

But the Trump administration has a partner in its efforts to undermine consumer protections. House Republicans have been in lockstep with the President when it comes to rolling back consumer protections. Take the Consumer Bureau's rule on forced arbitration: Wall Street lobbied hard against this rule, and instead of putting consumers first, House Republicans passed a Congressional Review Act resolution to repeal a rule that would have helped consumers who have been wronged by the big banks to join together to hold them accountable.

But that is just one example of how House Republicans have tried to undermine consumer laws. For years now, they have tried to cut the funding of the Consumer Bureau or to change its structure, and having failed in those attempts, they now have their inside man, Mick Mulvaney, who is working to destroy the Bureau from within. We shouldn't be surprised since the chairman of the Financial Services Committee has said he wants to "financially terminate" the Consumer Bureau.

The bill before us today should be viewed as one part of this long line of attempts by my colleagues on the opposite side of the aisle to undermine the fundamental consumer protection. Home buyers should not be gouged or swindled just because they want to own a home. H.R. 1153 would legitimize predatory kickbacks through affiliated firms. Megabanks, including bad actors like Wells Fargo, and other lenders would be incentivized to steer their borrowers into more costly products simply because they can.

H.R. 1153 is a bad bill that will only line the pockets of Wall Street with the hard-earned savings of Main Street. But don't just take my word for it. Civil rights groups and consumer advocates all agree that this is bad for America.

So, despite all of the excitement that we have had here on the floor today with Leader PELOSI and the message that she brought to this Congress, I want all of our Members to simply reject President Trump's and House Republicans' attack on consumers. Vote "no" on H.R. 1153 and support Leader PELOSI in calling for a debate in this House on the issue dealing with DACA and the DREAMers.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. BERGMAN). The gentleman from Texas has 2½ minutes remaining.

Mr. HENSARLING. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, we could not be more highly honored that the minority leader would take such an interest in H.R. 1533, the Mortgage Choice Act.

I am reminded that there are Members who come to this great Chamber to make speeches, and there are those who come to make laws. When it comes to speeches, I would note that the Gettysburg Address came in at 2 minutes,

and Americans may think it had greater eloquence.

I would note that as the minority leader quoted the Bible frequently throughout her speech, it reminds me of Isaiah 1:18, "Come now, let us reason together, says the Lord."

Yet President Trump stood right there in the State of the Union Address with his hand out with an olive branch extending an open hand to work with Members of both parties on an immigration reform package. He offered a fair compromise. He offered a fair compromise, and, instead, the minority leader slapped his hand and called it insulting, Mr. Speaker. She called it lame. She called it dangerous.

This is not someone who has come to this Chamber, the people's House, in order to make law. The President didn't offer legalization. He offered a pathway to citizenship. He didn't offer this for 700,000. He offered it for 1.8 million. He said:

Let's secure our borders, and let's make sure that immigrants who come to this country come legally and come with their sleeves rolled up coming to work and build America.

There are those who want to solve a problem, and there are those who want to exacerbate a problem for the election.

Meanwhile, Mr. Speaker, hard-working Americans need the opportunity to get mortgages to buy their part of the American Dream. Everything that the ranking member said, she ought to share it with her own Democrats because half of them on our committee support H.R. 1533 which is good for America and good for prospective home buyers.

Mr. Speaker, I encourage all House Members to adopt it, and I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 725, 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.

Mr. HENSARLING. 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.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 6 o'clock and 22 minutes p.m.), the House stood in recess.

□ 1835

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BERGMAN) at 6 o'clock and 35 minutes p.m.

#### HOUR OF MEETING ON TOMORROW

Mr. MITCHELL. Mr. Speaker, pursuant to clause 4 of rule XVI, I move that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow for morning-hour debate and 10 a.m. for legislative business.

The motion was agreed to.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Suspending the rules and passing H.R. 3851, if ordered;

Suspending the rules and passing H.R. 1997, if ordered; and

Agreeing to the Speaker's approval of the Journal, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

#### WAR CRIMES REWARDS EXPANSION ACT

The SPEAKER pro tempore. The unfinished business is the question on suspending the rules and passing the bill (H.R. 3851) to amend the State Department Basic Authorities Act of 1956 to provide for rewards for the arrest or conviction of certain foreign nationals who have committed genocide or war crimes, and for other purposes, as amended.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. ROYCE) that the House suspend the rules and pass the bill, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

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

The yeas and nays were ordered.

The vote was taken by electronic device, and there were—yeas 407, nays 0, not voting 23, as follows:

[Roll No. 61]

YEAS—407

Abraham	Bacon	Beyer
Adams	Banks (IN)	Biggs
Aderholt	Barletta	Bilirakis
Aguilar	Barr	Bishop (GA)
Allen	Barton	Bishop (MI)
Amash	Bass	Bishop (UT)
Amodei	Beatty	Black
Arrington	Bera	Blackburn
Babin	Bergman	Blum