

that I have introduced as well that includes gender and religion.

Stop this madness. The executive order is unconstitutional.

# AMERICA IS AND MUST REMAIN A COUNTRY THAT WELCOMES REFUGEES

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. SWALWELL) for 5 minutes.

Mr. SWALWELL of California. Mr. Speaker, America is and must remain a country that welcomes refugees, and we must welcome refugees of all religions.

President Trump has our country under a Muslim ban that makes us less safe and less American. Less safe because we already have in place since World War II a process for vetting refugees who come to this country, an intense process that takes 18 to 24 months before anyone can get here.

Less safe because it makes us less of a team player on an international stage that requires cooperation among our allies and those in the Middle East who are helping us fight terrorism. If we are not taking on refugees, as our allies, like Jordan and Germany and others who are in the thick of this fight, we will not be seen as a team player and we will not be able to count on them for cooperation.

Less safe because it motivates and inspires an enemy who is determined to dispel a message that the United States is not welcome to Muslims.

It makes us less American because refugees have helped America as much as America has helped refugees. We have seen this in the wisdom of Albert Einstein, the patriotism of Secretary Madeleine Albright.

I have seen this in my own congressional office with my chief of staff, Ricky Le, who came to our country at age 4, on a raft, fleeing Vietnam, and was welcomed into this country, where he was given an opportunity to be the first in his family to go to college, started working on Capitol Hill as an intern, and serves as the chief of staff in my office today.

I have seen this spirit of the refugee in Mohammad Usafi, who was my guest at the State of the Union just 2 years ago. Mohammad served our country as an interpreter in Afghanistan. He lost his father, who was kidnapped and killed by the Taliban for his service. His little brother was kidnapped, and he gave his life savings to save his brother's life.

We brought Mohammad over to the United States. But today, if Mohammad was on his way to the United States, under this Muslim ban, he would be detained in an airport.

But what is American?

American is standing up and welcoming people in need. Being American means going to an airport, as I saw thousands do when I went to SFO airport in San Francisco this weekend. I

saw the lawyers on our staff working to provide casework to anyone who was detained. I saw the spirit of generosity across our country at airports and town squares.

Being an American means supporting Congresswoman LOFGREN's SOLVE Act, the Statue of Liberty Values Act, that will fix and end this Muslim ban.

Being an American is what Sally Yates did last night when she stood up against an illegal order and she was fired. Acting Attorney General Sally Yates was not the person who deserved to be fired yesterday.

To stop this Muslim ban, we must unite in this country; unite and make sure that we are safe and welcoming to those in need; unite to say we will not target people for persecution based on religion; unite to live out, indeed, what we are taught in the Bible.

In Luke 10:25, a student asked Jesus: "What must I do to inherit eternal life?"

Jesus says: "Love the Lord with all of your heart, and love your neighbor as yourself."

The student asks: "Who is my neighbor?"

And Jesus tells him the story of a traveler from Jerusalem headed to Jericho who was attacked, robbed, and beaten along his journey, and stripped of all of his clothes. He encounters a priest, who walks to the other side of the road when he sees the traveler.

He encounters a Levite, who also, like the priest, walks to the other side of the road when he sees this beaten, weary traveler. But then he comes across a Samaritan. The Samaritan took pity on the traveler, bandaged his wounds, and took him and paid for him to stay at an inn.

Jesus asked the student: "Which of these men was a neighbor?"

The student said: "The one who showed mercy."

Jesus said to the student: "Go and do likewise."

To my colleagues in this House, Republicans and Democrats, and Americans across this great land, refugees are our neighbors. They are the weary travelers. How will we receive them? The American spirit is to be like the Samaritan. We must go and do likewise.

## A DECADE OF SERVICE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Minnesota (Mr. EMMER) for 5 minutes.

Mr. EMMER. Mr. Speaker, I rise today to honor a Minnesota public servant. After nearly a decade of service to his community, my friend and St. Michael's former mayor, Jerry Zachman, I congratulate him on his retirement.

Jerry has deep roots in St. Michael, as he is a part of the fifth generation of his family to live there, and these strong ties to his beloved community, no doubt, inspired Jerry to serve.

As the community began to grow and develop, his main goal was to ensure

that St. Michael residents were always put first. I think it is safe to say that Jerry did just that. During his 10 years as mayor, Jerry made numerous improvements to this ever-growing community and city. One major project Jerry played a huge role in is the expansion of the I-94 corridor, which cuts through Minnesota's Sixth Congressional District.

I thank Jerry for his unwavering dedication to St. Michael and to our great State, and I wish him nothing but the best in his future.

## AN X GAMES STAR

Mr. EMMER. Mr. Speaker, I rise today to celebrate an athlete from my district who has persevered and conquered, achieved, despite challenges that have been presented to him during his life.

This past week, snowmobile motocross racer Mike Schultz, from St. Cloud, Minnesota, won his sixth gold medal at the Winter X Games. Mike lost his left leg during a tragic accident in 2008. This past week, he competed amongst opponents who were also amputees or partially paralyzed.

Mike Schultz serves as a wonderful reminder of what can be accomplished when one never gives up and displays courage in the face of extreme challenge. It is inspiring to see a young man come out on top against such adversity.

We are proud of you, Mike, and I look forward to watching you compete in the 2017 International Paralympic Committee World Para Snowboard Championships in Canada later this year. I have no doubt you will be victorious once again.

## MINNESOTA'S MEDIA MOGUL

Mr. EMMER. Mr. Speaker, I rise today to celebrate one of the great leaders in Minnesota. Stanley S. Hubbard, the president and chairman of Hubbard Broadcasting, has been awarded the First Amendment Leadership Award from the Radio Television Digital News Foundation. Hubbard Broadcasting owns several media outlets, including KSTP, a local news affiliate in the great State of Minnesota.

Stan Hubbard is well-known in his industry. In fact, he has already been inducted into the Broadcast & Cable Hall of Fame, and he has received the Distinguished Service Award from the National Association of Broadcasters.

The First Amendment Leadership Award is presented annually to a business or government leader who has made a significant contribution to the protection of the First Amendment and the freedom of the press. This award was made for someone like Stan Hubbard.

Stan Hubbard, of Hubbard Broadcasting, has spent his entire career in the media protecting and promoting free speech and a free and accountable press.

Congratulations to you, Stan, and to the entire Hubbard Broadcasting family. You deserve this award because you earn it every day.

# PRESIDENT TRUMP'S CABINET NOMINEE, STEVE MNUCHIN

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Ohio (Ms. KAPTUR) for 5 minutes.

Ms. KAPTUR. Mr. Speaker, today I rise to place in the RECORD a very important story from The Columbus Dispatch newspaper. It focuses on Steve Mnuchin, President Trump's nominee to be Treasury Secretary, and it raises issues of deep concern.

[From the Columbus Dispatch, Jan. 29, 2017]

TRUMP TREASURY PICK MNUCHIN MISLED  
SENATE ON FORECLOSURES, OHIO CASES SHOW  
(By Alan Johnson and Jill Riepenhoff)

President Donald Trump's nominee for U.S. treasury secretary was untruthful with the Senate during the confirmation process, documents uncovered by The Dispatch show.

Steve Mnuchin, former chairman and chief executive officer of OneWest Bank, known for its aggressive foreclosure practices, flatly denied in testimony before the Senate Finance Committee that OneWest used "robo-signing" on mortgage documents.

But records show the bank utilized the questionable practice in Ohio.

"The guy is just lying. There's no other way to say it," said Bill Faith, executive director of the Coalition on Homelessness and Housing in Ohio.

The revelation comes with the committee's vote on whether to confirm Mnuchin's nomination, currently scheduled for Monday night.

Barney Keller of Jamestown Associates, who represents Mnuchin, was asked to comment for this story but did not respond before deadline. Jamestown Associates is a Washington political consulting and advertising firm that represented Trump in his campaign.

"Robo-signing" is the informal term for when a mortgage company employee signs hundreds of foreclosures, swearing they have scrutinized the documents as required by law when in fact they have not.

"OneWest Bank did not 'robo-sign' documents," Mnuchin wrote in response to questions from individual senators, "and as the only bank to successfully complete the Independent Foreclosure Review required by federal banking regulators to investigate allegations of 'robo-signing,' I am proud of our institution's extremely low error rate."

But a Dispatch analysis of nearly four dozen foreclosure cases filed by OneWest in Franklin County in 2010 alone shows that the company frequently used robo-signers. The vast majority of the Columbus-area cases were signed by 11 different people in Travis County, Texas. Those employees called themselves vice presidents, assistant vice presidents, managers and assistant secretaries. In three local cases, a judge dismissed OneWest foreclosure proceedings specifically based on inaccurate robo-signings.

The Dispatch found more than 1,900 OneWest foreclosures in the state's six largest counties from 2009 to 2015.

Carla Duncan, a social worker from Cleveland Heights, was snared by OneWest's robo-signing machinery.

On her way out of town for a short trip in 2010, Duncan stopped by her home to get her mail and found a note from a field inspector for her mortgage company saying that her house was vacant and was going to be boarded up.

"It wasn't vacant. I was living there," Duncan said. "There were curtains on the windows. The radio was playing and the dog was there."

What Duncan didn't know at the time was that OneWest had begun foreclosure pro-

ceedings on her three-bedroom home even though she was up-to-date on her payments. OneWest refused to accept a loan modification approved by a previous lender that had been purchased by OneWest, and it wanted to substantially increase Duncan's interest rate and monthly payment and add late fees. The company also put a lock box on a separate rental property she owned in Cleveland.

After hiring former Ohio Attorney General Marc Dann, waging a five-year court battle and filing personal bankruptcy, Duncan was finally able to get the foreclosures dismissed and keep her home and rental property. She said the experience was devastating.

"It's almost like being raped, like being emotionally violated," Duncan said. "It got to the point that I was afraid to open my own door."

