

Champions. The North Hunterdon Lions are an historic and distinguished program, winning seven State cross country championships over the years.

I commend these young women on their athletic achievement. I can only imagine how proud their parents and families must be.

It is encouraging that the hard work of these young women has been rewarded with success. Their perseverance and commitment should be commended.

I also express my heartfelt congratulations to their coach, Sean Walsh. With Coach Walsh's steadfast leadership, the North Hunterdon women's cross country team was able to realize its full athletic potential. And these young women are distinguished academically as well.

Congratulations to all who were involved.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. MITCHELL). The Chair will remind all persons in the gallery that they are here as guests of the House and that any manifestation of approval or disapproval of proceedings is in violation of the rules of the House.

#### PROTECTING AN OPEN INTERNET

(Ms. ESHOO asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ESHOO. Mr. Speaker, last week, FCC Chairman Pai circulated his plan to extinguish the most important technological achievement in modern history: the free and open internet. His plan guts the 2015 open internet rules and removes the FCC as the cop on the beat to protect consumers online.

Without protections against blocking, throttling, or paid prioritization, there will be nothing to stop ISPs from slowing or blocking a website or charging consumers more to access certain content. It would allow ISPs to pick winners and losers by charging small businesses tolls to reach potential customers online, and they will be able to control the flow of information on the internet.

Millions of Americans cheered for the 2015 rules to protect the open internet, rules that have been upheld by the courts. With those rules in place, ISPs have been less likely to mess with content.

Meanwhile, investment in the online ecosystem continues to grow with innovative new apps and more buildout of broadband.

I stand here in opposition to Chairman Pai's plan, and I urge my colleagues to do the same. The internet belongs to all of us, not just the big ISPs.

#### SHERIFF HARVEY GJESDAL RETIRES

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

Mr. NEWHOUSE. Mr. Speaker, I rise today to recognize Sheriff Harvey Gjesdal of Douglas County, Washington, for his significant contributions to the safety of the constituents in the Fourth District and to congratulate him on his recently announced retirement.

Sheriff Gjesdal has served in Washington State law enforcement for over 30 years. He began his career in 1985, at the Garfield County Sheriff's Office, and he spent 8 years in the Bellevue Police Department before landing in Douglas County in 1995. He was promoted to sergeant in 2000 and elected to his current position in 2006.

Additionally, he served in the U.S. Coast Guard Reserve for 26 years, where he was activated four times, including two tours in the Middle East.

For the last 22 years, Sheriff Gjesdal has been promoting safety and building strong relationships in central Washington. I am thankful for his leadership and compassion, and I urge my colleagues to join me in congratulating him on a successful career.

#### TAX BILL

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

Mr. TAKANO. Mr. Speaker, today 9 million children are at risk of losing their access to healthcare and millions of parents are losing sleep as funding for the Children's Health Insurance Program expires.

Community health centers across the country are at risk of steep cuts, forcing them to lay off medical professionals and turn away thousands of patients as their funding expires.

DREAMers, who know no other home than America, are at risk of deportation as their DACA status expires.

Military families, who serve a nation at war, are at risk of going without pay as government funding expires.

But instead of passing legislation to ensure children have access to healthcare, to keep community health centers open, to protect our DREAMers, and to support military families, the majority is too focused on cutting taxes for the wealthiest individuals in America. This is a shameful failure to act in the best interests of the American people.

#### INTERNATIONAL HUMAN RIGHTS MONTH

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

Mr. BILIRAKIS. Mr. Speaker, today kicks off International Human Rights

Month, a celebration of the inalienable rights to which everyone is entitled.

This coming year marks the 70th anniversary of the date the Universal Declaration of Human Rights was adopted by the United Nations, a document which has been translated into more than 500 languages.

This week, we examine the perils of human trafficking, which, at its core, is a violation of fundamental human rights and is far too prevalent around the globe.

As vice chair of the International Religious Freedom Caucus, I am saddened by the atrocities occurring around the globe in which people of all faiths are persecuted.

We cannot turn a blind eye to injustice. America must remain a beacon of principled courage, recognizing and promoting the basic human rights of all people. If we remain silent in the face of these transgressions, we neglect that moral imperative, and we do so at the peril of civil society.

#### REPUBLICAN TAX PLAN

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

Mr. GOMEZ. Mr. Speaker, from California to New York and everywhere in between, the Republican tax scam steals from working class families to give the top 1 percent and large corporations a massive tax break.

The Republican plan eliminates deductions like State and local taxes, mortgage interest rates, medical expenses, and student loan interest that working families rely on.

This bill will only increase income inequality in our country, where the rich get richer and those in the middle class and those struggling to get into the middle class are left further and further behind.

I can't believe anyone would vote for such a bill. Either you know what is in it and you don't care about the consequences of your vote, or you don't and you will still vote for it anyway. I don't know which one is worse.

To the Republicans who care about the deficit only when Democrats are in power, you have lost all credibility when it comes to this issue. I hope the American people will remember who voted for this bill.

#### ORGANIC PRODUCTION IS GROWING IN PENNSYLVANIA

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, this week I had the opportunity to meet with a number of organic farmers to discuss the upcoming farm bill and its impact on organic production.

In recent years, organic production has continued to grow in Pennsylvania,

Pennsylvania being the second largest State for organic production, and in many other States.

There are a number of programs authorized in the farm bill, including Beginning Farmers and Ranchers, that help provide financial assistance and planning assistance for new farmers and farms. Access to programs such as these is essential for supporting the next generation of farmers and growing American agriculture.

As it relates to organic, the farm bill contains numerous provisions and programs tailored to organic producers. This includes conservation assistance through EQIP Organic Initiative, the Market Access Program, Organic Agriculture Research and Extension, and competitive grants.

The Horticulture title also includes the National Organic Certification Cost Share, marketing and data collection, the Organic Program, and the Organic Check-Off Program.

Mr. Speaker, supporting agriculture of all forms through the farm bill is critically important for the industry, rural communities, and, quite frankly, all Americans.

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#### HELP VETERANS EXPOSED TO TOXIC BURN PITS

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

Mr. RUIZ. Mr. Speaker, Congress must act to help our veterans exposed to burn pits and must act now. In Iraq and Afghanistan, the military used burn pits to get rid of huge piles of trash, exposing our men and women in uniform to toxic chemicals and carcinogens in the air and soil—veterans like my constituent and my friend Jennifer Kepner, a mother who died from pancreatic cancer in October 2017.

That is why I urge a vote on H.R. 1279, the Helping Veterans Exposed to Burn Pits Act that I support and cosponsor. This bipartisan bill will create a center of excellence within the VA that will help diagnose, treat, and rehabilitate veterans who were exposed. Veterans will be served by staff with specialty expertise needed to address the kinds of health conditions those exposed now suffer.

This bill also directs the VA and DOD to establish a program to train their health providers to treat veterans exposed and to study the long-term effects of exposure. So I urge all of my colleagues to support this critical bill and bring it to a vote immediately to help save our veterans lives.

#### PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2017

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 635, I call up the bill (H.R. 1699) to amend the Truth in Lending Act to modify the defini-

tions of a mortgage originator and a high-cost mortgage, to amend the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 to modify the definition of a loan originator, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 635, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 115-42 is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 1699

*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 "Preserving Access to Manufactured Housing Act of 2017".*

#### SEC. 2. MORTGAGE AND LOAN ORIGINATOR DEFINITIONS.

(a) **MORTGAGE ORIGINATOR DEFINITION.**—Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—

(1) by redesignating the second subsection (cc) and subsection (dd) as subsections (dd) and (ee), respectively; and

(2) in paragraph (2)(C) of subsection (dd), as so redesignated, by striking "an employee of a retailer of manufactured homes who is not described in clause (i) or (iii) of subparagraph (A) and who does not advise a consumer on loan terms (including rates, fees, and other costs)" and inserting "a retailer of manufactured or modular homes or its employees unless such retailer or its employees receive compensation or gain for engaging in activities described in subparagraph (A) that is in excess of any compensation or gain received in a comparable cash transaction".

(b) **LOAN ORIGINATOR DEFINITION.**—Section 1503(4)(A) of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. 5102(4)(A)) is amended—

(1) in clause (iii), by striking "and" at the end;

(2) in clause (iv), by striking the period at the end and inserting "; and"; and

(3) by adding at the end the following:

"(v) does not include a retailer of manufactured or modular homes or its employees unless such retailer or its employees receive compensation or gain for engaging in activities described in clause (i) that is in excess of any compensation or gain received in a comparable cash transaction.".

#### SEC. 3. HIGH-COST MORTGAGE DEFINITION.

Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—

(1) by redesignating subsection (aa) (relating to disclosure of greater amount or percentage), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (bb);

(2) by redesignating subsection (bb) (relating to high-cost mortgages), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (aa), and moving such subsection to immediately follow subsection (2); and

(3) in subsection (aa)(1)(A), as so redesignated—

(A) in clause (i)(I), by striking "(8.5 percentage points, if the dwelling is personal property and the transaction is for less than \$50,000)" and inserting "(10 percentage points if the dwelling is personal property or is a transaction that does not include the purchase of real property on which a dwelling is to be placed, and the transaction is for less than \$75,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index))"; and

(B) in clause (ii)—

(i) in subclause (I), by striking "or" at the end; and

(ii) by adding at the end the following:

"(III) notwithstanding subclauses (I) and (II), in the case of a transaction for less than \$75,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index) in which the dwelling is personal property (or is a consumer credit transaction that does not include the purchase of real property on which a dwelling is to be placed) the greater of 5 percent of the total transaction amount or \$3,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index); or".

The SPEAKER pro tempore. The bill shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and submit extraneous material on the bill under consideration.

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

There was no objection.

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

Mr. Speaker, today I rise in strong support of H.R. 1699, the Preserving Access to Manufactured Housing Act. It is an important bill that is cosponsored by a bipartisan—I repeat, bipartisan—group of members, and it was approved by the Financial Services Committee with a strong bipartisan vote of 42-18.

In fact, this proposal has a long track record of bipartisan support with a similar bill having passed the last Congress with votes from both Republicans and Democrats.

I want to thank my colleague, Representative BARR, the chairman of our Monetary Policy and Trade Subcommittee for his leadership in introducing this legislation and for leading congressional efforts to help Americans, particularly those of lower and moderate incomes, to help them achieve a greater level of financial independence and being able to achieve their American Dream of homeownership.

Here is the problem, Mr. Speaker. Under the CFPB's regulations, many small-balance manufactured home loans are now being considered "high cost." This means that many people, particularly those with lower and moderate incomes who want to buy a manufactured home, aren't able to buy that home.

Their access to credit is being unfairly restricted through no fault of their own. Lenders are leaving the market. Five County Credit Union in