

Sudan is to continue in effect beyond November 3, 2015.

The crisis constituted by the actions and policies of the Government of Sudan that led to the declaration of a national emergency in Executive Order 13067 of November 3, 1997, and the expansion of that emergency in Executive Order 13400 of April 26, 2006, and with respect to which additional steps were taken in Executive Order 13412 of October 13, 2006, has not been resolved. These actions and policies continue to pose an unusual and extraordinary threat to the national security and foreign policy of the United States. Therefore, I have determined that it is necessary to continue the national emergency declared in Executive Order 13067 with respect to Sudan.

BARACK OBAMA.
THE WHITE HOUSE, October 28, 2015.

□ 1730

HOOR OF MEETING ON TOMORROW

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow.

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

There was no objection.

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.

STATE LICENSING EFFICIENCY ACT OF 2015

Mr. NEUGEBAUER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2643) to direct the Attorney General to provide State officials with access to criminal history information with respect to certain financial service providers required to undergo State criminal background checks, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2643

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 “State Licensing Efficiency Act of 2015”.

SEC. 2. BACKGROUND CHECKS.

Section 1511(a) of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5110(a)) is amended—

(1) by inserting after “State-licensed loan originators” the following: “and other financial service providers”; and

(2) by inserting before the period the following: “or other financial service providers”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. NEUGEBAUER) and the gentlewoman from Wisconsin (Ms. MOORE) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on this bill.

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

There was no objection.

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

Mr. Speaker, H.R. 2643, offered by my good friend and fellow Texan, Mr. WILLIAMS, is commonsense bipartisan legislation that will address the unintended consequences of the SAFE Act.

This bill passed the Committee on Financial Services by a vote of 57–0. Before I get into the details of this bill, I would like to thank the Texas Banking Commissioner, Charles Cooper, for his help and guidance as the committee considered this legislation.

Mr. Speaker, H.R. 2643 helps ensure a safe consumer financial marketplace by facilitating the licensing of certain financial services providers.

Congress authorized the creation of the National Mortgage Licensing System and Registry, the NMLS, to provide a mechanism for licensing nationwide of financial services providers.

The mission of NMLS is to improve interstate coordination information sharing among regulators, increasing efficiencies for industry and enhanced consumer protection.

Currently, the greater utility NMLS is frustrated by the FBI’s current statutory incapacity to enhance the platform by allowing additional financial service providers, other than mortgage loan originators, to be licensed under this system.

When processing licenses, authorized State regulating agencies should have access to the most up-to-date criminal background information from the Federal Bureau of Investigation. For certain classes of financial providers, that is not occurring.

The FBI should not be hindered from bringing the same efficiency to the criminal background checks of financial services personnel that the NMLS brought to the mortgage loan originators.

By enabling the State license agencies to obtain these background checks, this bill will make the licensing process more efficient and potentially help qualified businesses get up and running more quickly.

By enhancing the authority to process criminal history records for licensing of financial service providers beyond mortgage loan originators, this bill ensures that State financial regu-

lators have the necessary tools to exercise effective oversight.

Mr. Speaker, I want to be clear that this bill only affects financial services businesses which are already required to conduct background checks and which cannot currently use the NMLS system by Federal law.

H.R. 2643 has the potential to reduce the time it takes to complete background checks from anywhere between 2 days and 2 weeks to 24 hours under the expanded NMLS.

At the end of 2014, there were 20,386 professionals registered in the system. Nationwide there was a need to conduct over 105,000 background checks outside of the system.

It is estimated that this bill will reduce the number of background checks conducted outside the NMLS system by 80 percent and reduce the administrative and regulatory burden of State banking examiners to conduct them.

In closing, I want to make two points. First, no authority to conduct background checks is created by this legislation. Second, no new licensing requirements are created by this legislation.

I want to again thank the gentleman from Texas for his hard work.

Mr. Speaker, I reserve the balance of my time.

COMMITTEE ON THE JUDICIARY,
HOUSE OF REPRESENTATIVES,
Washington, DC, October 27, 2015.

Hon. JEB HENSARLING,
Chairman, Committee on Financial Services,
Washington, DC.

