

Sudan is to continue in effect beyond November 3, 2015.

The crisis constituted by the actions and policies of the Government of Sudan that led to the declaration of a national emergency in Executive Order 13067 of November 3, 1997, and the expansion of that emergency in Executive Order 13400 of April 26, 2006, and with respect to which additional steps were taken in Executive Order 13412 of October 13, 2006, has not been resolved. These actions and policies continue to pose an unusual and extraordinary threat to the national security and foreign policy of the United States. Therefore, I have determined that it is necessary to continue the national emergency declared in Executive Order 13067 with respect to Sudan.

BARACK OBAMA,  
THE WHITE HOUSE, *October 28, 2015.*

□ 1730

#### HOOR OF MEETING ON TOMORROW

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow.

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

There was no objection.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Record votes on postponed questions will be taken later.

#### STATE LICENSING EFFICIENCY ACT OF 2015

Mr. NEUGEBAUER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2643) to direct the Attorney General to provide State officials with access to criminal history information with respect to certain financial service providers required to undergo State criminal background checks, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2643

*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 “State Licensing Efficiency Act of 2015”.

##### SEC. 2. BACKGROUND CHECKS.

Section 1511(a) of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5110(a)) is amended—

(1) by inserting after “State-licensed loan originators” the following: “and other financial service providers”; and

(2) by inserting before the period the following: “or other financial service providers”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. NEUGEBAUER) and the gentlewoman from Wisconsin (Ms. MOORE) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

##### GENERAL LEAVE

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on this bill.

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

There was no objection.

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

Mr. Speaker, H.R. 2643, offered by my good friend and fellow Texan, Mr. WILLIAMS, is commonsense bipartisan legislation that will address the unintended consequences of the SAFE Act.

This bill passed the Committee on Financial Services by a vote of 57-0. Before I get into the details of this bill, I would like to thank the Texas Banking Commissioner, Charles Cooper, for his help and guidance as the committee considered this legislation.

Mr. Speaker, H.R. 2643 helps ensure a safe consumer financial marketplace by facilitating the licensing of certain financial services providers.

Congress authorized the creation of the National Mortgage Licensing System and Registry, the NMLS, to provide a mechanism for licensing nationwide of financial services providers.

The mission of NMLS is to improve interstate coordination information sharing among regulators, increasing efficiencies for industry and enhanced consumer protection.

Currently, the greater utility NMLS is frustrated by the FBI’s current statutory incapacity to enhance the platform by allowing additional financial service providers, other than mortgage loan originators, to be licensed under this system.

When processing licenses, authorized State regulating agencies should have access to the most up-to-date criminal background information from the Federal Bureau of Investigation. For certain classes of financial providers, that is not occurring.

The FBI should not be hindered from bringing the same efficiency to the criminal background checks of financial services personnel that the NMLS brought to the mortgage loan originators.

By enabling the State license agencies to obtain these background checks, this bill will make the licensing process more efficient and potentially help qualified businesses get up and running more quickly.

By enhancing the authority to process criminal history records for licensing of financial service providers beyond mortgage loan originators, this bill ensures that State financial regu-

lators have the necessary tools to exercise effective oversight.

Mr. Speaker, I want to be clear that this bill only affects financial services businesses which are already required to conduct background checks and which cannot currently use the NMLS system by Federal law.

H.R. 2643 has the potential to reduce the time it takes to complete background checks from anywhere between 2 days and 2 weeks to 24 hours under the expanded NMLS.

At the end of 2014, there were 20,386 professionals registered in the system. Nationwide there was a need to conduct over 105,000 background checks outside of the system.

It is estimated that this bill will reduce the number of background checks conducted outside the NMLS system by 80 percent and reduce the administrative and regulatory burden of State banking examiners to conduct them.

In closing, I want to make two points. First, no authority to conduct background checks is created by this legislation. Second, no new licensing requirements are created by this legislation.

I want to again thank the gentleman from Texas for his hard work.

Mr. Speaker, I reserve the balance of my time.

##### COMMITTEE ON THE JUDICIARY,

##### HOUSE OF REPRESENTATIVES,

*Washington, DC, October 27, 2015.*

Hon. JEB HENSARLING,

*Chairman, Committee on Financial Services, Washington, DC.*

DEAR CHAIRMAN HENSARLING: I am writing concerning H.R. 2643, the “State Licensing Efficiency Act of 2015” which was referred to your Committee as well as the Committee on the Judiciary.

As a result of your having consulted with us on provisions in H.R. 2643 that fall within the Rule X jurisdiction of the Committee on the Judiciary, I agree to discharge our Committee from further consideration of this bill so that it may proceed expeditiously to the House floor for consideration. The Judiciary Committee takes this action with our mutual understanding that by forgoing consideration of H.R. 2643 at this time, we do not waive any jurisdiction over subject matter contained in this or similar legislation, and that our Committee will be appropriately consulted and involved as this bill or similar legislation moves forward. Our Committee also reserves the right to seek appointment of an appropriate number of conferees to any House-Senate conference involving this or similar legislation, and asks that you support any such request.

I would appreciate your response to this letter confirming this understanding, and would request that you include a copy of this letter and your response in the Congressional Record during the floor consideration of this bill. Thank you in advance for your cooperation.

Sincerely,

BOB GOODLATTE,

*Chairman.*

##### COMMITTEE ON FINANCIAL SERVICES,

##### HOUSE OF REPRESENTATIVES,

*Washington, DC, October 27, 2015.*

Hon. BOB GOODLATTE,

*Chairman, Committee on the Judiciary, Washington, DC.*

DEAR CHAIRMAN GOODLATTE: Thank you for your October 27th letter regarding H.R. 2643, the “State Licensing Efficiency Act of 2015.”