, and Mrs. BLACK changed their vote from “yea” to “nay.”

Messrs. SIRES, CLYBURN, ASHFORD, SWALWELL of California, and RUSH changed their vote from “nay” to “yea.”

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. FINCHER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 263, nays 162, not voting 6, as follows:

[Roll No. 151]

### YEAS—263

Abraham	Graves (LA)	Perry
Aderholt	Graves (MO)	Peters
Allen	Griffith	Peterson
Amash	Grothman	Pittenger
Amodei	Guinta	Pitts
Ashford	Guthrie	Poe (TX)
Babin	Hanna	Poliquin
Barletta	Hardy	Polis
Barr	Harper	Pompeo
Barton	Harris	Posey
Benishek	Hartzler	Price, Tom
Bilirakis	Heck (NV)	Ratcliffe
Bishop (GA)	Hensarling	Reed
Bishop (MI)	Herrera Beutler	Reichert
Bishop (UT)	Hice, Jody B.	Renacci
Black	Hill	Ribble
Blackburn	Holding	Rice (NY)
Blum	Hudson	Rice (SC)
Bost	Huelskamp	Rigell
Boustany	Huizenga (MI)	Roby
Brady (TX)	Hultgren	Roe (TN)
Brat	Hunter	Rogers (AL)
Bridenstine	Hurd (TX)	Rogers (KY)
Brooks (AL)	Hurt (VA)	Rohrabacher
Brooks (IN)	Issa	Rokita
Buchanan	Jenkins (KS)	Rooney (FL)
Buck	Jenkins (WV)	Ros-Lehtinen
Bucshon	Johnson (OH)	Roskam
Burgess	Johnson, Sam	Ross
Byrne	Jolly	Rothfus
Calvert	Jordan	Rouzer
Carney	Joyce	Royce
Carter (GA)	Katko	Russell
Carter (TX)	Kelly (PA)	Ryan (WI)
Chabot	Kind	Salmon
Chaffetz	King (IA)	Sanford
Clawson (FL)	King (NY)	Scalise
Clay	Kinzinger (IL)	Schweikert
Coffman	Kirkpatrick	Scott, Austin
Cole	Klaine	Scott, David
Collins (GA)	Knight	Sensenbrenner
Collins (NY)	Labrador	Sessions
Comstock	LaMalfa	Sewell (AL)
Conaway	Lamborn	Sherman
Cook	Lance	Shimkus
Cooper	Latta	Shuster
Costa	LoBiondo	Simpson
Costello (PA)	Long	Sinema
Cramer	Loudermilk	Smith (MO)
Crawford	Love	Smith (NE)
Crenshaw	Lucas	Smith (NJ)
Cuellar	Luetkemeyer	Smith (TX)
Culberson	Lummis	Stefanik
Curbelo (FL)	MacArthur	Stewart
Davis, Rodney	Marchant	Stivers
DeFazio	Marino	Stutzman
Delaney	Massie	Thompson (PA)
Denham	McCarthy	Thornberry
Dent	McCaul	Tiberi
DeSantis	McClintock	Tipton
DesJarlais	McHenry	Trott
Diaz-Balart	McKinley	Turner
Dold	McMorris	Upton
Duffy	Rodgers	Valadao
Duncan (TN)	McSally	Wagner
Ellmers (NC)	Meadows	Walberg
Emmer (MN)	Meehan	Walden
Farenthold	Meeks	Walker
Fincher	Messer	Walorski
Fitzpatrick	Mica	Walters, Mimi
Fleischmann	Miller (FL)	Weber (TX)
Fleming	Miller (MI)	Webster (FL)
Flores	Moolenaar	Wenstrup
Forbes	Mooney (WV)	Westerman
Fortenberry	Moulton	Westmoreland
Fox	Mullin	Whitfield
Franks (AZ)	Mulvaney	Williams
Frelinghuysen	Murphy (PA)	Wilson (SC)
Garrett	Neugebauer	Wittman
Gibbs	Newhouse	Womack
Gibson	Noem	Woodall
Gohmert	Nugent	Yoder
Goodlatte	Nunes	Yoho
Gosar	Olson	Young (AK)
Gowdy	Palazzo	Young (IA)
Graham	Palmer	Young (IN)
Granger	Paulsen	Zeldin
Graves (GA)	Pearce	Zinke

### NAYS—162

Adams	Beyer	Brown (FL)
Aguilar	Blumenauer	Brownley (CA)
Bass	Bonamici	Bustos
Beatty	Boyle, Brendan	Butterfield
Becerra	F.	Capps
Bera	Brady (PA)	Capuano

Cárdenas	Hinojosa	Pallone	Brooks (AL)	Hudson	Pompeo	Conyers	Johnson, E. B.	Pocan
Carson (IN)	Honda	Pascrell	Brooks (IN)	Huelskamp	Posey	Courtney	Jones	Polis
Cartwright	Hoyer	Payne	Buchanan	Huizenga (MI)	Price, Tom	Crowley	Kaptur	Price (NC)
Castor (FL)	Huffman	Pelosi	Buck	Hultgren	Quigley	Cummings	Keating	Rangel
Castro (TX)	Israel	Perlmutter	Buchson	Hunter	Ratcliffe	Davis (CA)	Kelly (IL)	Richmond
Chu, Judy	Jackson Lee	Pingree	Burgess	Hurd (TX)	Reed	Davis, Danny	Kennedy	Roybal-Allard
Cicilline	Jeffries	Pocan	Bustos	Hurt (VA)	Reichert	DeFazio	Kilmer	Ryan (OH)
Clark (MA)	Johnson, E. B.	Price (NC)	Byrne	Issa	Renacci	DeGette	Kuster	Sánchez, Linda T.
Clarke (NY)	Jones	Quigley	Calvert	Jenkins (KS)	Ribble	DeLauro	Langevin	Sanchez, Loretta T.
Cleaver	Kaptur	Rangel	Carter (GA)	Jenkins (WV)	Rice (NY)	DelBene	Larsen (WA)	Sarbanes
Clyburn	Keating	Richmond	Carter (TX)	Johnson (OH)	Rice (SC)	DeSaulnier	Larson (CT)	Schakowsky
Cohen	Kelly (IL)	Roybal-Allard	Chabot	Johnson, Sam	Rigell	Deutch	Lee	Schiff
Connolly	Kennedy	Ruppersberger	Chaffetz	Jolly	Roby	Doggett	Levin	Scott (VA)
Conyers	Kildee	Ryan (OH)	Clawson (FL)	Jordan	Roe (TN)	Edwards	Lewis	Serrano
Courtney	Kilmer	Sánchez, Linda T.	Coffman	Joyce	Rogers (AL)	Engel	Lieu, Ted	Sewell (AL)
Crowley	Kuster	Sanchez, Loretta T.	Cole	Katko	Rogers (KY)	Eshoo	Lofgren	Slaughter
Cummings	Langevin	Sarbanes	Collins (GA)	Kelly (PA)	Rohrabacher	Esty	Lowenthal	Speier
Davis (CA)	Larsen (WA)	Schakowsky	Collins (NY)	Kildee	Rokita	Farr	Lowe	Swalwell (CA)
Davis, Danny	Larson (CT)	Schiff	Comstock	Kind	Ros-Lehtinen	Fattah	Lujan Grisham (NM)	Takai
DeGette	Lawrence	Schrader	Conaway	King (IA)	Roskam	Frankel (FL)	Luján, Ben Ray (NM)	Takano
DeLauro	Lee	Scott (VA)	Connolly	King (NY)	Ross	Fudge	Lynch	Thompson (CA)
DelBene	Levin	Serrano	Cook	Kinzinger (IL)	Rothfus	Gabbard	Maloney, Carolyn	Thompson (MS)
DeSaulnier	Lewis	Sires	Cooper	Kirkpatrick	Rouzer	Gallego	Matsui	Torres
Deutch	Lieu, Ted	Slaughter	Costa	Kline	Royce	Grayson	McDermott	Tsongas
Dingell	Lipinski	Speier	Costello (PA)	Knight	Russell	Green, Gene	McGovern	Van Hollen
Doggett	Loeb sack	Swalwell (CA)	Cramer	Labrador	Salmon	Higgins	Meng	Vargas
Doyle, Michael F.	Lofgren	Takai	Crawford	LaMalfa	Sanford	Himes	Moore	Veasey
Duckworth	Lowenthal	Takano	Crenshaw	Lance	Scalise	Hinojosa	Nadler	Vela
Edwards	Lowe	Thompson (CA)	Cuellar	Latta	Schrader	Honda	Napolitano	Velázquez
Engel	Lujan Grisham (NM)	Thompson (MS)	Curbelo (FL)	Lawrence	Schweikert	Hoyer	Neal	Walz
Eshoo	Luján, Ben Ray (NM)	Titus	Davis, Rodney	Lipinski	Scott, Austin	Huffman	O'Rourke	Wasserman
Esty	Lynch	Tonko	Delaney	LoBiondo	Scott, David	Israel	Pallone	Watson Coleman
Farr	Maloney, Carolyn	Torres	Dent	Loeb sack	Sensenbrenner	Jeffries	Payne	Welch
Fattah	Maloney, Sean	Tsongas	DeSantis	Long	Sessions	Johnson (GA)	Perlmutter	Yarmuth
Foster	Matsui	Van Hollen	DesJarlais	Love	Sherman		Pingree	
Frankel (FL)	McCollum	Vargas	Diaz-Balart	Lucas	Shimkus			
Fudge	McDermott	Veasey	Dingell	Luetkemeyer	Shuster			
Gabbard	McGovern	Vela	Dold	Lummis	Simpson			
Gallego	McNerney	Velázquez	Doyle, Michael F.	MacArthur	Sinema			
Garamendi	Meng	Visclosky	Duckworth	Maloney, Sean	Sires			
Grayson	Moore	Walz	Duffy	Marchant	Smith (MO)			
Green, Al	Murphy (FL)	Wasserman	Duncan (TN)	Marino	Smith (NE)			
Green, Gene	Nadler	Schultz	Ellmers (NC)	Massie	Smith (NJ)			
Grijalva	Napolitano	Waters, Maxine	Emmer (MN)	McCarthy	Smith (TX)			
Gutiérrez	Neal	Watson Coleman	Farenthold	McCaul	Stefanik			
Hahn	Nolan	Welch	Fincher	McClintock	Stewart			
Hastings	Norcross	Wilson (FL)	Fitzpatrick	McCollum	Stivers			
Heck (WA)	O'Rourke	Yarmuth	Fleischmann	McHenry	Stutzman			
Higgins			Fleming	McKinley	Thompson (PA)			
Himes			Flores	McMorris	Thornberry			
			Forbes	Rodgers	Tiberi			
			Fortenberry	McSally	Tipton			
			Foster	Meadows	Titus			
			Fox	Meehan	Trott			
			Franks (AZ)	Messers	Turner			
			Frelinghuysen	Mica	Upton			
			Garamendi	Miller (FL)	Valadao			
			Garrett	Miller (MI)	Visclosky			
			Gibbs	Moolenaar	Wagner			
			Gibson	Mooney (WV)	Walberg			
			Gohmert	Moulton	Walden			
			Goodlatte	Mullin	Walker			
			Gosar	Mulvaney	Walorski			
			Gowdy	Murphy (FL)	Walters, Mimi			
			Graham	Murphy (PA)	Weber (TX)			
			Granger	Neugebauer	Webster (FL)			
			Graves (GA)	Newhouse	Wenstrup			
			Graves (LA)	Noem	Westerman			
			Graves (MO)	Nolan	Westmoreland			
			Green, Al	Norcross	Whitfield			
			Griffith	Nugent	Williams			
			Grothman	Nunes	Wilson (FL)			
			Guinta	Olson	Wilson (SC)			
			Guthrie	Palazzo	Wittman			
			Hanna	Palmer	Womack			
			Hardy	Pascrell	Woodall			
			Harper	Paulsen	Yoder			
			Harris	Pearce	Yoho			
			Hartzler	Perry	Young (AK)			
			Heck (NV)	Peters	Young (IA)			
			Hensarling	Peterson	Young (IN)			
			Herrera Beutler	Pittenger	Zeldin			
			Hice, Jody B.	Pitts	Zinke			
			Hill	Poe (TX)				
			Holding	Poliquin				

## NOT VOTING—6

Duncan (SC)	Johnson (GA)	Rush
Ellison	Ruiz	Smith (WA)

## □ 1755

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## MORTGAGE CHOICE ACT OF 2015

The SPEAKER pro tempore. The unfinished business is the vote on passage of the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the passage of the bill.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 286, nays 140, not voting 5, as follows:

[Roll No. 152]

## YEAS—286

Abraham	Barr	Blackburn
Aderholt	Barton	Blum
Aguilar	Beatty	Bost
Allen	Benishek	Boustany
Amash	Bilirakis	Boyle, Brendan F.
Amodei	Bishop (GA)	Brady (TX)
Ashford	Bishop (MI)	Brat
Babin	Bishop (UT)	Bridenstine
Barletta	Black	

## NAYS—140

Adams	Brownley (CA)	Castro (TX)
Bass	Butterfield	Chu, Judy
Becerra	Capps	Cicilline
Bera	Capuano	Clark (MA)
Beyer	Cárdenas	Clarke (NY)
Blumenauer	Carney	Clay
Bonomici	Carson (IN)	Cleaver
Brady (PA)	Cartwright	Clyburn
Brown (FL)	Castor (FL)	Cohen

## NOT VOTING—5

Duncan (SC)	Ruiz	Smith (WA)
Ellison	Rush	

## □ 1803

Ms. JACKSON LEE changed her vote from “yea” to “nay.”

So 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

Mr. RUSH. Mr. Speaker, I inadvertently missed rollcall Votes 151 and 152. Had I been present I would have voted “no.”

## APPOINTMENT OF CONFEREES ON S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

MOTION TO INSTRUCT OFFERED BY MR. VAN HOLLEN

The SPEAKER pro tempore. The unfinished business is the vote on the motion to instruct on the concurrent resolution (S. Con. Res. 11) setting forth the congressional budget for the United States Government for fiscal year 2016 and setting forth the appropriate budgetary levels for fiscal years 2017 through 2025, offered by the gentleman from Maryland (Mr. VAN HOLLEN), on which the yeas and nays were ordered.

The Clerk will redesignate the motion.

The Clerk redesignated the motion.

The SPEAKER pro tempore. The question is on the motion to instruct.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 187, nays 239, not voting 5, as follows: