town. If you are Wall Street, you can get away with anything with this guy as Secretary of the Treasury. You can get away with anything with Steve Mnuchin as Secretary of the Treasury.

Last week, the former second in command at Goldman Sachs, Clevelander Gary Cohn, went on TV to praise the President's Executive order to start rolling back Wall Street reforms. The Executive order puts Steve Mnuchin, if he is confirmed, in change of dismantling Wall Street reform.

After the crisis, Democrats put a real cop on the beat by creating the Consumer Financial Protection Bureau. This independent law enforcement agency returned $12 billion in hard-earned money back to 29 million Americans. We know it works. We also know that Wall Street hates the consumer bureau.

The American people don't suffer from the same collective amnesia that Wall Street and its allies in Congress have about how devastating the crisis was for our country. The people we represent know, and Mnuchin's bank proves, when we turn the reins to Wall Street, it is working families who pay the price. Wall Street has recovered from this financial crisis. ZIP Code 44105 in Cleveland has not recovered from this financial crisis. Seniors who have lost savings haven't recovered. People who have lost jobs haven't recovered. People who have lost their homes haven't recovered.

Mr. Mnuchin has done just fine. People at Goldman Sachs have done just fine, and so many others have. I just don't know how we trust Mr. Mnuchin to rein in Wall Street.

I would ask my colleagues, in conclusion, if they believe misleading the Senate should disqualify them from confirmation because how are we going to have hearings in the future when people—they may raise their right hand and swear an oath or they may not. But it is generally expected that, if you are going to testify in the Finance Committee, you might want to tell the truth. It is kind of expected. It is kind of what you are expected to do.

But Congressman Price didn't tell the truth. Now he is the Secretary of Health and Human Services. He lied, according to the Wall Street Journal, America's most conservative mainstream newspaper. Mr. Mnuchin, came in front of the Finance Committee. He lied, according to the Columbus Dispatch, Ohio's most conservative Republican newspaper. So why should testimony to a Senate committee even matter? Why should it even matter? When you put a cop on the beat like Mr. Mnuchin, why should Wall Street get more honest instead of even less honest when it comes to abusing the public? That is my fear if Secretary Mnuchin is confirmed.

Again, I am sorry my colleagues on the other side of the aisle are just—they are afraid of this President of the United States.

In a few months, they will quit being afraid of him because they will realize the kind of President it looks like he is turning out to be. It seems to me they may be the last to learn this.

HHS SECRETARY TOM PRICE

Madam President, I want to talk for a moment about Secretary Price, now the new Secretary of Health and Human Services and just read a couple of letters from people in Ohio and what this would mean to them.

A family physician from Cleveland, OH, wrote me:

> I have seen firsthand the benefits of Medicaid expansion here in Ohio. I also have a son who has had three brain surgeries and has epilepsy as a result. His ability to get health insurance in the future is a very real worry.

He is concerned about Dr. Price as Secretary of Health and Human Services. He said:

> His past record of trying to dismantle the ACA and his opposition to women's reproductive health rights disqualify him.

Another family wrote from Medina, OH, about the confirmation of Congressman Price to be Secretary:

> The ACA protections of coverage pre-existing conditions and removal of lifetime caps were an absolute lifesaver for me, literally.
>
> As my disease has progressed, I have required multiple new medications and treatments. Currently, my yearly maintenance medications cost nearly $400,000. That doesn't include additional appointments, testing, IV medications. . . .
>
> Prior to the ACA being passed, I had a lifetime cap of 1 million dollars. If this cap came back—

And my colleagues want to repeal it. If this cap came back and they reestablish the cap, reestablish the denial of coverage for preexisting conditions—

> If this cap came back, my insurance will last possibly less than 2 years. Then what?
>
> My husband and children will already lose me in the coming years, regardless. I am simply asking that they not be forced to lose everything else in the process.

So I hope we have learned from a really bad decision last night on confirmation. I would hope that just two or three or four Republicans could break from this party-line train running through this body, stand up for the right things, stand up against the ethical challenges of this nominee. I understand the President may call names, may tweet about them, may try to ruin their careers. Show some courage. Show some guts, and do the right thing. Vote no on Steven Mnuchin for Secretary of Treasury.

The PRESIDING OFFICER. The Senator from Virginia.