DEAR CHAIRMAN HENSARLING: I am writing concerning H.R. 2643, the “State Licensing Efficiency Act of 2015” which was referred to your Committee as well as the Committee on the Judiciary.

As a result of your having consulted with us on provisions in H.R. 2643 that fall within the Rule X jurisdiction of the Committee on the Judiciary, I agree to discharge our Committee from further consideration of this bill so that it may proceed expeditiously to the House floor for consideration. The Judiciary Committee takes this action with our mutual understanding that by forgoing consideration of H.R. 2643 at this time, we do not waive any jurisdiction over subject matter contained in this or similar legislation, and that our Committee will be appropriately consulted and involved as this bill or similar legislation moves forward. Our Committee also reserves the right to seek appointment of an appropriate number of conferees to any House-Senate conference involving this or similar legislation, and asks that you support any such request.

I would appreciate your response to this letter confirming this understanding, and would request that you include a copy of this letter and your response in the Congressional Record during the floor consideration of this bill. Thank you in advance for your cooperation.

Sincerely,

BOB GOODLATTE,
Chairman.

COMMITTEE ON FINANCIAL SERVICES,
HOUSE OF REPRESENTATIVES,
Washington, DC, October 27, 2015.

Hon. BOB GOODLATTE,
Chairman, Committee on the Judiciary,
Washington, DC.

DEAR CHAIRMAN GOODLATTE: Thank you for your October 27th letter regarding H.R. 2643, the “State Licensing Efficiency Act of 2015.”

I am most appreciative of your decision to forgo action on H.R. 2643 so that it may move expeditiously to the House floor. I acknowledge that although you are waiving action on the bill, the Committee on the Judiciary is in no way waiving its jurisdictional interest in this or similar legislation. In addition, if a conference is necessary on this legislation, I will support any request that your committee be represented therein.

Finally, I shall be pleased to include your letter and this letter in our committee's report on H.R. 2643 and in the Congressional Record during floor consideration of the same.

Sincerely,

JEB HENSARLING,
Chairman.

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

Mr. Speaker, I rise in strong support of H.R. 2643, and I am proud to be an original cosponsor of this legislation.

I want to briefly say a few words about Mr. WILLIAMS' bill, H.R. 2643, the State Licensing Efficiency Act of 2015.

This legislation is extremely important. I am proud that this bill is a product of a bipartisan effort, a bipartisan effort that, in the last Congress, I was privileged to work with the Committee on Financial Services chair emeritus, Chairman Bachus, on this legislation.

Unfortunately, the clock ran out on the last Congress. So I am very pleased that Mr. WILLIAMS has taken up this legislation and gotten it to the floor.

It just makes all the sense in the world to streamline criminal background checks. I want to thank Mr. WILLIAMS and thank my colleague, Mr. NEUGEBAUER, for championing this legislation.

I urge adoption of this bill. I have no further speakers on this bill.

Mr. Speaker, I yield back the balance of my time.

Mr. NEUGEBAUER. Mr. Speaker, I yield such time as he may consume to the gentleman from Texas (Mr. WILLIAMS), the primary author of this bill.

Mr. WILLIAMS. Mr. Speaker, I thank the gentleman for yielding. I would also like to thank my colleague, Ms. MOORE, for her hard work on this. I appreciate it.

H.R. 2643, the State Licensing Efficiency Act, will expand the State's ability to use a federally accepted registry, the Nationwide Multistate Licensing System, to expedite background checks.

For many State-licensed financial service providers, the current background check process is inefficient, but this registry has a proven track record of being effective while also reducing regulatory burden.

Under the SAFE Act, the current NMLS, developed by State banking commissioners, has been used to oversee the mortgage industry since 2008. To date, the Conference of State Bank Supervisors has channeled over 1.3 million fingerprint checks of mortgage loan originators.

Citing an absence in Federal law, the FBI has prevented its use to conduct background checks for other financial

services, including money transmitters, debt collectors, pawnbrokers, and check cashers.

Whereas a State wishing to conduct a criminal background check through traditional means may wait several weeks and sometimes even months for their response, NMLS communicates directly with the FBI and often receives the same results, as we have heard, in just 24 hours.

H.R. 2643 would expand the current system to include those financial service providers who are already licensed by the State and require a Federal background check.

The NMLS provides increased collaboration between State banking departments, reduces the risk of bad actors by preventing them from continuing to operate, and improves the safety and soundness of the financial system as a whole. In short, NMLS provides an added level of assurance to community banks that their business customers and vendors are operating legally.

Supported by the Conference of State Bank Supervisors, expanding the use of NMLS provides State regulators a secure and efficient means by which to conduct background checks on license applicants.

I want to be clear. As we have heard in the past, this bill does not create any requirements for background checks or fingerprints, but greatly increases efficiency and transparency.

In addition, by no means does this bill encourage States to require or mandate States to license or register any additional class of financial service providers.

This act authorizes only State-licensed loan originators and other State-licensed financial service providers to be processed through NMLS for background checks authorized under the laws of the State. Simply put, by expanding its use, NMLS will save industry and, ultimately, the consumer money.

At the end of 2014, there were around 20,386 professionals registered in the NMLS system. Those individuals, as we have heard, required over 105,000 background checks outside the NMLS system. If our bill becomes law, we would reduce that number by 80 percent because we would be using one system instead of 50, saving industry \$1.1 million by removing duplicate background checks.

Finally, in my home State of Texas, the expansion of NMLS is supported by State Banking Commissioner Charles Cooper, who we talked about tonight. I want to take a moment to thank Commissioner Cooper for his leadership on this issue.

In addition, I want to thank my own staff and the staff of CSBS, who have worked tirelessly to support our efforts in pushing this legislation through. Without them and the support of my colleagues on the committee and Chairman HENSARLING, none of this would be possible. I thank Chairman NEUGEBAUER, and I thank Ms. MOORE.

Mr. Speaker, I urge passage of H.R. 2643.

Mr. NEUGEBAUER. Mr. Speaker, I have no further speakers.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. NEUGEBAUER) that the House suspend the rules and pass the bill, H.R. 2643.

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

A motion to reconsider was laid on the table.

□ 1745

SOCIAL MEDIA WORKING GROUP ACT OF 2015

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I move to suspend the rules and concur in the Senate amendment to the bill (H.R. 623) to amend the Homeland Security Act of 2002 to authorize the Department of Homeland Security to establish a social media working group, and for other purposes.

The Clerk read the title of the bill.

The text of the Senate amendment is as follows:

Senate amendment:

Strike out all after the enacting clause and insert:

SECTION 1. SHORT TITLE.

This Act may be cited as the "DHS Social Media Improvement Act of 2015".

SEC. 2. SOCIAL MEDIA WORKING GROUP.

(a) *IN GENERAL.*—Title III of the Homeland Security Act of 2002 (6 U.S.C. 181 et seq.) is amended by adding at the end the following:

"SEC. 318. SOCIAL MEDIA WORKING GROUP.

"(a) *ESTABLISHMENT.*—The Secretary shall establish within the Department a social media working group (in this section referred to as the 'Group').

"(b) *PURPOSE.*—In order to enhance the dissemination of information through social media technologies between the Department and appropriate stakeholders and to improve use of social media technologies in support of preparedness, response, and recovery, the Group shall identify, and provide guidance and best practices to the emergency preparedness and response community on, the use of social media technologies before, during, and after a natural disaster or an act of terrorism or other man-made disaster.

"(c) MEMBERSHIP.—

"(1) *IN GENERAL.*—Membership of the Group shall be composed of a cross section of subject matter experts from Federal, State, local, tribal, territorial, and nongovernmental organization practitioners, including representatives from the following entities:

"(A) The Office of Public Affairs of the Department.

"(B) The Office of the Chief Information Officer of the Department.

"(C) The Privacy Office of the Department.

"(D) The Federal Emergency Management Agency.

"(E) The Office of Disability Integration and Coordination of the Federal Emergency Management Agency.

"(F) The American Red Cross.

"(G) The Forest Service.

"(H) The Centers for Disease Control and Prevention.

"(I) The United States Geological Survey.

"(J) The National Oceanic and Atmospheric Administration.