

there is just amazing to me, especially in California. I am betting the insurance commissioner in California would be surprised at this assertion, since California is one of the 47 States that regulates title insurance. RESPA laws, disclosure requirements written into law, transparency is a key element in this.

I was a licensed Realtor when agency disclosure first came in. This was in the midnineties. You had to declare whether you were a buyer's agent, a seller's agent, a transactional coordinator. There have been real changes, positive changes, that have happened for the consumer in that industry over the last 20 to 25 years.

The irony in this particular situation is that affiliated companies, those companies that may have been started by the same people—that is the definition, by the way. I might be a small-business owner who owns a real estate company, and I start another company dealing with title insurance. That now, because that is on my personal tax form, is an affiliated company. I can't do or charge what an unaffiliated company could do.

Now, I might buy the argument that was made earlier that these companies can just charge whatever they want to charge, but I could only buy that if my friends on the other side of the aisle would be willing to apply equally the law. The law does not apply equally here. It does not do what they claim that they are trying to do.

The other element that has been talked about a little bit—this is so ridiculous; it strikes me. It is like saying I can't shop at Walmart or at a Meijer store in our area or other places because they sell fresh produce and electronics and hardware. I need to go to a hardware store to go pick up my nails; I need to go to the corner grocer to go pick up my lettuce, and, by the way, if I want to get a flat screen TV, I have got to go somewhere else.

This is about consumers having choices and abilities to utilize a streamline. Those costs need to be disclosed, first of all. Those costs oftentimes are regulated, the vast majority of the times are regulated by the States; yet it just is a clunky system that does not work in the design of Dodd-Frank.

The assertion that any change of Dodd-Frank somehow benefits or is anticonsumer or benefits somebody on Wall Street, go and talk to those owners of those small companies in all of our States, go and talk to them about what their Wall Street affiliation is.

This bill is, frankly, widely viewed as unrealistic and unworkable. It is time that we face that reality and we change some of the elements of this. This is a modest, modest change.

In fact, it is so modest, frankly, Mr. Speaker, that our previous speaker had supported the bill, had supported it when it was in committee, had supported it when it was on the House floor, certainly did not object to it, and

I guess maybe I could say supported it because, on August 1 of 2014, she, along with 12 of her colleagues—including one who has gone on to the Senate—12 Democrats signed a letter to Senator HARRY REID requesting him to take my bill up.

Mr. Speaker, I insert for the RECORD the letter.

CONGRESS OF THE UNITED STATES,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, August 1, 2014.

DEAR MAJORITY LEADER REID, CHAIRMAN JOHNSON AND MEMBERS OF THE SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS: On June 9, the House passed the Mortgage Choice Act (H.R. 3211), on the suspension calendar without objection. Senators Manchin and Johanns introduced a companion bill, S. 1577 in October, but it has not yet been considered. We support the Mortgage Choice Act because of our concern about lower-income consumers' access to credit and their ability to select the mortgage and title insurance providers of their choice.

Passage of H.R. 3211 represents the fourth time that the House has approved virtually identical legislation without objection. In 2007 and 2009, a Democratic House majority passed essentially the same provision in the Miller-Watt-Frank anti-predatory lending legislation, and then a third time as part of the House's version of the Dodd-Frank Wall Street Reform and Consumer Protection Act in 2010.

The Mortgage Choice Act simply excludes the cost of title insurance from the definition of points and fees under the Truth in Lending Act regardless of whether a title insurance agent is affiliated with a mortgage lender or not. It also clarifies that funds held in escrow for the payment of property insurance do not count as "points and fees." The legislation is needed to ensure that smaller loans to creditworthy low and moderate-income consumers can select the mortgage lender and title insurance provider of their choice and obtain a "qualified mortgage," the gold standard for all mortgages.

The bill authorizes the Consumer Financial Protection Bureau to implement rules governing the exclusion of reasonable title insurance charges from "points and fees." It preserves the Bureau's strong enforcement authority to require transparency and disclosure of affiliations and charges under the Real Estate Settlement Procedures Act (RESPA). In fact, the CFPB has been vigorous in its pursuit of RESPA violations, ranging from minor disclosure errors to kick-backs for referrals by an unaffiliated title company.

We urge you and the entire Senate to quickly adopt the Mortgage Choice Act to improve access to credit, enhance competition among title insurance providers, and reinforce the CFPB's authority to define what title insurance costs qualify as excludable "points and fees."

Sincerely,

David Scott, Maxine Waters, Emanuel Cleaver, Henry Cuellar, Daniel T. Klaid, Jim McDermott, Patrick Murphy, Gerald E. Connolly, Michael F. Doyle, Betty McCollum, Gregory W. Meeks, Gary C. Peters, Members of Congress.

Mr. HUIZENGA of Michigan. My bill and Congressman Meek's bill was a good bill last Congress, and it is a good bill this Congress because it has not changed at all. It has not changed at all.

To quote it, she urged the Senate to "quickly adopt the Mortgage Choice

Act," a bill that would "improve access to credit" and "enhance competition among title insurance providers."

Frankly, Mr. Speaker, my colleague was right last time, and she should be right in this Congress. Unfortunately, we are seeing that—I am afraid politics may have leaked in. The administration has issued a veto threat, and I think we may have seen why some of this change of heart has happened.

I am, frankly, disheartened for the American people that Presidential politics have already leaked into what this body should be doing, which is representing people, which is making sure that they are getting the best end of the stick, not the sharp end of the stick.

Frankly, Dodd-Frank has delivered the sharp end of the stick, intentionally or unintentionally, way too many times. It is our job to go and fix it and to make sure that the consumers, that our constituents, are getting the best service that they possibly can.

With that, Mr. Speaker, I would like to urge all of my colleagues to join so many of us in a bipartisan fashion who support this bill, who believe that this is the right time and the right bill to rectify this problem, and to get on with it. I request all of my colleagues to support H.R. 685.

I yield back the balance of my time. The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 189, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Ms. MAXINE WATERS of California. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentlewoman opposed to the bill?

Ms. MAXINE WATERS of California. Yes, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Maxine Waters of California moves to recommit the bill H.R. 650 to the Committee on Financial Services with instructions to report the same back to the House forthwith, with the following amendment:

Add at the end the following:

**SEC. 4. PROTECTING CONSUMERS FROM EXCESSIVE HOUSING COSTS AND PREDATORY LENDERS.**

No person or lender that has been found to have engaged in unfair, deceptive, predatory, or abusive lending practices, or convicted of mortgage fraud under Federal or relevant State law may make use of the amendments made by this Act.

Mr. HENSARLING (during the reading). Mr. Speaker, I reserve a point of order.

The SPEAKER pro tempore. A point of order is reserved.

The Clerk will read.

The Clerk continued to read.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California is recognized for 5 minutes in support of her motion.

Ms. MAXINE WATERS of California. Mr. Speaker, this is the final amendment to the bill which will not kill the bill or send it back to committee. If adopted, the bill will immediately proceed to final passage as amended.

I know Democrats and Republicans don't agree on much, but there is one thing we can be united in saying. It is that we should not reward criminal behavior.

□ 1715

We cannot let people who are out there making obscene profits by ripping off low-income Americans use that money to buy influence that rolls back consumer protection laws.

That is why I am introducing this amendment that bans bad actors from receiving any benefit from these new provisions. If the House accepts this amendment, companies that break the law will not be rewarded by being handed a weaker set of standards.

These weaker standards do away with a number of protections current law affords to high-cost loans. They include stiffer penalties for bad actor lenders and additional disclosures for investors and consumers who purchase high-cost mortgages, as well as mandatory counseling so borrowers know what they are getting into and even the ability of borrowers to have their loans rescinded if lenders don't follow the law.

We know it is needed because we know there is fraud out there. I have submitted for the RECORD an investigation by The Seattle Times and the Center for Public Integrity, which, while shocking, is not in the least bit surprising to those of us who have been paying close attention to the predatory practices that often plague low- and middle-income home buyers. The article details a wide array of unfair, deceptive, predatory, and abusive lending

practices, such as housing manufacturers steering low-income borrowers into expensive, high-interest financing arrangements with companies that they also own.

If this amendment were to pass today, any company that engaged in this kind of practice or any company that was convicted of mortgage fraud under Federal or State law would be prohibited from taking advantage of these loosened standards.

Some may argue that, like current law, this amendment will hurt the industry. I am not concerned. The Manufactured Housing Association for Regulatory Reform found that 2014 marked the fifth consecutive year of annual industry production increases. Meanwhile, mobile home manufacturing giant Clayton Homes, owned by Berkshire Hathaway, profited to the tune of \$558 million in 2014—more than double its earnings from just 2 years earlier.

This amendment is for veterans like Dorothy Mansfield, who should be honored for her sacrifice to this country. Instead, she was targeted just 18 months after being steered into a predatory market she couldn't afford. Mansfield was facing foreclosure. It is for Active-Duty servicemembers whose homes were illegally foreclosed upon while they were battling overseas, or for their families who were overcharged as they remained at home. It is for low-income borrowers who, like all of us, are at a disadvantage when they negotiate their first home loans with companies that have probably negotiated hundreds just that week.

For many, the American Dream of homeownership has turned into a nightmare as they determine how to put food on the table and gas in the car while dealing with the loans that they have been steered into but cannot afford.

So, if we are going to remove these basic protections for veterans and servicemembers, for low-income borrowers, and for many others, let's at least do everything we can to protect them from the predators and the fraudsters we have learned about. I urge my colleagues to support this amendment.

I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I withdraw my reservation of a point of order.

The SPEAKER pro tempore. The reservation of the point of order is withdrawn.

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition to the gentlewoman's motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, I am just now seeing this motion to recommit, but there are a number of areas that, frankly, make very little sense to me.

The motion to recommit uses the phrase "has been found." I don't know what that means. The CFPB can enter into consent orders. Does that mean

this has been "found"? Often, consent orders are entered into without any admission of liability or culpability.

Next, we have the term "predatory." We won't find this term otherwise in title X of Dodd-Frank. What does it mean? We don't know what it means.

How about "abusive"? We know the CFPB is at least charged with coming up with a definition. They have not come up with a definition yet.

We have been told that some practices that might be totally legal for the market for some consumers might be abusive to others. What does that mean?

Again, Mr. Speaker, what we are trying to do here is help low- and moderate-income Americans have the housing opportunities that the rest of us have.

What we really ought to be on guard against are predatory voting practices that deny people their ability to live in a mobile home. What we really ought to be targeting is abusive voting practices that deny people lower closing costs in order to deal with points and fees from affiliated firms. That is what we really ought to be on guard for, Mr. Speaker.

I would urge all Members to reject this motion to recommit. Regrettably, it is just one more method by which the left will say that they are trying to help the poor, beleaguered consumers, except, again, they are going to protect them right out of their homes. They are going to assault their fundamental economic liberties. They are going to take away their choices.

True consumer protection comes from having competitive, innovative, transparent markets that are accessible to all Americans—equal opportunity to access these markets and then vigorously police them for force and fraud and deception. Do not trample on the basic freedom of the American consumers to choose the mortgages that are right for their families. That is wrong, Mr. Speaker. It is unfair. It is economic injustice. It is predatory legislating. It is abusive legislating. It has to stop here. Let's reject the motion to recommit.

I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on the motion to recommit will be followed by 5-minute votes on passage of H.R. 650, if ordered; passage of H.R. 685, and the motion to instruct conferees on Senate Concurrent Resolution 11.

The vote was taken by electronic device, and there were—yeas 184, nays 239, not voting 8, as follows:

[Roll No. 150]

