

country who are counseling homeowners on how to navigate this process.

These expert counselors are too often the last line of defense between a struggling homeowner and a lender seeking to foreclose and cast families out of their homes. Sadly, they do not have the resources they need to help the staggering number homeowners in crisis—a number projected to rise significantly in the coming months.

That is why I am introducing the Making Home Affordable Improvements Act—legislation that will direct funding designated for the big banks, as part of the Home Affordable Modification Program (HAMP), to the National Foreclosure Mitigation Counseling Program.

Federal foreclosure mitigation funding has enabled housing and mortgage experts to work with homeowners to avoid foreclosure, offering counsel on budgeting and planning as well as offering assistance in negotiating mortgage modifications with servicers. With this new funding, comes more stringent demands on banks, financial servicers and counselors.

The Making Home Affordable Improvements Act seeks to achieve two goals. First, for counselors working with borrowers struggling to stay in their homes, this legislation provides a small, lump-sum payment for each temporary trial modification arranged. But the ultimate goal must be either a permanent modification of the terms of their mortgage or an orderly, foreclosure-free exit from their homes. Unfortunately, there has been a substantial disconnect between the number of temporary agreements made between borrowers and servicers and the number of homeowners that ultimately receive permanent relief. That is why this legislation places a priority on permanent modification by providing counselors with a greater incentive to see these borrowers through to the end.

Because we have struggled to get access to meaningful data on the mortgage modifications performed by financial servicers, this legislation also requires regular, public disclosures by participating servicers.

Madam Speaker, this is not a perfect solution and I hope we will continue to look for ways to restore the authority for judges to modify mortgages through the bankruptcy process. But, in the meantime, lenders and servicers can and must do more to help struggling homeowners stay in their homes. By providing additional resources for mortgage modification counselors, we can provide expert assistance to struggling homeowners who are seeking an equitable agreement with their lender.

CONGRATULATING THE UNIVERSITY OF GEORGIA'S MAJORETTES ON WINNING THE 2010 NATIONAL COLLEGIATE CHAMPIONSHIP

HON. PAUL C. BROUN

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Friday, July 30, 2010

Mr. BROUN of Georgia. Madam Speaker, I, along with Congressman JACK KINGSTON rise today to congratulate the Majorettes from our Alma Mater, the University of Georgia on winning the 2010 National Collegiate Championship.

It is often stated in Athens that “there is nothing finer in the land, than the Georgia Redcoat Marching Band” and the fact that our Majorettes have brought home yet another championship make that statement all the more true.

At every football game, whether home or away, these thirteen young women perform alongside the band, contributing to the pride and spirit of everyone who wears the Red and Black. They can also be seen at community events, pep rallies, and various sporting venues.

Their commitment to excellence and success is indicative of what the University as a whole strives for, to provide an avenue for young people to reach their fullest potential. We, along with the rest of the BullDawg Nation, commend these young ladies on their achievement and wish them well in all their future endeavors.

Go Dawgs!

HONORING THE 120TH ANNIVERSARY OF THE FEDERAL DEPOSITORY LIBRARY AT THE HOYT LIBRARY

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, July 30, 2010

Mr. KILDEE. Madam Speaker, on August 12th the Hoyt Library in Saginaw Michigan will celebrate their 120th anniversary as a Federal Depository Library. One of the oldest Federal Depository Libraries in the United States, the Hoyt Library is the only Federal Depository Library in Saginaw County and one of three Depository Libraries in Michigan's 5th Congressional District. The Hoyt Library is one of five branches in the Saginaw Public Library system.

Saginaw native, Congressman Aaron T. Bliss, initiated the designation and the first publications started to arrive from the Government Printing Office during the summer in anticipation of the Library's opening on November 1, 1890. Congressman Bliss's correspondence regarding the designation is available for viewing at the Library. Harriet Ames was the first Head Librarian and the first Government Documents Librarian. A representative of the Government Printing Office will attend the open house to celebrate their 120 year partnership.

The Library has copies of documents from all three branches of government: the legislative, the executive and the judicial. Copies of the Congressional Record, federal statutes, federal court decisions, Department publications and the documents of independent agencies can be found at the Library. For the past 120 years, the Hoyt Library has provided the public with the opportunity to view and read historical documents. The Hoyt Library contains some of the oldest documents available at a Federal Depository Library.

Madam Speaker, Hoyt Library has continuously provided service to the residents of Saginaw since 1890. Under the leadership of current Head Librarian, Trish Burns, and Anne Birkam, Depository Librarian, library patrons are able to read about the proceedings of Congress, and Supreme Court decisions, and obtain information, and forms for government

programs. The Federal Depository at the Hoyt Library is a valuable community asset and I ask the House of Representatives to join me in applauding their work of the past 120 years.

HONORING JAMES W. CONSIDINE, JR.

HON. THADDEUS G. McCOTTER

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, July 30, 2010

Mr. McCOTTER. Madam Speaker, today I rise to honor James W. Considine, Jr., a devoted husband, father, grandfather, son, brother and uncle and to mourn him upon his passing at the age of 72.

Born on May 3, 1938, James Considine, Jr. spent his life in Michigan residing in Detroit and West Bloomfield before making his home in Milford. James lived a devoutly faithful life and genuinely loved serving the Lord and the Catholic church.

On July 29, 2010, James Considine, Jr. passed from this earthly world to his eternal reward. James will be deeply missed by his wife of 49 years, Frances “Claire”. He will long be remembered as a father devoted to his beloved daughters, Lisa and Linda and his treasured son James III. James leaves a legacy in his 8 grandchildren and his sisters, Carrie, Catherine, Jane and Linda. He is survived by several nieces, nephews and many dear friends. James was a wonderful man, kind to all he encountered. He will be truly and sorrowfully missed.

Madam Speaker, during his lifetime, James Considine, Jr. enriched the lives of everyone around him. There is no doubt that James was a beacon of joy, hope and inspiration to those who knew him. As we bid farewell to this exceptional man, I ask my colleagues to join me in mourning his passing and honoring his life.

RECOGNIZING EXECUTIVE DIRECTOR NEEL PARIKH AS THE RECIPIENT OF THE AMERICAN LIBRARY ASSOCIATION'S 2010 SULLIVAN AWARD

HON. ADAM SMITH

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Friday, July 30, 2010

Mr. SMITH of Washington. Madam Speaker, I rise today to recognize the contributions of Pierce County Library System Executive Director Neel Parikh, who the American Library Association has named the recipient of the 2010 Sullivan Award. I ask that my colleagues join me in honoring Ms. Parikh.

The American Library Association's Sullivan Award for Public Library Administrators Supporting Services to Children is presented annually to an individual who demonstrates an extraordinary capacity to support and enrich children through public library services. The Award highlights individuals who demonstrate exceptional understanding and support of public library service for children and produce the best projects and partnerships that help public libraries provide for young learners.

It is a privilege to commend Neel Parikh, Executive Director of the Pierce County Library System, as the recipient of the 2010 Sullivan Award. Ms. Parikh originally studied to