Mr. WARNER. Madam President, I want to compliment my friend, the Senator from Ohio, for his comments. I know my friend, the Senator from Washington, is going to make comments after this, so I will try to make mine as brief as possible.

I apologize. I joined the majority of Senators who are a little bit raspy today after our late night last night.

I rise in opposition to the nomination of Steven Mnuchin to serve as our Nation's next Secretary of the Treasury.

As the President's principal economic adviser, the Treasury Secretary holds a special significance in our system of government. The Treasury Department must ensure America's debts are paid, secure our role as a global economic power, and develop policies that help build an economy that works for all Americans.

Based on Mr. Mnuchin's record, my meeting with him, along with his answers during the Senate Finance hearing and followup questions, I am unable to support his nomination to serve as Treasury Secretary.

I want to take time today to discuss some specific policy issues that Mr. Mnuchin and I disagree with and some of the areas where I hope that if he is confirmed, we might be able to find common ground.

On financial reform and protecting the economy from too big to fail, Mr. Mnuchin's comments, coupled with comments and announcements from others in the administration, are deeply concerning.

Mr. Mnuchin's statements of "concern" about title II of Dodd-Frank, in particular, revealed to my mind, at least, a disturbing lack of understanding about how the financial system has evolved since the 2008 crash.

We should never forget that Lehman Brothers' collapse caused enough uncertainty across the financial system to trigger a run on nearly every other bank. The Lehman collapse also was part of the requirements that required that $700 billion much fabled taxpayer bailout.

The resulting financial chaos destroyed millions of jobs, devastated home values, and froze lending to consumers and small businesses. The truth is, many Americans are still trying to dig their way out of that financial crisis.

To ensure that taxpayers didn't end up on the hook again for another bailout, Congress passed Dodd-Frank that required banks to put in additional financial capital to make sure there were living wills so these large, significant financial institutions actually had ways that they could resolve themselves and, in a sense, get ready for bankruptcy. But we also said, in the event that bankruptcy was not adequate, there would be, as a cause of last resort, the ability using the FDIC to unwind these large institutions.

Well, we are years later and what we have seen is that other countries around the globe had basically modeled their systems after what we created in terms of title I and II in Dodd-Frank.

Since 2010, our regulators have worked diligently with the Bank of England and other foreign counterparts to ensure a global megabank can be resolved without using taxpayer dollars.

I would further note that even the National Bankruptcy Conference, which is composed of bankruptcy judges, lawyers, and academics, believe "orderly liquidation authority under Title II should continue to be available, even if the bankruptcy code is amended."

Unfortunately, Mr. Mnuchin and other members of the administration have expressed great concern with title II, and that causes me concern in terms of his nomination.

In tax reform, the Secretary of the Treasury has also historically played an important role. I have long argued that our Tax Code is broken. It is simply not working for enough Americans and American businesses.

I would welcome efforts to smartly—and on a bipartisan basis—work to reform the Tax Code, but I am concerned about how a tax reform process under this administration might play out.

First, Mr. Mnuchin has repeatedly said there should be no absolute tax cut for the upper class. I found that good. Some have even started to call this the ''Mnuchin rule.''

As the nominee, though, he has failed to commit to following his own rule or to provide any specific answer on how he would reduce the tax burden on middle class and working families. In fact, President Trump campaigned on a plan that based upon independent budget analysis, would add close to $5 trillion to our national debt and that would, in the same amount, slash taxes for corporations and those at the top of the income scale. Yet this same plan and any effort to be revenue-neutral would end up then raising taxes on middle-class families.

The truth is, again, an independent analysis of President Trump's plan shows that while middle-class earners might see a smaller increase in their aftertax income, the increase and the benefits to the upper 1 percent would be where most of the benefits went to. That is before we even get to issues like the President's plan to repeal the Affordable Care Act and the implications that has for middle-class Americans.

Because of this and because of his unwillingness to explain how we would pay for this tax reform and the notion that somehow through dynamic scoring this would all, in effect, self-correct leaves me with great concerns. I would simply point out to my colleagues that when Mr. Camp proposed a tax reform plan that I didn't agree with—but it at least had some basis in financial reality—there were eight separate dynamic scoring plans put together; in effect, magic dust that could somehow resolve even big tax cuts that would suddenly, somehow mysteriously pay for themselves.

