

Pennsylvania being the second largest State for organic production, and in many other States.

There are a number of programs authorized in the farm bill, including Beginning Farmers and Ranchers, that help provide financial assistance and planning assistance for new farmers and farms. Access to programs such as these is essential for supporting the next generation of farmers and growing American agriculture.

As it relates to organic, the farm bill contains numerous provisions and programs tailored to organic producers. This includes conservation assistance through EQIP Organic Initiative, the Market Access Program, Organic Agriculture Research and Extension, and competitive grants.

The Horticulture title also includes the National Organic Certification Cost Share, marketing and data collection, the Organic Program, and the Organic Check-Off Program.

Mr. Speaker, supporting agriculture of all forms through the farm bill is critically important for the industry, rural communities, and, quite frankly, all Americans.

□ 0915

#### HELP VETERANS EXPOSED TO TOXIC BURN PITS

(Mr. RUIZ asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RUIZ. Mr. Speaker, Congress must act to help our veterans exposed to burn pits and must act now. In Iraq and Afghanistan, the military used burn pits to get rid of huge piles of trash, exposing our men and women in uniform to toxic chemicals and carcinogens in the air and soil—veterans like my constituent and my friend Jennifer Kepner, a mother who died from pancreatic cancer in October 2017.

That is why I urge a vote on H.R. 1279, the Helping Veterans Exposed to Burn Pits Act that I support and cosponsor. This bipartisan bill will create a center of excellence within the VA that will help diagnose, treat, and rehabilitate veterans who were exposed. Veterans will be served by staff with specialty expertise needed to address the kinds of health conditions those exposed now suffer.

This bill also directs the VA and DOD to establish a program to train their health providers to treat veterans exposed and to study the long-term effects of exposure. So I urge all of my colleagues to support this critical bill and bring it to a vote immediately to help save our veterans lives.

#### PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2017

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 635, I call up the bill (H.R. 1699) to amend the Truth in Lending Act to modify the defini-

tions of a mortgage originator and a high-cost mortgage, to amend the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 to modify the definition of a loan originator, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 635, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 115-42 is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 1699

*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 "Preserving Access to Manufactured Housing Act of 2017".*

#### SEC. 2. MORTGAGE AND LOAN ORIGINATOR DEFINITIONS.

(a) *MORTGAGE ORIGINATOR DEFINITION.—Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—*

*(1) by redesignating the second subsection (cc) and subsection (dd) as subsections (dd) and (ee), respectively; and*

*(2) in paragraph (2)(C) of subsection (dd), as so redesignated, by striking "an employee of a retailer of manufactured homes who is not described in clause (i) or (iii) of subparagraph (A) and who does not advise a consumer on loan terms (including rates, fees, and other costs)" and inserting "a retailer of manufactured or modular homes or its employees unless such retailer or its employees receive compensation or gain for engaging in activities described in subparagraph (A) that is in excess of any compensation or gain received in a comparable cash transaction".*

(b) *LOAN ORIGINATOR DEFINITION.—Section 1503(4)(A) of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (12 U.S.C. 5102(4)(A)) is amended—*

*(1) in clause (iii), by striking "and" at the end;*

*(2) in clause (iv), by striking the period at the end and inserting "; and"; and*

*(3) by adding at the end the following:*

*"(v) does not include a retailer of manufactured or modular homes or its employees unless such retailer or its employees receive compensation or gain for engaging in activities described in clause (i) that is in excess of any compensation or gain received in a comparable cash transaction.".*

#### SEC. 3. HIGH-COST MORTGAGE DEFINITION.

*Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—*

*(1) by redesignating subsection (aa) (relating to disclosure of greater amount or percentage), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (bb);*

*(2) by redesignating subsection (bb) (relating to high-cost mortgages), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (aa), and moving such subsection to immediately follow subsection (2); and*

*(3) in subsection (aa)(1)(A), as so redesignated—*

*(A) in clause (i)(I), by striking "(8.5 percentage points, if the dwelling is personal property and the transaction is for less than \$50,000)" and inserting "(10 percentage points if the dwelling is personal property or is a transaction that does not include the purchase of real property on which a dwelling is to be placed, and the transaction is for less than \$75,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index))"; and*

*(B) in clause (ii)—*

*(i) in subclause (I), by striking "or" at the end; and*

*(ii) by adding at the end the following:*

*"(III) notwithstanding subclauses (I) and (II), in the case of a transaction for less than \$75,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index) in which the dwelling is personal property (or is a consumer credit transaction that does not include the purchase of real property on which a dwelling is to be placed) the greater of 5 percent of the total transaction amount or \$3,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index); or"*

The SPEAKER pro tempore. The bill shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and submit extraneous material on the bill under consideration.

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

There was no objection.

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

Mr. Speaker, today I rise in strong support of H.R. 1699, the Preserving Access to Manufactured Housing Act. It is an important bill that is cosponsored by a bipartisan—I repeat, bipartisan—group of members, and it was approved by the Financial Services Committee with a strong bipartisan vote of 42-18.

In fact, this proposal has a long track record of bipartisan support with a similar bill having passed the last Congress with votes from both Republicans and Democrats.

I want to thank my colleague, Representative BARR, the chairman of our Monetary Policy and Trade Subcommittee for his leadership in introducing this legislation and for leading congressional efforts to help Americans, particularly those of lower and moderate incomes, to help them achieve a greater level of financial independence and being able to achieve their American Dream of homeownership.

Here is the problem, Mr. Speaker. Under the CFPB's regulations, many small-balance manufactured home loans are now being considered "high cost." This means that many people, particularly those with lower and moderate incomes who want to buy a manufactured home, aren't able to buy that home.

Their access to credit is being unfairly restricted through no fault of their own. Lenders are leaving the market. Five County Credit Union in