and Brandon, accusing them of improperly using FreedomWorks staff resources to produce a book—ironically, named ''Hostile Takeover''—for which Kibbe claimed sole credit and was collecting royalties. The use of internal resources for Kibbe's benefit could jeopardize the group's nonprofit tax status; the group denies any impropriety.

''This is not only about this one incident,'' Armey said. ''But that one incident was a matter of grievous concern.''

Armey also accused Brandon, Kibbe and other staff members loyal to them of squeezing him out of media appearances and management decisions while using his name to market the group.

Armey appeared out of touch and unsure of how FreedomWorks operated when he took over that Tuesday morning, according to interviews with more than a dozen employees on both sides who witnessed the takeover. Sitting in a glass-walled conference room visible to much of the staff, he placed three young female employees on administrative leave, then reversed himself when they burst into tears; his wife lamented aloud that maybe they had ''jumped the gun.''

In subsequent meetings, Susan Armey passed her husband notes that several employees assumed contained suggestions on what to say. According to a recording of a staff conference call provided to The Washington Post, Armey bewildered his audience by demanding more FreedomWorks support for Todd Akin, the Missouri Republican whose Senate campaign had already cratered after his comments about ''legitimate rape.''

''It was clear that under Armey's leadership, the organization as we knew it was going to be driven into the ground,'' said one junior employee.

Enter Stephenson, who agreed to the multimillion-dollar financial incentive to push Armey out and install Kibbe back at the helm.

The payments were necessary, several FreedomWorks leaders said, because Armey was threatening to sue over Kibbe's book deal.

''It was very clear to him that I would not work with Matt,'' Armey said, referring to Stephenson. ''He felt that Matt knew the levers and understood it better than I did and was very urgent to reinstate that.''

Brandon, back in the No. 2 spot as executive vice president, scoffed at the notion that the group is in trouble or that the dispute with Armey was indicative of a larger problem for the tea party. He said Freedom Works has 2.1 million members, nearly 4 million fans on Facebook and a budget that has grown sixfold in five years. He also pointed to the elections of Senate conservatives Ted Cruz in Texas and Jeff Flake in Arizona as evidence of the group's electoral success.

''We doubled our budget, and we doubled our membership,'' Brandon said, referring to the group's growth since 2011. ''That's how we ended up the year.''

(Alice R. Crites contributed to this report)

MILLIONS FORGO FORECLOSURE REVIEWS

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, December 31, 2012

Ms. KAPTUR. Mr. Speaker, this is the article I referred to in my one-minute speech this morning.

(From USA Today)

MILLIONS FORGO FORECLOSURE REVIEWS (HOMEOWNERS DON'T HAVE MUCH TIME TO ASK FOR ACCURACY CHECKS)

(By Julie Schmit)

Millions of homeowners who were in foreclosure in 2009 or 2010 could miss a chance to have their cases reviewed for errors—and possible compensation—if they don't act by Monday.

That's the deadline for eligible homeowners to request a free review required by a settlement last year between federal bank regulators and 14 mortgage servicers and their affiliates. The deadline has been extended three times due to poor response from homeowners.

More than 4 million notices were mailed a year ago informing homeowners of their right to a review, but only 356,000 had asked for one by Dec. 13, according to the Office of the Comptroller of the Currency.

Compensation could range from hundreds of dollars to more than $100,000, the OCC has said. It is overseeing the settlement with the Federal Reserve.

Requests must be submitted at independentforeclosurereview.com or be postmarked no later than Monday, the OCC says. Answers to questions can be found on the website or by calling 888–952–9105.

''The (response) numbers are not terribly impressive,'' says Bruce Mirken of the Greenlining Institute, a consumer advocacy group.

Greenlining, like other consumer groups, says borrowers may still not be aware of the review opportunity.

Notification materials—including the 4 million letters—may have been ignored because they were written in legal jargon, were hard to read and looked too much like those used in foreclosure scams, says James Can, a senior policy fellow with the Opportunity Agenda, a non-partisan think tank. A Government Accountability Office report in June echoed those concerns.

The settlement followed a federal probe in which regulators found significant weaknesses in foreclosure processes, including improper foreclosure document preparation.

To meet regulators' deadlines, the GAO noted that servicers had just 60 days to develop outreach materials. That didn't leave time to test them with focus groups, one servicer representative told the GAO.

About 95% of the letters were successfully delivered, the OCC has said.

The reviews are intended to address a wide range of foreclosure errors, including excessive fees, wrongly denied loan modifications, misapplied payments or wrongful foreclosures. Borrower restitution will vary by case and financial harm, the OCC says. It's provided no cost estimate to servicers. No one has yet received restitution, OCC spokesman William Grassano says.

The requested reviews are in addition to 159,000 reviews being done, as part of the same settlement, by consultants hired by the servicers, Grassano says.

The Monday deadline should be lifted and review requests should be allowed as needed, the community groups say, especially since more recent outreach efforts have been more consumer friendly.

The reviews are separate from a $25 billion settlement, reached between five servicers and, state and federal officials, that's also meant to address past foreclosure abuses.

IN TRIBUTE TO PUSHMATAHA COUNTY HISTORICAL SOCIETY

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 31, 2012

Mr. GALLEGLY. Mr. Speaker, I rise in tribute to the Pushmataha County Historical Society in Antlers, Oklahoma, and in particular Myrtle Edmond and Madge Jentry.

As historical societies go, the Pushmataha County Historical Society is relatively new, having been founded in 1984. But the Society's staff and volunteers know their town, its history, its people, and their place firmly rooted in the heart of America.

My family hails from the Antlers, Oklahoma, area. When I was a young boy, I would travel by train, arriving and departing from the Frisco Depot, which now houses the Pushmataha County Historical Society. Myrtle Edmond and Madge Jentry were at the Society headquarters when my wife, Janice, and I stopped by on a recent trip and asked a few questions about my ancestors. Myrtle and Madge responded by enthusiastically researching everything they could find on the Gallegly and Williams family branches. Myrtle even wrote down, by hand, all their research in great detail and gave it to me.

In addition, Myrtle had previously served on the society's cemetery identification project and helped identify and inventory almost 12,000 burials and grave sites at approximately 119 locations. With that information, she was able to locate the gravesites of my grandparents and many other relatives.

The wealth of information Myrtle and Madge were able to provide on my family is even more impressive when one considers that the county courthouse burned during the Great Depression. Society volunteers have painstakingly rebuilt ancestral records from U.S. Census, newspapers, and other items in the historical record.

Mr. Speaker, Antlers, Oklahoma, is America. It has seen its share of hardship yet continues to bounce back. One of the most devastating tornadoes in the history of the state struck Antlers on April 12, 1945. Out of a population of 3,000, 55 were killed, including my uncle, Dennis Dixon Gallegly. One third of the city was demolished. The city has suffered devastating fires. Floods have washed away homes, but they can't wash away Antlers, or the spirit of its people.

Mr. Speaker, the pride Myrtle Edmond and Madge Jentry have in their community and in America was evidenced in their enthusiastic research of my family's roots. I know my colleagues join Janice and me in thanking them and all the Pushmataha County Historical Society volunteers for preserving and celebrating their part of our nation's history through dedication, passion, and professionalism. They are preserving the heart of America.

THE PARK SCHOOL CENTENNIAL

HON. KATHLEEN C. HOCHUL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 31, 2012

Ms. HOCHUL. Mr. Speaker, it is my honor to congratulate The Park School of Buffalo on