

the emotional and physical repercussions of bullying. With the advances of the Internet and social media, bullies have found a medium to further perpetuate their abusive ways.

As a member of the Congressional Anti-Bullying Caucus, I am reaching across the aisle and working with my colleagues to shed light on the realities of bullying and the dire consequences that it can have both online and offline.

While October may be designated as National Bullying Prevention Month, our work, Mr. Speaker, must not stop when the calendar turns. Together we can establish bullying-free schools so that our children can grow to be successful and thriving members of our society.

#### RECOGNIZING HISPANIC LEADERS FROM OMAHA

(Mr. ASHFORD asked and was given permission to address the House for 1 minute.)

Mr. ASHFORD. Mr. Speaker, as we celebrate National Hispanic Heritage Month, I rise today to recognize two true Hispanic leaders in my home district of Omaha, Nebraska.

Two remarkable women, Linda Garcia Perez and Magdalena Garcia, have been instrumental in the preservation and advancement of the Latino arts and culture in our area.

Linda Garcia Perez has spent 40 years creating, teaching, and exhibiting Mexican/Latino traditions and customs. She incorporates Mexican folk art with basic art instruction to teach English and Spanish-speaking children and adults.

She has broadened my community's knowledge and understanding of the Hispanic heritage, as has Magdalena Garcia, the founder and executive director of Omaha's El Museo Latino. The museum is a resource center for Latino studies throughout the Midwest.

Of special note, however, are the museum's educational programs, which enlighten students from kindergarten through college as well as adults.

The contributions of Linda Garcia Perez and Magdalena Garcia have established a robust environment for the Latino arts and culture in Omaha. It is with great honor that I recognize these two outstanding women.

#### THE TIME FOR SILENCE IS OVER

(Mr. DEUTCH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DEUTCH. Mr. Speaker, yesterday the Members of this House gathered once again for a moment of silence. This time it was for the nine Americans killed last week in the mass shooting in Roseburg, Oregon.

Yet, our brief moment of silence pales in comparison to the never-ending silence that the families who lost

loved ones are to endure today and every day from now on. What they wouldn't give to hear the voices of their loved ones again. What they wouldn't give to hear their laughter once more.

My friends, a moment of silence that lasts 30 seconds is, quite literally, the least that we can do. It is not enough. I know I can't speak for the House, but I can speak for myself. I will do everything I can—everything I can—to prevent more of our loved ones from being silenced by gun violence.

If we want to prevent more gun violence moments of silence on this House floor, then we must speak out. We must call out the gun industry and the groups that represent it on Capitol Hill for blocking every meaningful attempt to stop this gun violence. The time for silence, Mr. Speaker, is over.

#### HONORING HARVEY B. GANTT

(Ms. ADAMS asked and was given permission to address the House for 1 minute.)

Ms. ADAMS. Mr. Speaker, I rise today to honor Mr. Harvey B. Gantt. Mr. Gantt has dedicated his life to being an advocate and fearless voice for the voiceless. When he was a teenager during the civil rights movement, he participated in sit-ins.

Even in the face of adversity, Mr. Gantt persevered. In 1961, he sued to enter then racially segregated Clemson University. He won, and he went on to become Clemson University's first African American student graduating with honors.

In later years, he took on leadership roles, serving for 9 years on the Charlotte City Council. In 1983, Harvey Gantt made history as the first African American mayor of Charlotte, serving two terms. During his terms, he focused on preserving and sustaining Charlotte's neighborhoods and the City Center.

Throughout his life, he has used his background as an architect to evoke positive change in urban communities.

In the coming days, Mr. Gantt will be honored with the North Carolina Humanities Council's highest award, the John Tyler Caldwell award, for his outstanding lifelong achievements.

Mr. Gantt never ran away from challenges. He always put his community and its people first. For that, I thank him. I congratulate him on receiving this award.

□ 1230

#### HONORING THE LIFE OF DR. SYBIL MOBLEY

(Ms. GRAHAM asked and was given permission to address the House for 1 minute.)

Ms. GRAHAM. Mr. Speaker, today I rise to honor the life of Dr. Sybil Mobley, the founding dean of Florida A&M University's School of Business and Industry. Dr. Mobley first worked

at Florida A&M as a secretary in 1945. She then went on to study at the Wharton School of Finance and earned her doctorate from the University of Illinois.

After graduating, Dr. Mobley returned to Florida A&M, and in 1974, she became the founding dean of the university's School of Business and Industry. She held that position for 29 years, during which time she worked tirelessly to build the business school into a nationally recognized institution. Her rise from working as a secretary to sitting on the boards of Fortune 500 companies and leading a business school serves as an inspiration to all of us.

Today, we mourn Dr. Mobley's passing and celebrate her life. She was a treasure to FAMU, Tallahassee, to the State of Florida, and our Nation.

#### CYBERSECURITY THREATS

(Mr. PAULSEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAULSEN. Mr. Speaker, American companies are facing a growing threat from cybersecurity attacks that aim to disrupt business, access personal information, and steal intellectual property. With October being National Cyber Security Awareness Month, we need to focus on ensuring our systems are safe, both in the private and public sectors.

At a congressional hearing not long ago, the head of the FBI said there are two types of companies: those that have been hacked and those that do not know they have been hacked. We have seen numerous companies in the past few years that have been the victims of massive cyber attacks. The Federal Government cyber breach recently at the Office of Personnel Management has also put the personal information of millions of Americans at risk.

The House has taken action by passing the National Cybersecurity Protection Advancement Act that protects critical information from hackers and ensures more cooperation between the businesses and the government to thwart cyber attacks.