We saw the effects of that kind of action with the Bush tax cuts early in 2003. We have seen this well in terms of actions that have led our country to $20 trillion in debt.

So I believe that Mr. Mnuchin's failure to come through with a truly revenue-neutral or legitimate plan that would not misuse dynamic scoring raises enormous concern as well.

Finally, I am concerned that Mr. Mnuchin lacks an understanding of the critical role the Treasury Department plays in both crafting and implementing economic standards.

It was useful to hear that Mr. Mnuchin committed to 100 percent sanctions during his nomination. I am not sure, with some of the actions of the administration since then, if we can actually hold him to those commitments.

Treasury obviously has a role that is much more important than just enforcement. Treasury's role vis-a-vis Iran, Treasury's role vis-a-vis the Russian sanctions are extraordinarily important in his unwillingness, particularly around Russia, to make a firm commitment. Again, this raises a clear concern for me, and this is a concern that is shared by both Democratic and Republican Members of the Senate who feel that we need to keep the pressure on Mr. Putin's behavior not only in the Middle East but in Ukraine and, candidly, Russia's unprecedented involvement and interference in our own election.

Again, the Treasury Secretary plays an important and critical role.

There are areas—let me make clear though—where, if Mr. Mnuchin is confirmed, I hope to work with him, and that one area in particular is housing finance.

I believe very strongly—and having worked with many Members on the other side—that we need to reform our housing finance system so we don't have, in the case of Fannie and Freddie, instances where when times are going good, there is private sector gain, but when crisis happens, the taxpayer pays the bill.

We saw this take place back in 2008, where the American taxpayers literally had to put up $188 billion of taxpayer money to bail out Fannie and Freddie.

It is true, many years later, most of those funds have been repaid, but as somebody who spent longer as a venture capitalist than I have as a Senator, I can assure you, the taxpayer did not get fair return on those funds that were taken out in the midst of the crisis.

Now we see certain hedge funds were trying to take advantage of this arbitrage, buy in to Freddie and Fannie, and then hope that policymakers will turn a blind eye and simply return to the old style of doing business, where as long as things are going well, hedge funds and others will do well by owning Fannie and Freddie, but if the stuff hits the fan again, taxpayers will be caught holding the bill.

I was happy to hear—and I was pleased to hear that Mr. Mnuchin went on record during the Finance hearing, opposing the so-called recap and release plan and was supporting a bipartisan solution to reform these entities.

Again, if Mr. Mnuchin is confirmed, I look forward to working with him in this area.

Finally, there is an area that I think most of us on both sides of the aisle realize that we can't play Russian roulette with and that is dealing with our debt ceiling. Here again was an area where I would actually give Mr. Mnuchin some credit because he acknowledged that the notion that some have put forward that if America would prioritize to pay one bill and not another is both financially unsound and practically impossible. On that item, I want to give Mr. Mnuchin his due.

On balance, because of some of the comments that Mr. Mnuchin has made around tax reform, around sanctions, around the issues related to making sure we have a vigorous and independent Treasury, I don't believe he brings the characteristics and qualities needed to be a Treasury Secretary. So I will not be able to support his nomination, and I will urge my colleagues in joining me to oppose him when his vote comes up on Monday.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Ms. CANTWELL. Madam President, I come to the floor this afternoon with my colleagues to speak about the nomination of Steve Mnuchin for the Secretary of Treasury.

We all know this is a very important economic position in our Federal Government, but it is also a position of great importance for the entire world economy. The Secretary of Treasury is a key Presidential adviser on important economic and tax policy, and has an impact on the lives of millions of people across the United States. But most importantly, the Secretary will be on the front lines protecting and restoring our economy from the unbelievable economic crisis that we faced in 2008.

I like to say that this crisis—which, according to the Dallas Fed, which cost us $14 trillion—is not over. That is, average Americans still have not recovered from the crisis when it comes to their 401(k) or their pension or the opportunity to send their kids to school or perhaps even homeownership. It is very important that we have a Treasury Secretary who not only says that they will protect the United States in the future from another financial crisis, but that they are also on the job making sure we restore economic opportunities for everyday Americans.

I would have to say that Mr. Mnuchin certainly has lived the American dream. You would say that he is a man who has achieved financial success. But is he going to fight for the average American who has not achieved that success because of the economic downturn in 2008? Is he going to make sure that our resources and dollars not only grow the economy, but make sure that those who have been impacted the most are restored in some way?

I personally did not support the bailout of the banks. I did not give the keys of the Treasury to those big organizations, and many people in the State of Washington and across America during this last campaign want to know why they did not receive financial help during that downturn, but people were so willing to bail out these large organizations. So it is very important that we look at the nomination today in light of what has transpired and what we are going to do moving forward to help the economic security of so many Americans.

This position, which includes chairing the Financial Stability Oversight Council and moderating systemic risk to our entire financial system, is a very big job. It requires someone with both expertise in policy and experience in public service, as well, because you are balancing these issues for the public.

I find it sometimes very difficult to explain in detail those policies to my constituents, particularly about balancing the public interest, when they have seen that all some want to do, as I said, is give the keys to the Treasury to those large financial organizations. There is a lot to talk about that here today.

In my opinion the Treasury Department needs a seasoned and experienced public servant who understands our ship has been sailing through turbulent waters, and will focus on making sure that America returns to economic stability.

I had an opportunity to meet with the Treasury Secretary nominee. He has admitted throughout his confirmation hearing that he was the chief fundraiser for President Trump during his election. In fact, when I asked him why he wanted to be Treasury Secretary, he told me that he had spent many hours campaigning with the President-elect around the United States and he wanted to continue that relationship. This isn't exactly the type of experience that I am looking for. I want somebody who is going to continue to help us dig out of those economic problems that plague so many average Americans—on many issues, whether it is pensions or investing in education or growing our economy at a robust rate, that bring everybody up to a higher economic standard of living.

One issue that plagues me the most in thinking about this particular nominee is the issue of Glass-Steagall, the separation of commercial and investment banking.

Why would that issue be so important?

It is so important because this was the law of the land for more than 60 years in the United States of America after the Great Depression. Why? Because people understood we should not be putting individual savings—and taxpayer money—at risk when you have a financial crisis. So we implemented that law of the land.

I have not been shy about trying to work with my colleagues on both sides of the aisle to reinstate Glass-Steagall, and, during the financial regulatory reform debate, make sure we were putting strong laws on the books. I always felt that there would be a time when average Americans really could look back on all that Congress had done and say they were satisfied or dissatisfied with the rules that were in place.

Well, I think that time happened during the last election. There was a lot of discussion that while we had passed what was then called Dodd-Frank—the regulatory reform that this Congress passed, I felt like we could do more. A lot of the discussion was that Dodd-Frank didn't go far enough, that somehow we needed to do more. The compromise shaped here in the Senate, was said by some people, was as much as we could do, and that we should put those rules in place and see how they worked for the U.S. economy. I supported it because it was enough to get on the books, to start getting disclosure, to start making sure that these transactions would have more oversight, but I never thought—never thought—it was the bright line that we needed to separate commercial and investment banking.

So you can imagine that it was to my great delight when I saw last summer the debate between the Republican and Democratic platforms in which the Republican platform actually started to embrace Glass-Steagall. They had a campaign, they had a Presidential candidate, and they certainly had a Presidential campaign manager who were all embracing it and touting it. I don't know if that was an effort to try to distinguish between some of the candidates on the other side of the aisle, or my colleague from Vermont who has also been a big supporter of Glass-Steagall, but they clearly put in their platform something that was unambiguous. It basically said: ''We support reinstating the Glass-Steagall Act of 1933, which prohibits commercial banks from being engaged in high-risk investment.'' That is what their platform said, and that is what our now-President's then campaign manager also said they were for. That caught my ear because I thought maybe we had finally reached a point with the frustration of the American public about how they had been left behind after the financial crisis, and that they finally were seeing two candidates and several campaigns talking about this issue, putting it in their platform, and moving ahead.

It was the Trump campaign manager who said:

> ''We are supporting the small banks and Main Street. We talk about legislation that affects, you know, some of the mistakes that were made in repealing Glass-Steagall.''

This was the party platform of the other side of the aisle. In fact I have to say I almost thought it was probably a better platform than we had on the Democratic side, and I wanted to make sure that my colleagues knew and understood that. But now I see that it was nothing more than a cynical ploy to try to convince the American people that somehow the Trump administration was really going to be on the side of Main Street against Wall Street.

In fact, one of my first conversations with Secretary-nominee Mr. Mnuchin was to ask him whether he in fact supported Glass-Steagall. He said to me: No, that was just a campaign promise in our platform. That is not what we are going to do.

That caught me by surprise because I really had hoped that maybe President Trump, having been in business, having seen the challenges of working with big banks, maybe was really going to be on the side of Main Street, was really going to fight to make sure that we protected the capital that needed to go into small business, that needed to go into investment, that needed to go into new products and manufacturing, and protect us from those kinds of Wall Street shenanigans.

My constituents want to make something in America besides exotic financial instruments. They want those dollars to be invested in small businesses that are creating products and selling them in a worldwide market.

Mr. Mnuchin, instead, came to the Finance Committee and basically said he is not for that version of what was in their party platform. In fact, he and the President now support rolling back the minimal law that we put on the books, known as the Volcker rule, within Dodd-Frank. So, the fact is that not only are they not supporting what we were led to believe they did support, but they are now putting someone in the position of the chief economic official on these issues, who is saying: Let's start rolling back the regulations that already exist.

So I am very frustrated by that, and I can say just on that point alone that I would oppose Mr. Mnuchin's nomination to be Treasury Secretary. I think it is time that we have someone who is not like putting the fox in the hen house, but is instead there to do the job and will protect our investment in the future and hopefully unwind this economic problem from the past.

There are other reasons, though, why I don't support Mr. Mnuchin's nomination to Treasury Secretary, and many of my colleagues here this morning have already talked about that as related to the economic crisis. OneWest Bank, with Mr. Mnuchin as chair, booked billions in profits on the backs of foreclosure victims. According to reports, Mr. Mnuchin's investors pocketed nearly $4 billion in the time they controlled the bank. Mr. Mnuchin reportedly made $100 million when he sold OneWest in 2015 for double what he paid the government.

We saw this in the Northwest, and I can tell you it was a great frustration. These profits were booked on the backs of thousands of struggling Americans, and we don't know exactly how these people suffered because we don't have all the information.

The victims of OneWest are at least 50,000, including 1,600 in the State of Washington. OneWest used ethically troubling and actually illegal methods to seize homes from struggling homeowners and not give them a fair process.

Under their agreement with regulators, they were supposed to modify mortgages whenever possible and keep people in their homes. However, according to the California attorney general, OneWest engaged in ''widespread misconduct'' to kick many people out of their homes. Even Mr. Mnuchin admitted this. In 2011 he signed a consent order with the U.S. Office of Thrift Supervision that found that OneWest had filed or caused to be filed potentially false affidavits ''not based on personal knowledge or review of relevant books and records.''

I ask unanimous consent to have printed in the RECORD one of these actual agreements.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF KING

CIT BANK, N.A., Plaintiff, vs. YVONNE C CARR, an individual; MIDLAND FUNDING LLC, a limited liability company; and all other persons, parties, or occupants unknown claiming any legal or equitable right, title, estate, lien, or interest in the real property described in the complaint herein, adverse to Plaintiff's title, or any cloud on Plaintiff's title to the Property.—Defendants.

CASE NUMBER: COMPLAINT FOR JUDICIAL FORECLOSURE OF DEED OF TRUST

Plaintiff alleges as follows:

1. Plaintiff, CIT BANK, N.A., (''Plaintiff) is a corporation duly authorized to conduct business in the State of Washington.

2. Defendant YVONNE C CARR, an individual (hereinafter referred to as ''Defendant'') is a resident of King County, Washington.

3. Defendant MIDLAND FUNDING LLC is a limited liability company doing business in the state of Oregon.

4. Venue is proper in this action as the Defendant resides in King County and the property that is the subject of this Complaint is located in King County.

5. Defendant is the record owner of the real property commonly known as: 4916 48TH AVE SOUTH, SEATTLE, WA 98118 (''Property'') and legally described as: ATTACHED AS EXHIBIT ''1.''

6. On or about November 9, 2010 the Defendant, for valuable consideration, made, executed, and delivered to EAGLE HOME MORTGAGE LLC (''Eagle Home Mortgage LLC'') a promissory note. A copy of the Note is attached as Exhibit ''2.''

7. At the same time that the Defendant executed and delivered the Note, and as part of the same transaction, the Defendant, in order to secure payment of the Note, made, executed, and delivered to Eagle Home Mortgage LLC a Deed of Trust encumbering the Property, which is attached hereto and incorporated by reference herein as Exhibit ''3'' (''Deed of Trust''). The Deed of Trust was recorded on November 15, 2010 with the King County Auditor under Instrument No. 20101115001766.

8. Defendant MIDLAND FUNDING LLC, has, or claims to have, some interest in the subject property or some part thereof by reason of a judgment in the amount of $1,353.05. Said judgment was entered by King County Circuit Court on January 26, 2015 and relates to case no. 145–16318.

9. Plaintiff is holder of the Note and assignee of the Deed of Trust.

10. As of January 29, 2016 the balance due and owing is $230,364.41 plus interest at 5.390% per diem, which continues to accrue until paid. The amount due is comprised of the following:

Principal Advances	$167,175.00
Accrued Interest	$53,842.70
Initial MIP	$4,352.00
Monthly MIP	$4,994.71
Grand Total	$230,364.41

11. Plaintiff has exercised and does hereby exercise the option granted in the Note and Deed of Trust to declare the whole of the balance of both the principal and interest thereon due and payable, as the property has ceased to be the principal residence of the borrower.

12. Plaintiff is informed and believes and thereon alleges that All Other Persons, Parties, or Occupants Unknown Claiming any Legal or Equitable Right, Title, Estate, Lien, or Interest in the Real Property Described in the Complaint Herein, Adverse to Plaintiff's Title, or any Cloud on Plaintiff's Title to the Property are individuals having a subordinate claim or interest in the Property. The interests of said Defendant in the Property shall be eliminated at the time of the foreclosure sale by Plaintiff. As of the date of the filing of this Complaint, the identities of these Defendants are not known. Once the identities of these Defendants are known, these pleadings will be amended to reflect their true names,

13. No other suit or action has been instituted or is now pending upon said Note or to foreclose the Deed of Trust.

14. The terms of the Note and Deed of Trust provide that, in the event of any action to collect the same or to foreclose the Deed of Trust, there shall be included in the Judgment a reasonable sum for attorney's fees, together with all expenses incurred in pursuing a default action and including the costs of title evidence.

15. Plaintiff is entitled to judgment permitting it to bid all or part of its judgment sale.

16. Plaintiff does not seek a monetary judgment against Defendant MIDLAND FUNDING, LLC. Rather, Plaintiff seeks to foreclose its deed of trust which secures its promissory note against the Property, and extinguish all subordinate interests in the property thereby.

WHEREFORE, Plaintiff prays for Judgment against Defendants as follows:

1. For judgment in the sum of $230,364.41 together with interest from January 29, 2016 at the rate of 5.930% per diem, late charges, and for such other sums advanced under the terms of the Note and Deed of Trust, for taxes, assessments, municipal charges, and other items which may constitute liens on the Property, together with insurance and repairs necessary to prevent impairment of the security, attorney's fees and costs of reasonable and necessary amounts, if this matter is uncontested, or as submitted by counsel, and such other amounts as the Court shall deem reasonable in case this action is contested, together with the costs and disbursements herein;

2. It be adjudged, in the event of non-payment of the judgment forthwith upon its entry, that the Deed of Trust be declared as valid first lien upon the land and premises described herein; that the Deed of Trust be foreclosed and that the Property covered thereby sold at a foreclosure sale in the manner provided by law, and the proceeds thereof be applied on said judgment and increased interest and such additional amounts as the Plaintiff may advance for taxes, assessments, municipal charges, and such other items as may constitute lien upon the Property, together with insurance and repairs necessary to prevent impairment of the security, together with interest thereon from the date of payment;

3. By such foreclosure and sale, the rights, claims, ownership, liens, and demands of each of the Defendants and persons claiming by, through or under them subsequent to the execution of the Deed of Trust should be adjudged inferior and subordinate to the Deed of Trust lien and be forever foreclosed, except only for the statutory right of redemption allowed by law and surplus funds allowed by law, if any;

4. The Plaintiff be permitted to become a bidder and purchaser at the foreclosure sale;

5. Adjudging that each of the Defendants and all persons claiming under each Defendant, after execution of the Deed of Trust, whether as lien claimant, judgment creditor, claimant under a junior trust deed, purchaser, lien holder, or otherwise be barred and foreclosed from all rights, claims, interests, or equity of redemption in the Property and every part of the Property when the time for redemption has elapsed;

6. For an Order directing the Sheriff, after the time for redemption has elapsed, to execute a deed to the purchaser of the Property at the sale, and directing that any such purchaser be let into possession of the Property upon production of the Sherriff's Deed;

7. For an Order eliminating such redemption rights should the subject property be found vacant for at least 6 months prior to application for judgment; and

8. For such other and further relief as the court deems just and proper.

DATED: February 9, 2016

Respectfully Submitted,

MALCOLM ◆ CISNEROS, A Law Corporation.

Nathan F. Smith, WSBA. #43160, Attorneys for Plaintiff, MALCOLM ◆ CISNEROS, A Law Corporation.

IN THE SUPERIOR COURT, IN AND FOR THE COUNTY OF KING, STATE OF WASHINGTON

CIT BANK, N.A., Plaintiff/Petitioner, vs. Yvonne C. Carr, an individual; et al., Defendant/Respondent.

Cause No. 16–2–03164 1.

Hearing Date:

DECLARATION OF SERVICE OF NOTICE OF PENDENCY OF AN ACTION; SUMMONS; COMPLAINT FOR JUDICIAL FORECLOSURE OF DEED OF TRUST; DECLARATION OF NON-MILITARY STATUS.

The undersigned hereby declares: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, and is competent to be a witness therein.

On the 23rd day of February, 2016 at 12:50 PM at the address of 4916 48TH AVE. S., SEATTLE, King County, WA 98116; this declarant served the above described documents upon YVONNE C. CARR by then and there personally delivering 1 true and correct copy(ies) thereof, by then presenting to and leaving the same with YVONNE C. CARR, Who accepted service, with identity confirmed by verbal communication, a black female approx. 55–65 years of age, 5'4''–5'6'' tall, weighing 120–140 lbs with brown hair.

No information was provided or discovered that indicates that the subjects served are members of the United States military.

Service Fee Total: $ 75.00.

Declarant hereby states under penalty of perjury under the laws of the State of Washington that the statement above is true and correct.

DATED 2/23/16.

Joshua Douglas, Reg. # 1418458, King County.

Ms. CANTWELL. This is an actual foreclosure document from one of my constituents. What is most amazing about this is that they are basically saying that this property should be seized and foreclosed on, saying that there was no one living there. But when one actually sees the service of the document, the service of the document shows that it was served at an address where somebody answered the door and took the document. So even in and of itself, you can see how ludicrous this operation was—just going through a robo-list of names, signing documents, and putting people out of their homes, when in reality, they were there living in them and should not have been foreclosed on.

Many of these behaviors have been described by my colleagues, and I hope that we get to the bottom of this issue. We heard from victims of a foreclosure, where on a 98-year-old woman, being 27 cents short on a payment, and another where they changed the locks on her home in Minnesota in the middle of a blizzard.

Is that what we did for Goldman Sachs? I don't think so. I think we gave them the keys to the Treasury.

This behavior, the callousness of this issue, is another reason why I cannot support Mr. Mnuchin's nomination for Treasury Secretary.

Mr. Mnuchin's answers to questions about the administration's tax reform plan are another issue. His tax reform policy and that of the administration just doesn't add up to me. The nonpartisan analysts who have looked at the President's tax reform plan found that it would do just the opposite of what Mr. Mnuchin says, and it would actually increase the deficit by $7.2 trillion over 10 years.

I don't think those are economics that I can support, and I don't think I can support his nomination.

I would just say, in concluding, that there are other issues that also concern me with this nominee and his responsibility to help us solve our economic challenges.

I did have a chance to talk to Mr. Mnuchin about our pension programs. One-third of Americans have zero retirement savings or a pension plan—one-third. Those who do are not saving nearly enough and the median balance for those nearing retirement is only $14,500. This is going to be a crisis for us.

According to the National Institute on Retirement Security, our nation's retirement savings gap is somewhere between $6.8 trillion and $14 trillion. That is the gap that we are looking at in the United States.

So, yes, when the Dallas Fed says that bailing out Wall Street and the implosion of the Wall Street problems cost our economy $14 trillion, and that just happens to be the same gap in pensions and retirement savings, it makes me furious.

I want to see a Treasury Secretary who has a plan on how we are going to deal with these issues. The Secretary of the Treasury sits on the Board of Directors of the Pension Benefit Guaranty Corporation. They make important decisions as it relates to the multi-employer pension plans and the Multiemployer Pension Reform Act. The PBGC currently has a deficit of $76 billion.

These issues are so important, not just to mineworkers but to average Americans. When Mr. Mnuchin sat on the board of Sears, he oversaw the finances of the company's pension, which was massively underfunded and accumulated $8.3 billion in net losses. We cannot afford to let that happen to the PBGC.

If that is not enough, I want a Treasury Secretary who is going to be aggressive in protecting the American taxpayer from further cause and effects of the crisis in Puerto Rico. I was not a fan of the plan that we crafted here in the Congress. Why? Because, again, we gave Wall Street all the opportunity and left the taxpayers of the United States and Puerto Rico with all the cost. That is going to be a challenge for all of us in the future, and I hope that we will have a Treasury Secretary who will be aggressive in recouping our losses as taxpayers from Wall Street.

So while I know that people here and on the other side of the aisle think their minds are made up, I would just ask them to look at his record, to look at what we need to do as a country to move our economy forward to recoup from the financial crises, and to say that Mr. Mnuchin is not the man to lead us where we need to go. He certainly has realized his financial dreams, but we have not heard enough from him that makes me convinced he is going to help Americans realize theirs.

I thank the Presiding Officer, and I yield the floor.

The PRESIDING OFFICER. The Senator from Arkansas.

LEGISLATIVE SESSION

MORNING BUSINESS

Mr. BOOZMAN. Madam President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

TRIBUTE TO KATHERINE JOHNSON AND REMEMBERING MARY JACKSON AND DOROTHY VAUGHAN

Mr. WARNER. Madam President, in honor of African-American History Month and in support of efforts to promote education and training in 21st century careers involving science, technology, engineering, and mathematics, I want to bring the attention of this body to the stories of three remarkable African-American women. Katherine Johnson, Dorothy Vaughan, and Mary Jackson broke through barriers of gender and race as trailblazers at NASA's Langley Research Center in Hampton, VA, more than a half century ago. Together with my colleagues Senator TIM KAINE and Congressman BOBBY SCOTT, we honor these women.

Before John Glenn orbited Earth or Alan Shepherd walked on the Moon, several hundred female mathematicians used pencil and paper, slide rules, and adding machines to perform the complex equations which launched America's journey into space. Among these ''human computers,'' as they were known, were Katherine Johnson, Dorothy Vaughan, and Mary Jackson—three women who have become symbols for many other women, many of them women of color, who worked at NASA Langley's West Area Computing Group complex and helped America dominate space and aeronautics research.

Virginia author Margot Lee Shetterly grew up surrounded by this little-known history, much of it relayed by her father, who also was an internationally recognized scientist with NASA's Langley Research Center. And Shetterly masterfully tells the story in her book ''Hidden Figures'', which currently is an Academy Award nominated motion picture of the same name.

Mr. KAINE. Madam President, Katherine Johnson, Dorothy Vaughan, and Mary Jackson shared a combined 95 years of experience in the field of aeronautics and space exploration. Katherine Johnson worked as an aerospace technologist from 1953 until she retired in 1986. Dorothy Vaughan worked as a mathematician and programmer from 1943 until her retirement in 1971. Mary Jackson also worked as a computer and an engineer from 1951 until her retirement in 1985. Over the course of their careers at NASA, Johnson, Vaughan, and Jackson coauthored more than three dozen scientific papers.

In her role as a ''computer,'' Katherine Johnson calculated the trajectory for Alan Shepard, the first American in space. Even after NASA began calculating trajectories with electronic computers, John Glenn personally requested that Johnson recheck those calculations before the Friendship Seven flight in which he became the first American to orbit the Earth. ''If she says they're good, then I'm ready to go,'' Glenn said during the preflight check, and once he got the word from Katherine Johnson, Friendship Seven roared off a launch pad and into American history. Katharine Jackson later would play key roles in the success of America's Apollo and space shuttle programs.

Dorothy Vaughan left her job as a math teacher at Prince Edward County, Virginia's segregated Moton High School in 1943 for what she thought would be a temporary job with the agency that would later become NASA. Vaughan became NASA's first African-American manager in 1949 and the first African-American supervisor at the fledgling space agency. When NASA