Court records show that Duncan's mortgage was robo-signed by Erica Johnson-Seck, vice president of OneWest's department of bankruptcy and foreclosures. From her office in Austin, Texas, Johnson-Seck robo-signed an average of 750 foreclosure documents a week, according to a sworn deposition she gave in a Florida case in July 2009.

Under oath, Johnson-Seck acknowledged that she did not read the documents she was signing, taking only about 30 seconds to sign her name. To speed up the process, Johnson-Seck said she shortened her first name on her signature to just an "E." She said in the deposition that OneWest's practice was to review just 10 percent of the foreclosure documents for accuracy.

Dann, who now specializes in representing clients who have problems with banks and other lenders after he was forced to resign as attorney general nearly 10 years ago, said Mnuchin's businesses were a "major offender" in problem mortgages. Dann said Mnuchin's firms were known for dual tracking (pursuing foreclosures simultaneously as they allegedly worked with homeowners), fabricating documents and other tactics "that caused unbelievable devastation in people's lives."

In 2010, federal laws were changed, enabling borrowers victimized by lenders to sue them. Dann said he worries that Mnuchin, as treasury secretary, would quietly work to repeal reforms, collectively known as the Dodd-Frank Wall Street Reform and Consumer Protection Act.

That appears to be the case.

"It has been over six years since the passage of Dodd-Frank and it seems like an appropriate time to review all of the regulations from Dodd-Frank to understand their impact on the market, investors, small businesses and economic growth," Mnuchin said in a written answer to the Senate.

U.S. Sen. Sherrod Brown, D-Ohio, grilled Mnuchin at his recent hearing and in follow-up written questions.

"Mnuchin profited off of kicking people out of their homes and then gave false testimony about his bank's abusive practices," Brown told The Dispatch. "He cannot be trusted to make decisions about policies as personal to working Ohioans as their taxes and retirement."

Faith, the homelessness coalition director, said foreclosure practices by Mnuchin's companies and others like them "created havoc."

"People were bamboozled into signing these mortgages," Faith said. "We watched this train wreck happen. It's been devastating, not only to the people who got caught in this kind of scheme, but also to people who happened to live in the neighborhood . . . It's scary that he's going to be treasury secretary."

The Dispatch analysis showed thousands of Ohio homeowners—including 245 in Franklin County—found themselves in OneWest's

crosshairs when they defaulted on their loans, the majority of them with high interest rates. Many mortgages had terms that housing and financial experts view as predatory: prepayment penalties, interest-only loans and no-money-down loans.

In addition to OneWest, which was born in 2009 from the collapse of subprime mortgage giant IndyMac, Mnuchin's banking group also acquired Financial Freedom, a subsidiary of Lehman Brothers that went bankrupt because of its toxic mortgage portfolio. The firm specialized in loans to senior citizens cashing in on their homes' equity.

Mnuchin was labeled by critics at the time as the "Foreclosure King."

Of the nearly four dozen foreclosure cases filed by OneWest in Franklin County in 2010 that were analyzed by The Dispatch, a quarter were filed within three years of the homeowner taking out the loan, typically a red flag that there was a problem with the mortgage terms and/or vetting the borrowers.

Thirteen of the borrowers had double-digit interest rates, ranging from 10 percent to 17.31 percent, largely because of adjustable-rate mortgage terms.

In the cases in which the houses were sold at an auction, two-thirds ended up in the hands of the federal government, which had backed those loans. Collectively, more than \$4 million was due on those loans.

Only seven borrowers were able to get a loan modification, even though former President Barack Obama's administration had been pushing since 2009 for lenders to help Americans keep their homes by lowering interest rates and, in some cases, the principal balance.

Mnuchin does have supporters, including the American Bankers Association, which sent a letter to the Senate committee saying Mnuchin's "public statements as well as his career in finance bring us optimism with regard to the outlook for public policies focused on growth and prosperity."

Grover Norquist, head of Americans for Tax Reform, released a statement supporting Mnuchin's nomination, in part because of his stated intention to roll back some of the Dodd-Frank legislation: "Mr. Mnuchin has made it clear that reforming the Dodd-Frank Act will be his 'number one priority on the regulatory side' once he becomes secretary of the treasury."

Ms. KAPTUR. According to The Columbus Dispatch, Mnuchin was untruthful to the Senate Finance Committee regarding his company's aggressive role in hastening thousands of home foreclosures during the 2000 financial crisis and what followed, and his misdeeds deeply impacted places like Ohio.

Mr. Mnuchin was the chief executive officer of OneWest Bank, which engaged in so-called robo-signing of mortgage documents. That means you really don't—you treat people like objects; you really don't go into the details of every case.

The Columbus Dispatch said its analysis of dozens of foreclosure cases in Ohio, and subsequent action, prove otherwise.

The dastardly practice of robo-signing, prevalent throughout the mortgage industry in the aftermath of that terrible financial crisis, had certain leaders, of which Mr. Mnuchin was at the top of the heap; and their employees signed foreclosure documents en masse without properly reviewing them and forcing unjust foreclosures.