Mr. Speaker, we know the vulnerability of our information systems. We need a cybersecurity framework that ensures Americans' information is protected.

#### AIRPORT SECURITY ACT

(Mr. JOHNSON of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. JOHNSON of Georgia. Mr. Speaker, I rise today to speak in favor of commonsense legislation. Common sense means the use of good judgment in making decisions. Common sense is passing legislation that will keep our airports safe.

It is frightening that in 2015 it is legal in America to openly carry a

fully loaded semiautomatic weapon with a high-capacity magazine strapped to your chest and parade through your local TSA-protected airport. This is precisely what happened at Atlanta's Hartsfield-Jackson Airport, the world's busiest airport.

In June, I introduced the Airport Security Act of 2015, which would make it illegal to carry loaded guns onto airport property—openly or concealed—unless properly packed for shipment, and with an exception provided to law enforcement.

The Homeland Security Committee has been proactive in passing legislation that preserves transportation safety in this session. I urge that committee to review my legislation to keep our airports safe, and vote to move this legislation to the floor. It is just common sense.

#### COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore (Mr. FARENTHOLD) laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, October 7, 2015.

Hon. JOHN A. BOEHNER,  
*The Speaker, House of Representatives,  
Washington, DC.*

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on October 7, 2015 at 11:05 a.m.:

That the Senate passed with an amendment H.R. 34.

That the Senate passed with an amendment H.R. 3116.

That the Senate agreed to S. Con Res. 22.  
With best wishes, I am

Sincerely,

KAREN L. HAAS.

#### PROVIDING FOR CONSIDERATION OF H.R. 3192, HOMEBUYERS ASSISTANCE ACT

Mr. STIVERS. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 462 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 462

*Resolved*, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; and (2) one motion to recommit.

SEC. 2. On any legislative day during the period from October 12, 2015, through October 19, 2015—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 3. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 2 of this resolution as though under clause 8(a) of rule I.

The SPEAKER pro tempore. The gentleman from Ohio is recognized for 1 hour.

Mr. STIVERS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Massachusetts (Mr. McGOVERN), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

#### GENERAL LEAVE

Mr. STIVERS. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks.

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

There was no objection.

Mr. STIVERS. Mr. Speaker, on Tuesday, the Rules Committee met and reported a rule for H.R. 3192, the Homebuyers Assistance Act. H. Res. 462 provides a closed rule for consideration of H.R. 3192. The resolution provides 1 hour of debate equally divided between the chair and ranking minority member of the Committee on Financial Services. The resolution also provides a motion to recommit for the bill. In addition, the rule provides the normal recess authorities to allow the chair to manage pro forma sessions during next week's district work period.

Mr. Speaker, I rise today in support of the resolution and the underlying legislation.

For more than 30 years, Federal law has required lenders to provide two different disclosure forms to consumers applying for a mortgage. The law also has generally required two different forms at or shortly before the closing on the loan. Two different Federal agencies developed these forms separately under two different statutes: the Truth in Lending Act, or TILA, and the Real Estate Settlement Procedures Act of 1974, or RESPA.

The Truth in Lending Act provides meaningful disclosure of credit terms to enable consumers to compare credit terms available in the marketplace more readily and avoid the uninformed use of credit.

The Real Estate Settlement Procedures Act of 1974 exists to ensure that consumers are provided with greater and more timely information on the nature and costs of their residential real estate settlement process and are protected from unnecessarily high set-

tlement charges caused by certain abusive practices that Congress found and made sure that we got rid of.

On November 20, 2013, the Consumer Financial Protection Bureau finalized the TILA-RESPA Integrated Disclosure rule, or TRID, which combined these two forms that had been separated for 30 years so that consumers can receive uniform information on one form on both their TILA and RESPA information. The new disclosures are generally referred to as the "combined" or "integrated" disclosures.

The Integrated Disclosure rule requires loan originators who receive an application to provide consumers a loan estimate form that combines the initial TILA disclosure and the Good Faith Estimate.

While intended to streamline the current duplicative disclosure regime under TILA and RESPA, the Integrated Disclosure rule poses significant implementation and compliance challenges. It makes significant changes to the origination, processing, and closing of mortgage loans; requires business decisions at all stages of the transaction; and includes difficult to understand timing and delivery requirements and other practical implementation issues that go beyond the form and content requirements.

Mr. Speaker, the rule we are discussing today is very substantial. In fact, it is in front of me. It has 1,888 pages of new requirements. This is a massive regulatory change, and there needs to be time to adjust to its implementation. I think we all agree on that. I heard yesterday, in the Rules Committee, the ranking member of the Financial Services Committee agree that there does need to be time to adjust to the implementation.

In fact, just this last week, I was in Chillicothe, Ohio, visiting the offices of a real estate company that had a title agency next door, a closing agency, and they were very concerned about the potential harm to home buyers that might see their closings delayed or, in fact, the whole process just seized up if we don't figure out how to implement this regulation in a thoughtful way and allow time for transition.

As I said, everyone agrees that less paperwork and more streamlined processes are positive steps for Congress and the regulators to encourage. However, given the complexity of the Integrated Disclosure rule, I believe Congress must also give those affected by this rule time to implement the changes in a thoughtful way.

In fact, Mr. Speaker, I, along with the gentleman from Massachusetts and over 250 of our colleagues in the House, signed a letter in May asking the Director of the CFPB, Richard Cordray, to implement a "hold harmless" period for parties affected by the rule as they attempt to comply with the new regulations. I will submit a copy of that letter for the RECORD.