YEAS—184

Adams Gabbard Napolitano  
 Aguilar Gallego Neal  
 Ashford Garamendi Nolan  
 Beatty Graham Norcross  
 Becerra Grayson O'Rourke  
 Bera Green, Al Pallone  
 Beyer Green, Gene Pascrell  
 Bishop (GA) Grijalva Payne  
 Blumenauer Gutiérrez  
 Bonamici Hahn Perlmutter  
 Boyle, Brendan Hastings  
 F. Heck (WA)  
 Brady (PA) Higgins  
 Brown (FL) Himes  
 Brownley (CA) Hinojosa  
 Bustos Honda  
 Butterfield Hoyer  
 Capps Huffman  
 Capuano Israel  
 Cárdenas Jackson Lee  
 Carney Jeffries  
 Carson (IN) Johnson, E. B.  
 Cartwright Jones  
 Castor (FL) Kaptur  
 Castro (TX) Keating  
 Chu, Judy Kelly (IL)  
 Cicilline Kennedy  
 Clark (MA) Kildee  
 Clarke (NY) Sarbanes  
 Clay Kilmer  
 Cleaver Kind  
 Clyburn Kirkpatrick  
 Cohen Kuster  
 Connolly Langevin  
 Conyers Larsen (WA)  
 Cooper Larson (CT)  
 Costa Lawrence  
 Courtney Lee  
 Crowley Levin  
 Cuellar Lewis  
 Cummings Lieu, Ted  
 Davis (CA) Lipinski  
 Davis, Danny Loeb sack  
 DeFazio Lofgren  
 DeGette Lowenthal  
 Delaney Lowey  
 DeLauro Lujan Grisham  
 DelBene (NM)  
 DeSaulnier Luján, Ben Ray  
 Deutch (NM)  
 Dingell Lynch  
 Doggett Maloney  
 Doyle, Michael Carolyn  
 F. Maloney, Sean  
 Duckworth Matsui  
 Edwards McCollum  
 Engel McDermott  
 Eshoo McGovern  
 Esty McNERNEY  
 Farr Meeks  
 Fattah Meng  
 Foster Moore  
 Frankel (FL) Moulton  
 Fudge Murphy (FL)  
 Nadler

NAYS—239

Abraham Burgess Diaz-Balart  
 Aderholt Byrne Dold  
 Allen Calvert Duffy  
 Amash Carter (GA) Duncan (TN)  
 Amodei Carter (TX) Ellmers (NC)  
 Babin Chabot Emmer (MN)  
 Barletta Chaffetz Farenthold  
 Barr Clawson (FL) Fincher  
 Barton Coffman Fitzpatrick  
 Benishek Cole Fleischmann  
 Bilirakis Collins (GA) Fleming  
 Bishop (MI) Collins (NY) Flores  
 Bishop (UT) Comstock Forbes  
 Black Conaway Fortenberry  
 Blackburn Cook Foyx  
 Blum Costello (PA) Franks (AZ)  
 Bost Cramer Frelinghuysen  
 Boustany Crawford Garrett  
 Brady (TX) Crenshaw Gibbs  
 Brat Culberson Gibson  
 Bridenstine Curbelo (FL) Gohmert  
 Brooks (AL) Davis, Rodney Goodlatte  
 Brooks (IN) Denham Gosar  
 Buchanan Dent Gowdy  
 Buck DeSantis Granger  
 Bucshon DesJarlais Graves (GA)

Graves (LA) McCarthy  
 Graves (MO) McCaul  
 Griffith McClintock  
 Grothman McHenry  
 Guinta McKinley  
 Guthrie McMorris  
 Hanna Rodgers  
 Hardy McSally  
 Harper Meadows  
 Harris Meehan  
 Hartzler Messer  
 Heck (NV) Mica  
 Hensarling Miller (FL)  
 Herrera Beutler Miller (MI)  
 Hice, Jody B. Moolenaar  
 Hill Mooney (WV)  
 Holding Mullin  
 Hudson Mulvaney  
 Peters Murphy (PA)  
 Huizenga (MI) Neugebauer  
 Hultgren Newhouse  
 Hunter Noem  
 Hurd (TX) Nugent  
 Hurt (VA) Nunes  
 Issa Olson  
 Jenkins (KS) Palazzo  
 Jenkins (WV) Palmer  
 Johnson (OH) Paulsen  
 Johnson, Sam Pearce  
 Jolly Perry  
 Jordan Pittenger  
 Katko Pitts  
 Kelly (PA) Poe (TX)  
 Kelly (IL) King (IA)  
 King (NY) King (NY)  
 Kinzinger (IL) Pompeo  
 Kline Kinzinger (IL)  
 Knight Kline  
 Labrador Knight  
 LaMalfa Reichert  
 Lamborn Renacci  
 Lance Ribble  
 Latta Rice (SC)  
 LoBiondo Rigell  
 Long Roby  
 Loudermilk Roe (TN)  
 Love Rogers (AL)  
 Lucas Rogers (KY)  
 Luetkemeyer Rohrabacher  
 Lummis Rokita  
 MacArthur Rooney (FL)  
 Marchant Ros-Lehtinen  
 Marino Roskam  
 Massie Ross

NOT VOTING—8

Bass Johnson (GA)  
 Duncan (SC) Joyce  
 Ellison Ruiz

□ 1748

Mr. CONAWAY, Mrs. MIMI WALTERS of California, Messrs. SHUSTER, WITTMAN, REICHERT, LUETKEMEYER, MEEHAN, and FORTENBERRY, and Mrs. BLACK changed their vote from “yea” to “nay.”

Messrs. SIRES, CLYBURN, ASHFORD, SWALWELL of California, and RUSH changed their vote from “nay” to “yea.”

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. FINCHER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 263, nays 162, not voting 6, as follows:

[Roll No. 151]

YEAS—263

Abraham Graves (LA) Perry  
 Aderholt Graves (MO) Peters  
 Allen Griffith Peterson  
 Amash Grothman Pittenger  
 Amodei Guinta Pitts  
 Ashford Guthrie Poe (TX)  
 Babin Hanna Poliquin  
 Barletta Hardy Polis  
 Barr Harper Pompeo  
 Barton Harris Posey  
 Benishek Hartzler Price, Tom  
 Bilirakis Heck (NV) Ratcliffe  
 Bishop (GA) Hensarling Reed  
 Bishop (MI) Herrera Beutler Reichert  
 Bishop (UT) Hice, Jody B. Renacci  
 Black Hill Ribble  
 Blackburn Holding Rice (NY)  
 Blum Hudson Rice (SC)  
 Bost Huelskamp Rigell  
 Boustany Huizenga (MI) Roby  
 Brady (TX) Hultgren Roe (TN)  
 Brat Hunter Rogers (AL)  
 Bridenstine Hurd (TX) Rogers (KY)  
 Brooks (AL) Hurt (VA) Rohrabacher  
 Brooks (IN) Issa Rokita  
 Buchanan Jenkins (KS) Rooney (FL)  
 Buck Jenkins (WV) Ros-Lehtinen  
 Bucshon Johnson (OH) Roskam  
 Burgess Johnson, Sam Ross  
 Byrnes Jolly Rothfus  
 Calvert Jordan Rouzer  
 Carney Joyce Royce  
 Carter (GA) Katko Russell  
 Carter (TX) Kelly (PA) Ryan (WI)  
 Chabot Kind Salmon  
 Chaffetz King (IA) Sanford  
 Clawson (FL) King (NY) Scalise  
 Clay Kinzinger (IL) Schweikert  
 Coffman Kirkpatrick Scott, Austin  
 Cole Kieme Scott, David  
 Collins (GA) Knight Sensenbrenner  
 Collins (NY) Labrador Sessions  
 Comstock LaMalfa Sewell (AL)  
 Conaway Lamborn Sherman  
 Cook Lance Shimkus  
 Cooper Latta Shuster  
 Costa LoBiondo Simpson  
 Costello (PA) Long Sinema  
 Cramer Loudermilk Smith (MO)  
 Crawford Love Smith (NE)  
 Crenshaw Lucas Smith (NJ)  
 Cuellar Luetkemeyer Smith (TX)  
 Culberson Lummis Stefanik  
 Curbelo (FL) MacArthur Stewart  
 Davis, Rodney Marchant Stivers  
 DeFazio Marino Stutzman  
 Delaney Massie Thompson (PA)  
 Denham McCarthy Thornberry  
 Dent McCaul Tiberi  
 DeSantis McClintock Tipton  
 DesJarlais McHenry Trott  
 Diaz-Balart McKinley Turner  
 Dold McMorris Upton  
 Duffy Rodgers Valadao  
 Duncan (TN) McSally Walden  
 Ellmers (NC) Meadows Walberg  
 Emmer (MN) Meehan Walden  
 Farenthold Meeks Walker  
 Fincher Messer Walorski  
 Fitzpatrick Mica Walters, Mimi  
 Fleischmann Miller (FL) Weber (TX)  
 Fleming Miller (MI) Webster (FL)  
 Flores Moolenaar Wenstrup  
 Forbes Mooney (WV) Westerman  
 Fortenberry Moulton Westmoreland  
 Foyx Mullin Whitfield  
 Franks (AZ) Mulvaney Williams  
 Frelinghuysen Murphy (PA) Wilson (SC)  
 Garrett Neugebauer Wittman  
 Gibbs Newhouse Womack  
 Gibson Noem Woodall  
 Gohmert Nugent Yoder  
 Goodlatte Nunes Yoho  
 Gosar Olson Young (AK)  
 Gowdy Palazzo Young (IA)  
 Graham Palmer Young (IN)  
 Granger Paulsen Zeldin  
 Graves (GA) Pearce Zinke

NAYS—162

Adams Beyer Brown (FL)  
 Aguilar Blumenauer Brownley (CA)  
 Bass Bonamici Bustos  
 Beatty Boyle, Brendan Butterfield  
 Becerra F. Capps  
 Bera Brady (PA) Capuano

Cárdenas	Hinojosa	Pallone	Brooks (AL)	Hudson	Pompeo	Conyers	Johnson, E. B.	Pocan
Carson (IN)	Honda	Pascrell	Brooks (IN)	Huelskamp	Posey	Courtney	Jones	Polis
Cartwright	Hoyer	Payne	Buchanan	Huizenga (MI)	Price, Tom	Crowley	Kaptur	Price (NC)
Castor (FL)	Huffman	Pelosi	Buck	Hultgren	Quigley	Cummings	Keating	Rangel
Castro (TX)	Israel	Perlmutter	Bucshon	Hunter	Ratcliffe	Davis (CA)	Kelly (IL)	Richmond
Chu, Judy	Jackson Lee	Pingree	Burgess	Hurd (TX)	Reed	Davis, Danny	Kennedy	Roybal-Allard
Cicilline	Jeffries	Pocan	Bustos	Hurt (VA)	Reichert	DeFazio	Kilmer	Ryan (OH)
Clark (MA)	Johnson, E. B.	Price (NC)	Byrne	Issa	Renacci	DeGette	Kuster	Ryan (OH)
Clarke (NY)	Jones	Quigley	Calvert	Jenkins (KS)	Ribble	DeLauro	Langevin	Sánchez, Linda T.
Cleaver	Kaptur	Payne	Carter (GA)	Jenkins (WV)	Rice (NY)	DelBene	Larsen (WA)	Sánchez, Loretta
Clyburn	Keating	Richmond	Carter (TX)	Johnson (OH)	Rice (SC)	DeSaulnier	Larson (CT)	Sarbanes
Cohen	Kelly (IL)	Richmond	Chabot	Johnson, Sam	Rigell	Lee	Deutch	Schakowsky
Connolly	Kennedy	Roybal-Allard	Chaffetz	Jolly	Roby	Doggett	Levin	Schiff
Conyers	Kildee	Ruppersberger	Clawson (FL)	Jordan	Roe (TN)	Edwards	Lewis	Scott (VA)
Courtney	Kilmer	Ryan (OH)	Coffman	Joyce	Rogers (AL)	Engel	Lieu, Ted	Serrano
Crowley	Kuster	Sánchez, Linda T.	Cole	Katko	Rogers (KY)	Eshoo	Lofgren	Sewell (AL)
Cummings	Langevin	Sanchez, Loretta	Collins (GA)	Kelly (PA)	Rohrabacher	Esty	Lowenthal	Slaughter
Davis (CA)	Larsen (WA)	Sarbanes	Collins (NY)	Kildee	Rokita	Farr	Lowey	Speier
Davis, Danny	Larson (CT)	Schakowsky	Comstock	King	Rooney (FL)	Fattah	Lujan Grisham	Swalwell (CA)
DeGette	Lawrence	Schiff	Conaway	King (IA)	Ros-Lehtinen	Frankel (FL)	(NM)	Swalwell (CA)
DeLauro	Lee	Schrader	Connolly	King (NY)	Roskam	Fudge	Luján, Ben Ray	Takai
DelBene	Levin	Scott (VA)	Cook	Kinzinger (IL)	Ross	Gabbard	(NM)	Takano
DeSaulnier	Lewis	Serrano	Cooper	Kirkpatrick	Rothfus	Gallego	Lynch	Thompson (CA)
Deutch	Lieu, Ted	Sires	Costa	Kline	Rouzer	Grayson	Maloney,	Thompson (MS)
Dingell	Lipinski	Slaughter	Costello (PA)	Knight	Royce	Green, Gene	Carolyn	Tonko
Doggett	Loeb sack	Speier	Cramer	Labrador	Ruppersberger	Grijalva	Matsui	Torres
Doyle, Michael F.	Lofgren	Swalwell (CA)	Crawford	LaMalfa	Russell	Gutiérrez	McDermott	Tsongas
Duckworth	Lowenthal	Takai	Creshaw	Lamborn	Ryan (WI)	Hahn	McGovern	Van Hollen
Edwards	Lowe y	Takano	Cuellar	Lance	Salmon	Hastings	McNerney	Vargas
Engel	Lujan Grisham	Thompson (CA)	Culberson	Latta	Sanford	Heck (WA)	Meng	Veasey
Eshoo	(NM)	Thompson (MS)	Curbelo (FL)	Lawrence	Scalise	Higgins	Moore	Vela
Esty	Luján, Ben Ray	Titus	Davis, Rodney	Lipinski	Schrader	Himes	Nadler	Velázquez
Farr	(NM)	Tonko	Delaney	LoBiondo	Schweikert	Hinojosa	Napolitano	Walz
Fattah	Lynch	Torres	Denham	Loeb sack	Scott, Austin	Honda	Neal	Wasserman
Foster	Maloney,	Tsongas	Dent	Long	Scott, David	Hoyer	O'Rourke	Schultz
Frankel (FL)	Carolyn	Van Hollen	DeSantis	Loudermilk	Sensenbrenner	Huffman	Pallone	Pallone
Fudge	Sean	Vargas	DesJarlais	Love	Sessions	Israel	Payne	Watson, Maxine
Gabbard	Matsui	Veasey	Diaz-Balart	Lucas	Sherman	Jackson Lee	Pelosi	Watson Coleman
Gallego	McCollum	Vela	Dingell	Luetkemeyer	Shimkus	Jeffries	Perlmutter	Welch
Garamendi	McDermott	Velázquez	Dold	Lummis	Shuster	Johnson (GA)	Pingree	Yarmuth
Grayson	McGovern	Visclosky	Doyle, Michael F.	MacArthur	Simpson			
Green, Al	McNerney	Walz	Duckworth	Maloney, Sean	Sinema			
Green, Gene	Meng	Wasserman	Duffy	Marchant	Sires	Duncan (SC)	Ruiz	Smith (WA)
Grijalva	Moore	Schultz	Duncan (TN)	Marino	Smith (MO)	Ellison	Rush	
Gutiérrez	Murphy (FL)	Waters, Maxine	Ellmers (NC)	Massie	Smith (NE)			
Hahn	Nadler	Watson Coleman	Emmer (MN)	McCarthy	Smith (NJ)			
Hastings	Napolitano	Welch	Farenthold	McCaul	Smith (TX)			
Heck (WA)	Neal	Wilson (FL)	Fincher	McClintock	Stefanik			
Higgins	Nolan	Yarmuth	Fitzpatrick	McCollum	Stewart			
Himes	Norcross		Fleischmann	McHenry	Stivers			
	O'Rourke		Fleming	McKinley	Stutzman			
			Flores	McMorris	Thompson (PA)			
			Forbes	Rodgers	Thornberry			
			Fortenberry	McSally	Tiberi			
			Foster	Meadows	Tipton			
			Fox	Meehan	Titus			
			Fox	Meeks	Trott			
			Franks (AZ)	Messer	Turner			
			Frelinghuysen	Mica	Upton			
			Garamendi	Miller (FL)	Valadao			
			Garrett	Miller (MI)	Visclosky			
			Gibbs	Moolenaar	Wagner			
			Gibson	Mooney (WV)	Walberg			
			Gohmert	Moulton	Walden			
			Goodlatte	Mullin	Walker			
			Gosar	Mulvaney	Walorski			
			Gowdy	Murphy (FL)	Walters, Mimi			
			Graham	Murphy (PA)	Weber (TX)			
			Granger	Neugebauer	Webster (FL)			
			Graves (GA)	Newhouse	Wenstrup			
			Graves (LA)	Noem	Westerman			
			Graves (MO)	Nolan	Westmoreland			
			Green, Al	Norcross	Whitfield			
			Griffith	Nugent	Williams			
			Grothman	Nunes	Wilson (FL)			
			Guinta	Olson	Wilson (SC)			
			Guthrie	Palazzo	Wittman			
			Hanna	Palmer	Womack			
			Hardy	Pascrell	Woodall			
			Harper	Paulsen	Yoder			
			Harris	Pearce	Yoho			
			Hartzler	Perry	Young (AK)			
			Heck (NV)	Peters	Young (IA)			
			Hensarling	Peterson	Young (IN)			
			Herrera Beutler	Pittenger	Zeldin			
			Hice, Jody B.	Pitts	Zinke			
			Hill	Poe (TX)				
			Holding	Poliquin				

NOT VOTING—5

Duncan (SC)	Johnson (GA)	Rush
Ellison	Ruiz	Smith (WA)

□ 1755

So the bill was passed.  
 The result of the vote was announced as above recorded.  
 A motion to reconsider was laid on the table.

MORTGAGE CHOICE ACT OF 2015

The SPEAKER pro tempore. The unfinished business is the vote on passage of the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction, on which the yeas and nays were ordered.

The Clerk read the title of the bill.  
 The SPEAKER pro tempore. The question is on the passage of the bill.  
 This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 286, nays 140, not voting 5, as follows:

[Roll No. 152]  
 YEAS—286

Abraham	Barr	Blackburn
Aderholt	Barton	Blum
Aguilar	Beatty	Bost
Allen	Benishek	Boustany
Amash	Bilirakis	Boyle, Brendan F.
Amodi	Bishop (GA)	Brady (TX)
Ashford	Bishop (MI)	Brat
Babin	Bishop (UT)	Bridenstine
Barletta	Black	

NAYS—140

Adams	Brownley (CA)	Castro (TX)
Bass	Butterfield	Chu, Judy
Becerra	Capps	Cicilline
Bera	Capuano	Clark (MA)
Beyer	Cardenas	Clarke (NY)
Blumenauer	Carney	Clay
Bonamici	Carson (IN)	Cleaver
Brady (PA)	Cartwright	Clyburn
Brown (FL)	Castor (FL)	Cohen

□ 1803

Ms. JACKSON LEE changed her vote from “yea” to “nay.”  
 So the bill was passed.  
 The result of the vote was announced as above recorded.  
 A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. RUSH. Mr. Speaker, I inadvertently missed rollcall Votes 151 and 152. Had I been present I would have voted “no.”

APPOINTMENT OF CONFEREES ON S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

MOTION TO INSTRUCT OFFERED BY MR. VAN HOLLEN

The SPEAKER pro tempore. The unfinished business is the vote on the motion to instruct on the concurrent resolution (S. Con. Res. 11) setting forth the congressional budget for the United States Government for fiscal year 2016 and setting forth the appropriate budgetary levels for fiscal years 2017 through 2025, offered by the gentleman from Maryland (Mr. VAN HOLLEN), on which the yeas and nays were ordered.  
 The Clerk will redesignate the motion.

The Clerk redesignated the motion.  
 The SPEAKER pro tempore. The question is on the motion to instruct.  
 This will be a 5-minute vote.  
 The vote was taken by electronic device, and there were—yeas 187, nays 239, not voting 5, as follows: