Would you invite me on your program and show the courage to speak of these issues with me there so that I may defend and you may attack?

PROVIDING FOR CONSIDERATION OF H.R. 620, ADA EDUCATION AND REFORM ACT OF 2017; PROVIDING FOR CONSIDERATION OF H.R. 3299, PROTECTING CONSUMERS' ACCESS TO CREDIT ACT OF 2017; PROVIDING FOR CONSIDERATION OF H.R. 3978, TRID IMPROVEMENT ACT OF 2017; AND PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM FEBRUARY 16, 2018, THROUGH FEBRUARY 23, 2018

Mr. COLLINS of Georgia. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 736 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 736

Resolved, That at any time after adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 620) to amend the Americans with Disabilities Act of 1990 to promote compliance through education, to clarify the requirements for demand letters, to provide for a notice and cure period before the commencement of a private civil action, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary. After general debate the bill shall be considered for amendment under the five-minute rule. The bill shall be considered as read. All points of order against provisions in the bill are waived. No amendment to the bill shall be in order except those printed in part A of the report of the Committee on Rules accompanying this resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 3299) to amend the Revised Statutes, the Home Owners' Loan Act, the Federal Credit Union Act, and the Federal Deposit Insurance Act to require the rate of interest on certain loans remain unchanged after transfer of the loan, and for other purposes. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; and (2) one motion to recommit.

SEC. 3. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 3978) to amend the Real Estate Settlement Procedures Act of 1974 to modify requirements related to mortgage disclosures, and for other purposes. All points of order against consideration of the bill are waived. An amendment in the nature of a substitute consisting of the text of Rules Committee Print 115-59, modified by the amendment printed in part B of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; (2) the further amendment printed in part C of the report of the Committee on Rules, if offered by the Member designated in the report, which shall be in order without intervention of any point of order, shall be considered as read, shall be separately debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, and shall not be subject to a demand for division of the question; and (2) one motion to recommit with or without instructions.

SEC. 4. On any legislative day during the period from February 16, 2018, through February 23, 2018—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 5. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 4 of this resolution as though under clause 8(a) of rule I.

The SPEAKER pro tempore. The gentleman from Georgia is recognized for 1 hour.

Mr. COLLINS of Georgia. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Colorado (Mr. POLIS), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. COLLINS of Georgia. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous material on House Resolution 736, currently under consideration.

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

There was no objection.

Mr. COLLINS of Georgia. Mr. Speaker, I am pleased to bring forward this rule today on behalf of the Rules Committee. The rule provides for consideration of H.R. 620, the ADA Education and Reform Act; H.R. 3978, the TRID Improvement Act; and H.R. 3299, the Protecting Consumers' Access to Credit Act of 2017.

The rule provides for one hour of debate on H.R. 620, equally divided between the chairman and ranking member of the Judiciary Committee. The rule also provides for a motion to recommit and makes in order multiple amendments from colleagues on both sides of the aisle.

It also provides for one hour of debate on the two Financial Services bills, with time equally divided between the chairman and ranking member of that committee.

Yesterday, the Rules Committee had the opportunity to hear from my fellow Judiciary Committee members: Mr. NADLER, Mr. POE, as well as Mr. LANGEVIN. We also heard from Mr. HILL and Ms. WATERS on the Financial Services bill.

H.R. 620 received consideration by the Judiciary Committee and enjoyed a rigorous markup process. H.R. 3299 and H.R. 3978 were considered and reported by the Financial Services Committee.

The bills before us today address different topics on different segments of our economy and our Nation, but they have something in common. They are all pro-growth bills aimed at righting wrongs, increasing common sense, and improving the way that the current system works.

I am a cosponsor of H.R. 620, the ADA Education and Reform Act and, as a member of the Judiciary Committee, have had multiple occasions to talk and listen about this bill. It is sponsored by my good friend from Texas (Mr. POE), and several of my friends from both sides of the aisle have cosponsored this bill.

Mr. Speaker, I have cosponsored this bill because I believe the Americans with Disabilities Act is critical legislation. No individual should ever suffer discrimination for any reason, and disabled individuals should have access to businesses and other sites that provide public accommodation. I am a former small-business owner, so I speak from experience running businesses.

Even more importantly, however, one of the main reasons I stand before you on this issue and behind this bill is I am the father of a strong, intelligent, capable, and a little sassy daughter named Jordan. Jordan is 26 years old and has spina bifida. Jordan has been in a wheelchair her entire life. Her first walk and first steps came in a little, pink wheelchair.

Jordan makes this issue personal for me. Discrimination is unacceptable, and it is also unacceptable for opportunists to build a cottage industry of serial litigation on the backs of the disabled, especially when these drive-by lawsuits offer little to no discernible benefit to disabled individuals.

Mr. Speaker, my daughter Jordan helps me understand the importance of

access to public space and the danger posed by lawsuits that exploit the disabled community instead of serving its members. I believe that there are good actors genuinely seeking to increase access and call to task those who block access to disabled individuals. Unfortunately, what we are seeing too often is bad actors intentionally exploiting the law for their own financial gain.

When these bad actors, these serial litigants, clog up the courts by drive-by lawsuits geared not at solutions but at profits, they take up time the courts could be using to address issues that truly need remediation. They also undermine the Americans with Disabilities Act. The intent and purpose of the ADA is not to drum up lawsuits; it is to prevent discrimination, increase access, and to protect those with disabilities.

Mr. Speaker, the disability community, my daughter included, represents some of the strongest people I know. They have a voice, and they are powerful. Today, we are here making sure the law works better for them and that it isn't being exploited by those who seek to undermine that law.

Today, small businesses face legal fees and complex technical jargon when presented with an impediment to access. Most businesses want to fix such issues and would, but instead of being able to make this issue right, they are forced into court before they have the chance to do so. In some examples of these serial lawsuits, the issues have not even been perceptible to the human eye; in others, building codes have changed—and yes, even the ADA—yet business owners have been hauled into court before they have a chance to respond or to fix the problem.

H.R. 620 ensures businesses have the opportunity to fix any access issues once they have been made aware of them. It provides notice and a cure period and clarifies the requirements for demand letters. It also provides training for business owners and State and local governments so that they can better understand proper ADA compliance.

The number of ADA title III lawsuits has skyrocketed in recent years. Since 2013, there has been a 132 percent increase in the number of lawsuits in Federal courts. H.R. 620 addresses this problem in a smart way that maintains the integrity, purpose, and key provisions of the Americans with Disabilities Act while ensuring there is a chance to fix access issues.

This bill does not take away an individual's right to sue for access. This bill does not overturn the ADA. It does give business owners a chance to fix ADA problems quickly. Some owners may not even actually realize they are not in compliance. Codes have changed, and there are literally hundreds of pages of compliance.

□ 1230

That, however, is not an excuse for willful noncompliance. Far from it. But it is a reason that good actors who may need to update their accommodations should have a chance to do so.

Mr. Speaker, it is important to note that this bill has bipartisan support and that the Rules Committee made in order several amendments from Members on both sides of the aisle so that we can consider ideas to even further strengthen this legislation. I would ask that all Members listen to that amendment debate because these amendments do have an impact on this bill, and I would encourage them to be a part of that.

H.R. 620 makes sense and focuses on fixing issues rather than spending money on trials or, better yet, extorting money from businesses with no thought of helping those with disabilities.

We also have a chance to consider some other commonsense measures today with the two important Financial Services bills also provided for by this rule.

H.R. 3299, the Protecting Consumers' Access to Credit Act, was introduced by Mr. MCHENRY and Mr. MEEKS, and reported by the Financial Services Committee with bipartisan support. Similar language was included in the House-passed CHOICE Act last year.

This legislation codifies the ''valid-when-made'' doctrine, a longstanding legal principle that, if a loan is valid when it is made with respect to its interest rate, then it does not become invalid or unenforceable when assigned to another party. This bill is a response to the 2015 decision by the Second Circuit Court of Appeals in Madden v. Midland, which appears to have ignored the longstanding legal principle.

The decision in the Madden case created instability and uncertainty in the secondary credit market, and restricts the availability of loans to borrowers, particularly those with less access to traditional lending sources. It has also led to regulatory uncertainty and fallout for fintech lenders. My home State of Georgia has an increasing presence in fintech, and H.R. 3299 provides a legislative fix that increases certainty and supports economic opportunity.

Additionally, Mr. Speaker, we are here to discuss 3978, the TRID Improvement Act, which incorporates numerous important provisions from several smart Financial Services bills. It was introduced by Congressman HILL from Arkansas, and takes steps to provide important regulatory relief and make capital markets more competitive and efficient.

Dodd-Frank led to an explosion of regulations and requirements that ultimately have squeezed access to capital, created hurdles to smaller market entrants, and imposed burdens on small businesses, startups, and investors.

One especially critical provision is H.R. 3978, the language authored by Mr. DUFFY from Wisconsin. This provision prohibits the SEC from compelling the production of source code or similar intellectual property without a subpoena. The SEC has had a data breach, and the GAO has been critical of its cybersecurity.

I think Mr. DUFFY and Mr. HILL, along with my colleague DAVID SCOTT from Georgia, are right to recognize that we shouldn't be forcing SEC registered entities to hand over their highly sensitive source code without due process protections. This legislation ensures normal processes can be followed to access this information is needed, but prevents unnecessary disclosures of this intellectual property.

Mr. Speaker, source code for security and other financial entities is similar to what the Coke recipe is to Coca-Cola, or the doughnut recipe is to Krispy Kreme. It is critical intellectual property that represents the backbone of a company. This bill makes clear that this sensitive and highly valuable information doesn't have to be simply handed over to the SEC with the hope that the information remains secure.

H.R. 3978 includes numerous other key provisions, including recognizing unique needs of emerging growth companies and tailoring regulatory burdens accordingly, and requiring the CFPB—the Consumer Financial Protection Bureau—to allow for more accurate and clear calculations to be provided to consumers when they purchase lenders and owners title insurance policies.

Mr. Speaker, today, you are seeing a theme. You are seeing a rule that provides for numerous bills that make commonsense changes to the current system to spur growth and simply increases fairness. And you are seeing bipartisan bills, including bipartisan amendments, that will be coming forward on this in support of these bills.

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

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

Mr. Speaker, I thank the gentleman for yielding me the customary 30 minutes.

Mr. Speaker, today, sadly, we find ourselves considering legislation that would actually make it easier for unscrupulous payday lenders to actually skirt State interest rate caps and another bill that guts enforcement of the Americans with Disabilities Act that puts an unfair burden on people with disabilities.

These bills hurt the American people. Instead of spending our time here debating a very important immigration bill, like the Senate is doing across the way, we are considering bills that will only harm our most vulnerable populations.

Over on the other side of the Capitol, the Senate is having an open debate about immigration in our country. This House owes the American people no less. The Senate is trying to find solutions to help the hundreds of thousands of DACA recipients, to improve border security, or to address family reunification. The Senate is debating different proposals from both sides of

the aisle. We will see what they come up with.

Again, this House is simply not doing its job. This House is doing nothing to improve border security, nothing to address the DACA recipients or family reunification. Over here, there is not even a plan to bring any immigration bill or amendment to the floor. In fact, there is no commitment at all to actually address the issues that the American people care about. We have bipartisan bills today that Speaker RYAN could bring to the floor. They would pass with probably 70 or 60 percent of the vote.

Mr. Speaker, the March 5 deadline for DACA protections is rapidly approaching. There is no plan in place to protect Dreamers like Anareli, Marcos, and Javier in my district. Instead, over 800,000 young adults are trying to see what happens next, hoping that the court system intervenes, hoping that somebody somewhere does something so they can continue to live and work legally in the only country that they know, the country that they call home, the United States of America.

I have offered the Dream Act as an amendment to every spending bill that has come through the Rules Committee. I will continue to do so until we finally get it done.

But, again, instead of bringing up a bill to help protect Dreamers before the self-Trump-imposed March 5 deadline, the House will consider legislation that undermines the civil rights of disabled Americans, and it also makes it easier for predatory lenders to evade consumer protection laws. And people wonder why the House of Representatives is as unpopular as it is.

H.R. 3299, the Protecting Consumers' Access to Credit Act is a bill that hurts consumers. It is one that makes it easier for payday lenders to evade well-thought-out State-level protection laws.

That is why over 200 national and State organizations have written in opposition to this bill, which they fear would open the floodgates for predatory lending with interest rates as high as 300 percent. Additionally, 20 State attorneys general have also written in opposition.

Mr. Speaker, I include in the RECORD these two letters.

NOVEMBER 29, 2017.

Re Oppose H.R. 3299 (McHenry) and S. 1642 (Warner), Protecting Consumers' Access to Credit Act of 2017.

DEAR MEMBERS OF CONGRESS: The undersigned 202 national and state organizations write in strong opposition to H.R. 3299 (McHenry) and S. 1642 (Warner), the Protecting Consumers' Access to Credit Act of 2017. The primary impact of this bill will be enabling nonbank lenders to make high-cost loans that exceed state interest rate limits by using a bank to originate the loan. The bill poses a serious risk of enabling predatory lending and unsafe lending practices. Unaffordable loans have devastating consequences for borrowers—trapping them in a cycle of unaffordable payments and leading to harms such as greater delinquency on other bills.

Specifically, the bill makes it easier for payday lenders and other nonbanks to use rent-a-bank arrangements to ignore state interest rate caps and make high-rate loans. The bill overrides the Second Circuit's Madden v. Midland decision, which held that a debt buyer purchasing debts originated by a national bank could not benefit from the National Bank Act's preemption of state interest rate caps. The Madden decision did not limit the interest rates that banks may charge on credit cards and other forms of credit, but it does limit nonbanks from evading state interest rate caps. Reversing the Second Circuit's decision, as this bill seeks to do, would make it easier for payday lenders, debt buyers, online lenders, fintech companies, and other companies to use ''rent-a-bank'' arrangements to charge high rates on loans.

The bill provides that ''a loan that is valid when made as to its maximum rate of interest . . . shall remain valid with respect to such rate regardless of whether the loan is subsequently sold, assigned, or otherwise transferred to a third party, and may be enforced by such third party notwithstanding any State law to the contrary.'' In other words, if a bank originates a loan that exceeds state interest rate caps, and then sells or assigns the loan to a nonbank, that nonbank can continue to charge a usurious rate.

This bill could open the floodgates to a wide range of predatory actors to make loans at 300% annual interest or higher. The bill could bless arrangements such as the partnership between the payday lender Elevate and Republic Bank, through which Elevate is making high-cost loans that exceed state interest rate caps. Through its Elastic brand, Elevate offers purportedly open-end loans in 39 states and the District of Columbia.

Elevate does not disclose an APR, but a $380 advance repaid with monthly minimum payments would cost $480 to repay over five months. Including all fees, the annual rate for this extension of credit is about 100%, which is nearly three times the 36% legal interest rate approved by voters in Montana, one of the states where the lines of credit are offered. Through its Rise brand, Elevate also makes closed-end loans at rates up to 365% in states where those rates are permitted, and it could attempt to expand to other states.

Enova, dba NetCredit, also offers high-cost installment loans in a number of states through a rent-a-bank partnership. Enova, like Elevate, relies on Republic Bank and Trust to facilitate this scheme.

Other payday lenders have regularly attempted to avoid state usury caps through rent-a-bank arrangements. For example, CashCall has attempted to partner with banks to make usurious loans in several states. Courts have struck down those arrangements, finding that CashCall had to comply with state interest rate caps. The bill could undermine these decisions, by stating that a loan's interest rate remains valid even if a loan is transferred or assigned to a third party and ''may be enforced by such third party notwithstanding any State law to the contrary.'' This could allow high-rate lenders to use banks to originate and then immediately transfer usurious loans.

This bill is a massive attack on state consumer protection laws. In a letter by 20 State Attorneys General opposing provisions in another bill that would have overturned the Madden decision, the state law enforcement officers warned that the bill ''would restrict states' abilities to enforce interest rate caps. It is essential to preserve the ability of individual states to enforce their existing usury caps and oppose any measures to enact a federal law that would preempt state usury caps.''' In fact, the Colorado Attorney General is in the midst of challenging online lenders' use of a rent-a-bank scheme to make loans in violation of the state's usury limits. This bill aims to thwart actions like these that seek to enforce state laws.

The potential costs and damage to consumers are significant. In about 34 states, a $2,000 loan, 2-year installment loan at an APR exceeding 36% would be illegal. This bill risks making high-cost loans permissible across the country. The bill also could potentially expand short-term payday lending to the 15 states plus the District of Colombia whose state interest rate limits currently save borrowers over $2.2 billion annually in payday loan fees.

Fintech lenders also should not be allowed to make loans that exceed state interest rate caps. State interest rate caps have not impacted responsible marketplace loans. The leading marketplace lenders do not make loans above 36% and the vast majority of their loans are well below that rate, comfortably within state interest rate caps. But the mere fact that a lender uses the label ''fintech'' or ''martketplace lender'' does not ensure that it is a safe or affordable loan. For example, OnDeck, a lender focused on small business lending, offers term loans up to 99%.

Moreover, many marketplace lenders make very large loans of $30,000 to $50,000 or higher, and even 36% is a very high rate for such loans. Many states have tiered rate structures in recognition that interest becomes more unaffordable the larger the loan. Iowa, for example, caps interest at 21% for loans over $10,000.

There are also signs that some online lenders may not be appropriately underwriting their loans to ensure that the loans are affordable, and that many borrowers may not have the ability to repay, especially, if the economy sours. Recent news reports and SEC filings show that delinquency and charge-off rates at these marketplace lenders are rising. One online lender apparently failed to verify a borrower's income for a full two-thirds of its loans in 2016. Another lender has had so many of its loans fail, that it has had to repay investors for their losses in the last three securitizations of the loans it bundled up and sold to Wall Street.

This bill would weaken lenders' incentive to underwrite properly by making it easier to make high-rate loans. High interest rates result in misaligned incentives that can lead to lender profits but borrower catastrophe. Skewed incentives are already a problem in the marketplace loan industry. Moody's credit-rating firms liken this industry to mortgage lending in the years leading up to the 2008 financial crisis—''because the companies that market the loans and approve them quickly sell them off to investors,'' relieving themselves of the risk of the loan later going bad. This bill could make that problem worse.

The bill is not necessary to ensure access to affordable credit. Proponents of this bill claim that the Madden decision has had an adverse impact on access to credit. They point to a study that showed a drop in marketplace lending by three lenders in the Second Circuit after the Madden decision for subprime borrowers, especially for those with FICO scores below 644. However, the study showed that these lenders offered only miniscule amounts of credit in the low FICO range even before the Madden decision. Thus, the impact on access to credit was trivial. Moreover, it is likely that the credit extended before the decision at the lower end of the FICO spectrum was made to borrowers who had trouble repaying, and that lenders were relying on high interest rates on large loans to compensate for high default rates.

The bill wipes away the strongest available tool against predatory lending practices. Strong state rate caps, coupled with effective enforcement by states, remain the simplest and most effective method to protect consumers from the predatory lending debt trap. Contrary to what lenders often claim, robust state loan laws do not drive people to find loans online. In fact, illegal online lending is more prevalent in states that do not effectively regulate predatory lending than it is in states that enforce state interest rate caps.

Accordingly, we urge you to reject this bill. For more information, contact Lauren Saunders at lsaunders@nclc.org or Scott Astrada at Scott.Astrada@responsiblelending.org.

Action NC; Albany Center for Economic Success, Inc.; Allied Progress; Americans for Financial Reform; Arbor Farm Press; Arizona Community Action Association; Arizona PIRG; Arkansans Against Abusive Payday Lending; Ashe County Habitat for Humanity; Asheville Area Habitat for Humanity; Baker Organizing School South.; Baltimore Neighborhoods, Inc; Billings First Congregational Church; Brazos Valley Affordable Housing Corp.; Bucks County Women's Advocacy Coalition; Business Outreach Center Network, Inc.; California Reinvestment Coalition; CALPIRG; Capital Good Fund; CARECEN–Central American Resource Center.

Carolina Behavioral Health Alliance; Carolina Jews for Justice; CASH Campaign of Maryland; Catalyst Miami; Catholic Charities of Southern New Mexico; CCCS of WNC, Inc. DBA OnTrack Financial Education & Counseling; Cedar Grove Institute for Sustainable Communities; Center for Economic Integrity; Center for Economic Integrity—New Mexico Office; Center for Financial Social Work; Center for Global Policy Solutions; Center for Responsible Lending; CEO Pipe Organs/Golden Ponds Farm; Children First/Communities In Schools of Buncombe County; Church Women United in North Carolina; Clarifi; CO PIRG; Coalition on Homelessness and Housing in Ohio; College Park: An American Baptist Church; Colorado Center on Law & Policy; Communications Workers of America (CWA).

Community Capital New York; Community Council of Metropolitan Atlanta; Community Economic Development Association of MI (CEDAM); Community Loan Fund of the Capital Region Inc.; Connecticut Association for Human Services; Connecticut Legal Services, Inc.; ConnPIRG; Consumer Action; Consumer Federation of America; Consumers Union; Covenant House of WV; Credit and Homeownership Empowerment Services Inc (CHES, Inc.); Credit Counseling Agencies of NC; Creighton College Democrats; Davidson Housing Coalition; Demos; Disability Rights North Carolina; Durham Regional Financial Center; East LA Community Corporation; Ecumenical Poverty Initiative; Empire Justice Center.

Faith in Action Alabama; Faith in Texas; Fayetteville Area Habitat for Humanity; Federation of Democratic Women DAC; Financial Pathways of the Piedmont; Florida Alliance for Consumer Protection; Florida Alliance for Retired Americans; Florida Consumer Action Network; Florida PIRG; Fons Law Office, representing consumers; Georgia PIRG; Georgia Watch; Gowen Consulting; Greater Ward's Corner Area Business Association (Virginia); Habitat for Humanity of Catawba Valley, Inc.; Habitat for Humanity of Davie County; Habitat for Humanity of Greater Greensboro; Habitat for Humanity of North Carolina; Heartland Alliance for Human Needs & Human Rights; Hispanic Baptist Convention of Texas; Hispanic Federation; HomesteadCS; Housing Consultants Group.

IDA and Asset Building Collaborative of NC; Illinois People's Action; Illinois PIRG; Indiana Assets & Opportunity Network; Indiana Institute for Working Families; Indiana PIRG; Innovative Systems Group; Iowa PIRG; Jesuit Social Research Institute at Loyola University New Orleans; Just Harvest; Kentucky Equal Justice Center; La Casa de Don Pedro; Legal Aid Justice Center (Virginia); Legal Aid Society of Milwaukee; Legal Services of Southern Piedmont; Long Island Housing Services, Inc.; Louisiana Budget Project; Lutheran Episcopal Advocacy Ministry NJ; Lutheran Advocacy Ministry—New Mexico; Maine Center for Economic Policy; Maryland Consumer Rights Coalition; Maryland PIRG; MASSPIRG; Metropolitan Milwaukee Fair Housing Council.

MICAH; Mobilization for Justice, Inc.; Montana Organizing Project; Montebello Housing Development Corporation; MoPIRG; Mountain State Justice; NAACP; NAOMI; National Association of Consumer Advocates; National Association of Social Workers West Virginia Chapter; National Consumer Law Center (on behalf of its low-income clients); National Rural Social Work Caucus; Native Community Finance; NCPIRG; New Economics for Women; New Economy Project; New Jersey Appleseed Public Interest Law Center; New Jersey Citizen Action; New Jersey Tenants Organization; New Mexico Fair Lending Coalition; NHPIRG; NJPIRG; North Carolina A. Philip Randolph Institute, Inc.

North Carolina Assets Alliance; North Carolina Council of Churches; North Carolina Housing Coalition; North Carolina Institute of Minority Economic Development; North Carolina Justice Center; North Carolina PIRG; North Carolina Rural Center; North Carolina State AFL–CIO; North Carolina United Methodist Conference; North Dakota Economic Security and Prosperity Alliance; OhioPIRG; Oklahoma Policy Institute; Oregon PIRG; PennPIRG; Pennsylvania Council of Churches; Pennsylvania Military Officers Association of America; Pennsylvania War Veterans Council; People's Action Institute; Philadelphia Unemployment Project; Piedmont Housing Alliance (Virginia); PIRG in Michigan; Power New Mexico.

Prince George's CASH Campaign; Prosperity Indiana; Prosperity Works; Public Justice; Public Justice Center; Public Law Center; Reinvestment Partners; Rural Dynamics, Inc.; Safety MD LLC; Samaritan Ministries; Sisters of Charity of Nazareth Congregational Leadership; Sisters of Charity of Nazareth Western Province Leadership; Sisters of Mercy South Central Community; Southern Poverty Law Center; Statewide Poverty Action Network; Step Up Savannah; Tabor Community Services; Tennessee Citizen Action; Texas Appleseed; TexPIRG; The AMOS Project; The Bell Policy Center; The Episcopal Diocese of North Carolina; The Midas Collaborative; The One Less Foundation.

Tuscaloosa Citizens Against Predatory Practices; Tzedek DC; U.S. PIRG; Unitarian Universalist Pennsylvania Legislative Advocacy Network; UNITE HERE; United for a Fair Economy; University of Wisconsin Law School, Consumer Law Clinic; Virginia Citizens Consumer Council; Virginia Interfaith Center for Public Policy; Virginia Organizing; Virginia Poverty Law Center; Virginians Against Payday Lending; VOICE Oklahoma City; WASHPIRG; Watauga County Habitat for Humanity; WESST; West Virginia Center on Budget and Policy; West Virginia Citizen Action Group; WISDOM; WISPIRG; Women AdvaNCe; Woodstock Institute; WV Citizen Action Group.

STATE OF NEW YORK,
OFFICE OF THE ATTORNEY GENERAL,
June 7, 2017.

Re The Financial CHOICE Act of 2017 (H.R. 10).

Hon. PAUL RYAN,
Speaker, House of Representatives, Washington, DC.
Hon. NANCY PELOSI,
Minority Leader, House of Representatives, Washington, DC.
Hon. KEVIN MCCARTHY,
Majority Leader, House of Representatives, Washington, DC.
Hon. STENY HOYER,
Minority Whip, House of Representatives, Washington, DC.

DEAR SPEAKER RYAN, MAJORITY LEADER MCCARTHY, MINORITY LEADER PELOSI, AND MINORITY WHIP HOYER: On behalf of the undersigned State Attorneys General and the Executive Director of the Office of Consumer Protection for the State of Hawaii (the ''States''), we write to express our strong opposition to H.R. 10 (the ''Act''), which we understand the full House of Representatives intends to vote on this week. The proposed Act will eliminate many of the critical consumer protections implemented as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act (''Dodd-Frank'') in the wake of, and in response to, the financial crisis. As the chief consumer protection officers in each of our respective States, we write to call your particular attention to those portions of the Act that would effectively eviscerate the role of the Consumer Financial Protection Bureau (''CFPB''), the only independent federal agency exclusively focused on consumer financial protection. While the Act purports to protect consumers from over-regulation by federal agencies, its far-reaching consequences would make consumers more vulnerable to fraud and abuse in the marketplace. The undersigned States support the work of the CFPB and oppose any effort to curtail its authority. While we find numerous provisions of the Act to be objectionable, we write to highlight certain provisions that would significantly impact consumer protection — a core function of our States.

I. BACKGROUND

Our States' work to protect consumers from unscrupulous marketplace actors and practices is greatly enhanced when the federal government serves as an effective partner. In the years leading up to the global financial crisis, residents of our States suffered the consequences of a federal government that failed to fulfill its basic obligations to U.S. consumers to prevent fraud and misconduct by mortgage providers, servicers, and other financial firms. Families nationwide suffered dire financial consequences as a result of lax federal oversight and inaction.

Since its inception, the CFPB has emerged as the independent federal consumer watchdog the nation has long needed, and as a key partner in critically important consumer protection work undertaken by our States and by State Attorneys General across the country. The exceptional record of the CFPB speaks for itself. As of January 1, 2017, the CFPB has handled over one million consumer complaints, and obtained $11.8 billion in relief for 29 million consumers. The CFPB has taken enforcement actions to stem abuses by student loan originators and servicers, for-profit schools, debt collectors, credit reporting agencies, payday lenders, and foreclosure ''rescue'' companies, among others. Among its more recent, significant enforcement actions have been cases against

mortgage servicer Ocwen Financial Corporation for widespread mortgage servicing failures, including improperly calculating balances, misapplying payments, and failing to investigate consumer complaints, student loan servicer Navient for student loan servicing abuses, including failing to notify struggling borrowers of their eligibility for income-based repayment plans and steering such borrowers into more costly forbearance plans—and Wells Fargo bank for its widespread practice of opening unauthorized bank and credit card accounts for consumers. In addition, as part of its statutory mandate, the CFPB has conducted thorough and nuanced studies of complex financial issues that impact consumers and has issued rules intended to protect consumers in a thoughtful, consensus-driven manner.

II. THE DEVASTATING EFFECTS OF THE ACT ON CONSUMER PROTECTION

The Act would effectively cripple the CFPB from doing the job it has been doing so effectively since its inception.

A. THE ACT WOULD ELIMINATE THE CFPB'S RULEMAKING AND ENFORCEMENT AUTHORITY OVER UNFAIR, DECEPTIVE, AND ABUSIVE ACTS AND PRACTICES

Section 736 of the Act would eliminate the CFPB's authority to prohibit unfair, deceptive, and abusive acts and practices (''UDAAP''). The CFPB's authority to prohibit entities it supervises from engaging in UDAAP violations has been the basis for many of the CFPB's most significant enforcement actions, including the Ocwen, Navient, and Wells Fargo matters discussed above. In addition, several of the undersigned States have jointly filed cases with the CFPB against businesses and individuals engaged in unfair, deceptive, or abusive practices. UDAAP authority gives the CFPB the flexibility to respond swiftly to new technologies and practices that harm consumers, without the need to wait for legislation expressly addressing a given practice.

B. THE ACT WOULD ELIMINATE THE CFPB'S SUPERVISION AND ENFORCEMENT AUTHORITY OVER LARGE BANKS

Section 727 of the Act would similarly eliminate the CFPB's supervision and enforcement authority over large banks and permit financial institutions that meet certain criteria to elect to be exempted from the CFPB's supervisory authority. This provision is concerning in a number of ways, not the least of which is that it is through the supervision process that the CFPB often learns of systemic issues in the companies and industries it regulates. The CFPB is the only federal agency that has been conducting consumer protection reviews as the focus of their supervisory authority (rather than safety and soundness), which is important for the reasons previously discussed. In addition, many of the CFPB's enforcement actions have been against the large banks.

C. THE ACT WOULD ELIMINATE THE CFPB'S AUTHORITY TO REGULATE PAYDAY AND VEHICLE TITLE LOANS

Section 733 of the Act expressly prohibits the CFPB from engaging in any rulemaking or enforcement with respect to payday and vehicle title loans. Payday lending, as the CFPB's own extensive research has documented, has adversely affected the lives of millions of financially vulnerable consumers across the country. The CFPB has been at the forefront of curbing abuses in the payday lending industry and has supplemented state enforcement by taking enforcement actions against payday and other lenders that are attempting to collect on loans that are void under state law. The CFPB has been similarly aggressive in uncovering and confronting abuses in the vehicle title loan industry, where consumers, risk the loss of their vehicle (with the corresponding loss in mobility) if they find themselves unable to repay their loans. The Act will strip the CFPB of all authority in these areas, including its enforcement authority and the ability to adopt sensible and common sense rules to prevent consumers from falling into debt traps that are often the result of payday and vehicle title loans.

D. THE ACT WOULD PERMIT THIRD PARTY DEBT COLLECTORS TO CHARGE USURIOUS INTEREST RATES

Section 581 of the Act would restrict states' abilities to enforce interest rate caps. Currently, there are no federal interest rate caps that cover financial products and services offered by national banks. Rather, national banks are permitted to export the interest rate of their home state and disregard the more stringent interest rates of other states in which they do business. Section 581 of the Act would add language to four federal statutes to provide that, when a national bank sells or assigns debt covered by the National Bank Act, the buyer or assignee has the right to collect that same interest rate, regardless of the law of the state where the buyer or assignee is located. This would make it more difficult to ensure that debt buyers, online lenders, fintech companies, and rent-a-bank schemes comply with state interest rate caps. It is essential to preserve the ability of individual states to enforce their existing usury caps and oppose any measures to enact a federal law that would preempt state usury caps.

E. THE ACT WOULD ELIMINATE THE CFPB RULEMAKING AUTHORITY REGARDING MANDATORY ARBITRATION

Section 738 of the Act would repeal the provision of Dodd-Frank that granted the CFPB authority to study and issue rules regarding arbitration in financial services contracts. Dodd-Frank expressly authorized the CFPB to study arbitration provisions in financial services contracts, and to issue regulations prohibiting or restricting such provisions if the CFPB concluded that doing so would be ''in the public interest and for the protection of consumers.'' After a thorough review, the CFPB concluded that tens of millions of Americans use financial products or services subject to mandatory arbitration clauses that prohibit proceeding on a class basis and that the effect of such provisions is to prevent consumers from seeking redress, particularly for small dollar claims. Elimination of the CFPB's authority in this area can only operate to the detriment of consumers.

F. THE ACT WOULD REDUCE TRANSPARENCY AND DEPRIVE CONSUMERS OF A VALUABLE SOURCE OF INFORMATION

Finally, the Act would end the CFPB's current practice of publicly posting information concerning individual consumer complaints in a searchable database. This information helps consumers make informed decisions about the companies with which they choose to do business, and increases transparency in the marketplace. Eliminating the release of this information provides no benefit to consumers, but only to companies whose practices generate repeated complaints.

III. CONCLUSION

For these and other reasons, the undersigned States urge you to support robust and engaged consumer protection in the financial services industry by voting against the Act. A rollback of these significant post-financial crisis rules and regulations would substantially harm consumers and the public in general. If we can provide any further information or assistance, please do not hesitate to contact us.

Respectfully submitted,

Eric T. Schneiderman, New York Attorney General;
Xavier Becerra, California Attorney General;
George Jepsen, Connecticut Attorney General;
Matthew Denn, Delaware Attorney General;
Karl A. Racine, Attorney General for the District of Columbia;
Douglas S. Chin, Hawaii Attorney General;
Stephen H. Levins, Executive Director, Hawaii Office of Consumer Protection;
Lisa Madigan, Illinois Attorney General;
Tom Miller, Iowa Attorney General;
Janet T. Mills, Maine Attorney General;
Brian E. Frosh, Maryland Attorney General;
Maura Healey Massachusetts Attorney General;
Lori Swanson, Minnesota Attorney General;
Jim Hood, Mississippi Attorney General;
Josh Stein, North Carolina Attorney General;
Ellen F. Rosenblum, Oregon Attorney General;
Josh Shapiro, Pennsylvania Attorney General;
Peter F. Kilmartin, Rhode Island Attorney General;
T.J. Donovan, Vermont Attorney General;
Mark R. Herring, Virginia Attorney General;
Bob Ferguson, Washington State Attorney General.

Mr. POLIS. Mr. Speaker, States can, and do, like my own State of Colorado, put limitations on the interest rates of installment loans issued by nonbanks. Banks, on the other hand, have the preemption of State interest rate caps through the National Bank Act.

So in order to get around State interest rate caps, payday lenders often use a bank to originate a loan at a higher interest rate, but the nonbank designs the loan, provides the funding for the loan, services the loan, and guarantees any losses the bank incurs. In all but in name, it is the nonbank entity that is the loaning entity. Essentially, the payday lender is the de facto lender and the bank is simply a nominal participant to evade regulations. These are referred to as ''rent-a-charter'' schemes, and they are not new.

In the early 2000s, Federal banking regulators shut down several of these arrangements between national banks and nonbank lenders. In 2014, the OCC made it clear that banks may not rent out their charters to third parties. Right now, our Federal banking regulations are able to contain these schemes, but this legislation would undermine our ability to stop abusive and predatory practices.

States are leading the effort to stop abusive lending practices. In my home State of Colorado, there is actually a lawsuit challenging this very scheme.

And now that the new Director of the Consumer Financial Protection Bureau has delayed a final rule that would have helped protect borrowers, it is actually up to the States to help protect

consumers, and this bill would make it harder. This bill would cripple States', like Colorado's, efforts to stop predatory lending from preying on their citizens.

The Republican assault on States' rights has gone from bad to worse. This is yet another part of the big government Republican war on consumers across the country preempting States' rights for Washington, D.C., control.

It seems the Republicans want to control everything from Washington. That is why we need to make sure that our States are empowered to have the ability they need to protect consumers and protect our law.

Lately, there has been an increased focus on fintech companies and how they can help serve the unbanked or underbanked. And I agree. I am a big supporter of financial innovation and promote financial inclusion, but we can't do that at the expense of consumers or at the very high cost of putting consumers into cycles of debt, which ends badly.

Why are we considering legislation that would put all of the power in Washington, D.C., and take away State-level protections for consumers?

Instead, we should be finding ways to increase access to affordable credit, make it easier for consumers to access the financial services that meet their needs, rather than trying to force a Republican Washington solution on all of the States across our country.

We are considering this bill under a closed rule. There is only one amendment filed to this bill, and it is not even allowed to be debated about, no less voted on.

Now, I want to talk about the other bill under this rule. H.R. 3978, the TRID Improvement Act, is actually a package of several bills that came out of the House Financial Services Committee, some which are more controversial than others. Title I of the package, the TRID Improvement Act, was reported out by a 53–5 vote, and all the Republicans and Democrats supported Title V of the package, Eliminating Barriers to Jobs for Loan Originators.

I support Title II, the Protection of Source Code Act, that is being included in this package. I also support Representative FOSTER's amendment to that title, which would provide additional clarification to the subpoena requirement and would only apply to the source for algorithmic trading.

The problem is that it takes several bills that have broad bipartisan support and combines them with other bills that should be considered separately, which is forcing Democrats and Republicans to weigh the package as a whole. We simply can't know the ramifications of considering all these bills at the same time, especially when they haven't had hearings on the individual components.

Finally, H.R. 620, the ADA Education and Reform Act, is, in many ways, the most damaging bill that is discussed under this rule.

We are celebrating the Americans with Disabilities Act that was signed into law 28 years ago to really allow Americans with disabilities to have every kind of opportunity that everybody else does, free from discrimination in the workplace, schools, and transportation. It was a landmark bipartisan effort.

Title III of the Americans with Disabilities Act prohibits places of public accommodation from discriminating against individuals with disabilities and sets a minimum reasonable standard for accessibility, which has been the law of our land for three decades.

H.R. 620 would make it more difficult for people with disabilities to have their rights guaranteed under the Americans with Disabilities Act. Under this bill, instead of requiring the public establishment to comply with the ADA, the burden should shift to the victim of the discrimination to prove a violation has occurred. You are forcing disabled Americans to go around with clipboards and inspector goggles, rather than forcing businesses to comply. It is simply not fair.

It has been nearly three decades since the Americans with Disabilities Act was signed into law. All title III of the ADA requires is that businesses make their facilities accessible to the extent that it is readily achievable—a very reasonable burden under the law. Businesses have flourished over the last three decades and we have had continued economic growth.

I have heard from so many of my constituents about this bill, including Cari Brown, a systems advocacy specialist with the Arc of Larimer County, serving disabled residents. She said: ''The standards set forth in the ADA are designed to ensure that people with disabilities can access basic public accommodations. Requiring people with disabilities to file a complaint to enforce compliance of a 28-year-old law is a step backwards.''

I think this is a Republican plan to turn everybody with disabilities into an attorney, because that is what they are going to need to be to be able to assert the rights that they already have under the law.

There is significant, if not universal, opposition to H.R. 620 from health and disabilities advocacy groups, including, but not limited to: Disability Rights Education and Defense Fund, Epilepsy Foundation, The Bazelon Center, the National Council on Disabilities, the American Association of People with Disabilities, and the Consortium for Citizens with Disabilities.

We knew, Mr. Speaker, that this President has mocked and taken on Americans with disabilities, but I frankly thought it was above the Republicans in Congress to join President Trump in assaulting the rights of those with disabilities.

H.R. 620 will not allow people with disabilities to immediately file ADA violations, essentially denying access to buildings due to a lengthy legal process.

Who has time to wait several years to access a building that you need to be in because of your job?

It simply doesn't make sense. That means that people with disabilities will wait weeks, months, or years just to gain the access that is required under law.

For businesses, there is simply no incentive to adhere to ADA guidelines. All of this combined harms disabled Americans and weakens the legal protections that, for decades, Republicans and Democrats have been proud of in the Americans with Disabilities Act.

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

The SPEAKER pro tempore (Mr. DUNCAN of Tennessee). Members are reminded to refrain from engaging in personalities toward the President.

Mr. COLLINS of Georgia. Mr. Speaker, there are a lot of things that we can agree or disagree on here, but one of the things, from my position, especially with a daughter who has a handicap—this is not an insult to disabilities. It is actually keeping them from being abused and used by folks who don't even have a disability suing and asking for money and not really caring if the issue gets fixed or not.

At the end of the day, which would somebody rather have: a person in a wheelchair have something fixed, or have someone pay an attorney off so that they can make some money?

Let's at least put this in context of what it truly is.

Mr. Speaker, I am happy to yield such time as he may consume to the gentleman from California (Mr. ROYCE).

□ 1245

Mr. ROYCE of California. Mr. Speaker, I am rising in strong support of the rule on the underlying bill.

Included in this package of bills before us today is the National Securities Exchange Regulatory Parity Act. This is a bipartisan bill, and it is to ensure that future regulation can keep pace with—and not stifle—innovation in our equity markets.

The SEC's interpretation of the current law has created a two-tiered playing field by giving unintended preferential treatment to three named exchanges. Now, one of those three no longer exists.

Enactment of the National Securities Exchange Parity Act would strike references to particular stock exchanges in the 1933 Securities Act, and the bill would make it clear that the blue sky exemption from State-by-State registration is extended to all national securities exchanges registered with the SEC.

So why is that particular exemption important? If you were to ask anyone from Massachusetts, for example, who tried to invest in Apple during its IPO, State regulators banned the stock for being ''too risky'' under rules ''aimed at weeding out highfliers that didn't have solid earnings foundations.''

Today, Apple is up 43,000 percent and is flirting with a $1 trillion market cap.

The bill before us today increases the number of securities that will not be forced to register on a State-by-State basis, while maintaining important investor protections.

The SEC is and will remain the primary enforcement agency of securities fraud. This bill in no way impacts the SEC's oversight or enforcement authority. The SEC must also still approve individual exchange listing standards; they simply won't be allowed to preset the standards.

State-by-State securities registration not only potentially locks out investors from promising opportunities like Apple, but it can have significant negative economic consequences by chilling public offerings and, obviously, innovation.

The National Securities Exchange Parity Act encourages new exchanges to become listing venues and a source of capital for companies looking to go public, to expand, and to hire more workers.

The bill is identical to language included in the larger regulatory reform package already passed by the Senate Banking Committee, and I urge my colleagues on both sides of the aisle to support this commonsense, technical fix. It is good for market competition. It is good for capital formation. I urge passage of the rule and the underlying bill.

Mr. POLIS. Mr. Speaker, I yield 5 minutes to the gentleman from Rhode Island (Mr. LANGEVIN).

Mr. LANGEVIN. Mr. Speaker, as the first quadriplegic elected to Congress, I am here today not just as a Member of Congress, but as someone here with a disability—and, I hope, providing a voice for so many in our country who also have disabilities—to give my perspective on H.R. 620, the misnamed ADA Education and Reform Act.

Mr. Speaker, the Americans with Disabilities Act was passed nearly 30 years ago as an enduring promise to an entire population of Americans that discrimination on the basis of disability, including access to public accommodations, will not be tolerated.

Now there have been decades for people and organizations to understand and implement provisions of the ADA. And for those who are just learning about the ADA or who need a refresher on the law, there are many free resources that provide information and technical assistance.

The ADA provides a lifeline to so many who need access to classrooms, restrooms, businesses, restaurants, transit, and so much more. I recognize that there are some individuals who are unfairly targeted in States that have failed to protect against things like these ''drive-by lawsuits.''

But the root of the problem is not the ADA; it is the unscrupulous lawyers who take advantage of State laws that go beyond the Federal law to permit monetary damages. Now, the ADA does not allow people to sue for compensatory or punitive damages, only injunctive relief, meaning that they solve the problem.

H.R. 620 does nothing to address the problem happening at the State level, nor does it target immoral lawyers. Instead, it sacrifices the rights of millions by reducing the impact and protections of the ADA which so many have come to depend on. It does so by creating a ''notice and cure'' regime, as it is called, that will create an obvious disincentive for ADA compliance.

The idea that addressing architectural barriers with a written notice that gives 60 days to acknowledge receipt of a complaint and then 120 days to demonstrate ''substantial progress'' in the removal of an obstruction ignores the tenets of the ADA that support an indisputable right to inclusion and respect; and it tells people with disabilities that we are not worthy of inclusion until someone is caught, and even then, a remedy is not guaranteed.

Mr. Speaker, I am grateful that the Rules Committee chose to make in order the bipartisan amendment that I will offer with my colleague and co-chair of the Bipartisan Disabilities Caucus, Representative GREGG HARPER; but, to be frank, this bill should never have been reported out of the Judiciary Committee in the first place, much less to the floor.

Mr. Speaker, H.R. 620 is a blunt tool that wrongfully impedes the right of people with disabilities. If H.R. 620 passes with any kind of notice and cure period, we will return to the days when discrimination was commonplace, and it will be because elected officials voted to remove civil rights instead of protecting them.

Mr. COLLINS of Georgia. Mr. Speaker, I yield such time as he may consume to my colleague from Arkansas (Mr. HILL).

Mr. HILL. Mr. Speaker, I appreciate the opportunity to come before the House during this rules debate on this package of bipartisan bills that have been worked on for two Congresses now and that address a number of issues that I think Members on both sides of the aisle and our committee recognize would improve the capital market system, improve access to capital for business and consumers, and, also, reduce the red tape, the bureaucracy associated with trying to run a community bank and provide services to our consumers, both businesses and families, that has been made so challenging since the passage of the Dodd-Frank Act almost 8 years ago.

You know, I was coming to Washington yesterday, and I was reading the weekend business section. There was a story there about Richard Griffin from Crossett, Arkansas, who has owned a community bank there for decades. It is about a $30 million, $35 million bank.

He just said that, with his 13 employees, he just couldn't comply with the level of regulatory burden following Dodd-Frank that was so geared to our biggest financial institutions, our most complex financial institutions, companies like those headquartered up in New York. He just felt compelled to exit the business and leave that town, leave the local board of directors, the local management team, and turn it over to an out-of-State company.

Crossett, Arkansas, is a fine town, and it deserves a good banking presence by a number of competitors, home to Georgia-Pacific and all of their activities there.

Mr. Speaker, these bills are, as I say, bipartisan, and they are needed across this country. Let me just touch on a few of them.

The ones that I think provide the most benefit to community bankers and businesses and customers of those local banks are, first of all, Mr. STIVERS' bill, which eliminates a barrier, a well-intended licensing provision if you wanted to make mortgage loans after the '08 crisis.

Congress thought it was a good idea to make sure that mortgage lenders were qualified, so they made them get a license. We can debate whether that was too much work or not or whether it was worthwhile or not. They made bankers get it and nonbanks.

But in this bill, Mr. STIVERS simply says, if you are going to try to change jobs and you hold a mortgage license, that you just have a transition period where you don't have to go requalify for that if you are going to work for a nonbank or you are going to work for somebody in another State. It only passed our committee 60–0, so it doesn't get much more bipartisan than that. That will help banks reduce red tape, recruit loan officers, and get them to work faster serving customers.

Likewise, the TRID Improvement Act of 2017 is something that I worked on in a variety of ways, and it is included in this package. It allows States where you can buy both a personal policy for your title insurance as well as the title coverage for a closing to show you the real discount.

Mr. Speaker, the real irony here is that, when ELIZABETH WARREN was a staffer and a college professor, one of her goals for the CFPB was simplification, that we take all these complicated forms and we would make them easier to use.

Well, here is an example of the exact opposite. The new Truth in Lending forms for real estate settlements were made more complicated. After 8 years of dealing with it, this was a classic example of trying to make it simpler.

Let's actually show the consumer what the real closing costs are for their title insurance. This will speed mortgage closings. This will reduce errors in mortgage closings. This will reduce consumer confusion about the so-called Know Before You Owe rule. I would argue this rule has made it much more difficult to know what you owe before you borrow it, and this is a small step in improving that.

Mr. Speaker, these things help our community banks.

There is one other in this package we are considering today, Mr. MCHENRY's bill, which allows community banks that originate loans, consumer loans, commercial loans, that are selling those loans to a nonbank, a nonbank servicer or a nonbank packager, to be able to pass through the rate that they originated the loan for. There was a Supreme Court case that has made that more complicated, that said you can't pass through the rate and that State banking laws don't preempt our State usury laws for this kind of work.

So I commend Mr. MCHENRY for this, because this improves liquidity to our community banking system and, again, lowers rates for consumers, makes products more accessible, and makes our small community banks more competitive.

I will close by just touching on a couple of other measures that I think help businesses, help capital markets, help capital flow.

One, you just heard my friend from California (Mr. ROYCE) talk about his bill. That will help capital markets flow. That will create parity among our exchanges, lowering costs for companies that want to go public and have their action there, raise capital on the public markets.

Mr. DUFFY has a bill that requires the SEC to actually get a subpoena if they want to get source code from a capital markets provider, someone who is managing money, someone who is offering to manage portfolios or offer a mutual fund company, and this is very, very helpful. I think, when you want to get your secret sauce for your business and the government wants it, they ought to have a subpoena.

That is all that this bill does. It doesn't change the rules about that. It doesn't change anything other than saying, if you want this information, you ought to go and get a subpoena, and I believe that will improve capital formation.

So, Mr. Speaker, these are good bills. These are bipartisan bills. These are bills that we have worked on for two Congresses that will help consumers, increase access to credit, lower the cost of that credit, and increase capital flows to the business sector to support the growth that the American people want.

I appreciate the Rules Committee allowing me to speak on these bills. I appreciate Chairman HENSARLING putting them together.

And to my friends on the other side, these are bills that went through regular order.

□ 1300

These are bills that are bipartisan. These are bills that have the support of the opposition. We have put them together in a bipartisan package today under this rule because our friends down the hall in the United States Senate are rapidly moving a bipartisan package of improvements for our capital markets and our banks, something that we want, something that we have waited some 8 years for. So this allows us to work better with our colleagues over in the Senate, where 14 Democrats have partnered with Senator CRAPO on the Banking Committee to move bipartisan legislation that will help us grow our economy.

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

President Trump continues to, frankly, offend our sensibilities and values by insisting that somehow Democrats don't care about fixing DACA. Well, I would beg to differ. This is the 22nd time we have tried to bring the bipartisan bill, H.R. 3440, the Dream Act, to the House floor for a vote.

We have made our position clear. We want immigration policies that reflect our values, that make America safer, while realizing, of course, that we are a nation both of laws and of immigrants.

Yesterday, the U.S. Chamber of Commerce again urged Congress to pass legislation that provides permanent relief for Dreamers. Even the conservative Cato Institute estimates that deporting Dreamers would result in a $280 billion reduction in economic growth over the next decade.

Mr. Speaker, if we don't care about the families, about the young people affected, surely you care about $280 billion that will be lost if Republicans fail to act. Protecting these aspiring Americans is not only the right thing to do morally, it is the right thing to do for our country and for our economy.

If we defeat the previous question today, for the 23rd time, I will offer an amendment to the rule to bring up H.R. 3440, the Dream Act. This bipartisan, bicameral legislation would finally help hundreds of thousands of young people who are American in every way except for on paper.

Mr. Speaker, I ask unanimous consent to insert the text of my amendment in the RECORD, along with extraneous material, immediately prior to the vote on the previous question.

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

There was no objection.

Mr. POLIS. Mr. Speaker, I yield 3 minutes to the gentleman from California (Mr. CORREA) to discuss our proposal.

Mr. CORREA. Mr. Speaker, again, I stand on this floor to speak about the Dreamers, and this time I ask a simple question: What happened?

For months here in Washington, we couldn't pass a budget; we refused to pass a budget. Numerous continuing resolutions were brought up. We even shut down government, and the press talked about the Dreamers. It was all about the Dreamers.

Yet, last week, after the budget spending caps were raised for both military and nonmilitary expenditures, we got a budget, and that was a budget that was voted on by both Democrats and Republicans. So, I guess, ladies and gentlemen, this was not about the Dreamers because we still don't have a fix for the Dreamers.

Yet 80 percent of our public supports a fix for the Dreamers; 80 percent of our public supports a pathway to citizenship for our Dreamers; and even our President wants a fix for the Dreamers.

Why? Because all of us recognize that Dreamers are soldiers, teachers, police officers. They are, effectively, our friends and our neighbors. Yet here we are again today, not sure of the future for Dreamers in this country.

Folks, it is time to stop using Dreamers as political pawns in a bigger political chess game.

Last week, at the State of the Union, my guest was a Dreamer from my district. She is a college student majoring in chemistry, and I say to all of you, she is going to make a tremendous scientist. We need scientists in this country.

As you know, America is a land of immigrants, and all of us here are immigrants, and, as you know, 75 of our Fortune 500 companies are led by immigrants. We need more hardworking immigrants.

That is what Dreamers are. They are hardworking. They study hard, pay their taxes, follow the law, and, yes, ladies and gentlemen, Dreamers have been vetted. Let me repeat: Dreamers are immigrants who have been vetted. And yet today we still ask: What is going to happen to Dreamers?

Mr. Speaker, let's not live with any regrets. Let's not look back tomorrow, next year, 10, 20 years from now and say what we could have, should have, would have. Let's do the right thing, Mr. Speaker. Now is the time to act. Let's vote for our Dreamers. Let's vote on H.R. 3440, and let's do the right thing.

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

Mr. Speaker, I am not sure what is worse, the fact that we are taking up legislation that would make it more difficult for Americans to gain access to buildings in their community, including buildings that they work in, or that we are considering legislation that makes it easier for payday lenders to prey on vulnerable consumers by forcing in Washington, D.C., Big Government Republican values on our States' rights; or is it worse that we are not taking up legislation to protect the hundreds of thousands of Dreamers at risk of deportation in the beginning of March unless we act?

My Republican colleagues are working hard to put Washington, D.C., Big Government ahead of people, to force people with disabilities to get law degrees and wander around with notepads to document when they are unable to get into a building, and putting payday lenders ahead of hardworking Americans.

Instead, we should be focused on finding bipartisan solutions to protect aspiring Americans from being forcibly deported from the only country that they know as home.

Mr. Speaker, I urge my colleagues to vote ''no'' on the rule and ''no'' on H.R. 3299 and H.R. 620, and I yield back the balance of my time.

Mr. COLLINS of Georgia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I think the interesting thing is, as has been expressed by a couple of our speakers, especially on the Financial Services bills, these are bipartisan pieces of legislation that have come back. They have been vetted. They came before not only this body, many of them through the CHOICE Act, previously, but also have been coming back. And something that is really interesting is the bicameral, bipartisan process of making sure that capital and these Financial Services bills are actually something that we can move and can improve.

But I do, again, take a little bit of exception. And look, rhetoric is rhetoric, but deceit is also deceit in the sense that we don't talk about, especially in this ADA—I am not sure how opposing a bill that is designed to make improvements for folks and in protecting trial lawyers who can get people who do not even have disabilities to sue or to send a demand letter to get money without ever requiring that the business actually solve the problem. That is what has been missing in this debate today.

They can actually send a letter, say: Here is where our problem is. We are going to sue you, but if you send us X amount of dollars, that will do away with it—never concerned at all if the decision is actually making a difference in the business or the location. They don't care.

And, in fact, if you want to oppose this, then you are just actually, frankly, saying: That is a good idea. I like that. Let's just pick on businesses, and at the end of the day, you know those folks with disabilities, they are just our key to making more money.

That is wrong. My daughter is not a money-making proposition. That has got to cease.

We can disagree on ways about this. My friend from Rhode Island and I have talked about this a great deal. We are of the same mind and same agreement. We may disagree on somehow this is it and how to get there, but at the end of the day, the ADA is still there. The ADA is not going away. The ADA is not being gutted, and nobody is asking folks with disabilities to get law degrees. A lot of them have, and they are making a difference.

But one of the greatest emphases to a business that may have an impediment, they may have put something in the way, is for somebody with a disability to say: By the way, I can't get in here.

And most every business on Earth does not want to stand at the door and say: I don't want disability folks in my business.

No. They want to fix it because they want to do business. To say anything else is simply, unfortunately at times, tending to scare people for the wrong reasons.

If you want to defend trial lawyers and others who are willing to sue with nondisabled people, to sue businesses taking Google photographs of Google Maps and saying, ''This is a business that we are going to extort something from,'' then vote against this bill, but then explain to somebody in a wheelchair why you are using them and allowing these folks to use them for their profit motive. That is wrong.

We can find a lot of ways to find agreement here, but let's at least look at the situation on how it is.

So, with these Financial Services bills, they provide regulatory relief. They reduce unnecessary burdens. They are bipartisan. I am urging my friends and colleagues to take a look at the amendments because there are a lot of amendments that are going to come forward on these, especially the ADA bill and others.

Look at that. Listen to it. Talk about it. But at the end of the day, never forget what is actually happening here, and what we are actually seeing is something that we can make a difference in and we are looking to make a difference in.

Mr. Speaker, I urge my colleagues on both sides of the aisle to support this rule and the underlying bill.

The material previously referred to by Mr. POLIS is as follows:

AN AMENDMENT TO H. RES. 736 OFFERED BY MR. POLIS

At the end of the resolution, add the following new sections:

SEC. 6. Immediately upon adoption of this resolution the Speaker shall, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3440) to authorize the cancellation of removal and adjustment of status of certain individuals who are long-term United States residents and who entered the United States as children and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the bill.

SEC. 7. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 3440.

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308–311), describes the vote on the previous question on the rule as ''a motion to direct or control the consideration of the subject before the House being made by the Member in charge.'' To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that ''the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition'' in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: ''The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition.''

The Republican majority may say ''the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever.'' But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: ''Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment.''

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled ''Amending Special Rules'' states: ''a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate.'' (Chapter 21, section 21.2) Section 21.3 continues: ''Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon.''

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Mr. COLLINS of Georgia. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

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

Mr. POLIS. 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 ordering the previous question will be followed by 5-minute votes on:

Adopting the resolution, if ordered, and

Motions to suspend the rules with regard to H.R. 3542 and H. Res. 129.

The vote was taken by electronic device, and there were—yeas 228, nays 187, not voting 15, as follows:

[Roll No. 72]

YEAS—228

Abraham
Aderholt
Allen
Amash
Amodei
Arrington
Babin
Bacon
Banks (IN)
Barletta
Barton
Bergman
Biggs
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Budd
Burgess
Calvert
Carter (GA)
Carter (TX)
Chabot
Cheney
Coffman
Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Culberson
Curbelo (FL)
Curtis
Davidson
Davis, Rodney
Dent
DeSantis
DesJarlais
Diaz-Balart
Donovan
Duffy
Duncan (TN)
Dunn
Emmer
Estes (KS)
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foxx
Frelinghuysen
Gaetz
Gallagher
Garrett
Gianforte
Gibbs
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guthrie
Handel
Harper
Harris
Hartzler
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Hill
Holding
Hollingsworth
Hudson
Huizenga
Hultgren
Hunter
Hurd
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (LA)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Joyce (OH)
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger
Knight
Kustoff (TN)
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
Lewis (MN)
LoBiondo
Long
Loudermilk
Love
Lucas
Luetkemeyer
MacArthur
Marchant
Marino
Marshall
Massie
Mast
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mitchell
Moolenaar
Mooney (WV)
Mullin
Newhouse
Noem
Norman
Nunes
Olson
Palazzo
Palmer
Paulsen
Pittenger
Poe (TX)
Poliquin
Ratcliffe
Reed
Reichert
Renacci
Rice (SC)
Roby
Roe (TN)
Rogers (AL)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas J.
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce (CA)
Russell
Rutherford
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smucker
Stefanik
Stewart
Taylor
Tenney
Thompson (PA)
Thornberry
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Williams
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NAYS—187

Adams
Aguilar
Barragán
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Brady (PA)
Brown (MD)
Brownley (CA)
Bustos
Butterfield
Capuano
Carbajal
Cárdenas
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Cooper
Correa
Courtney
Crist
Crowley
Cuellar
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael F.
Ellison
Engel
Eshoo
Espaillat
Esty (CT)
Evans
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Gomez
Gonzalez (TX)
Gottheimer
Green, Al
Green, Gene
Grijalva
Hanabusa
Hastings
Heck
Higgins (NY)
Himes
Hoyer
Huffman
Jackson Lee
Jayapal
Jeffries
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kelly (IL)
Kennedy
Khanna
Kihuen
Kildee
Kilmer
Kind
Krishnamoorthi
Kuster (NH)
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lieu, Ted
Lipinski
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham, M.
Luján, Ben Ray
Lynch
Maloney, Carolyn B.
Maloney, Sean
Matsui
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Halleran
O'Rourke
Pallone
Panetta
Pascrell
Payne
Pelosi
Perlmutter
Peters
Peterson
Pingree
Pocan
Polis
Price (NC)
Quigley
Raskin
Rice (NY)
Richmond
Rosen
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez
Sarbanes
Schakowsky
Schiff
Schneider
Schrader
Scott (VA)
Scott, David
Serrano
Sewell (AL)
Shea-Porter
Sherman
Sinema
Sires
Slaughter
Smith (WA)
Soto
Speier
Suozzi
Swalwell (CA)
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Vargas
Veasey
Vela
Velázquez
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Welch
Wilson (FL)
Yarmuth

NOT VOTING—15

Barr
Bass
Boyle, Brendan F.
Byrne
Costa
Cummings
Denham
Duncan (SC)
Gutiérrez
Pearce
Perry
Posey
Rogers (KY)
Stivers
Watson Coleman

□ 1338

Messrs. PALLONE and DESAULNIER changed their vote from ''yea'' to ''nay.''

So the previous question was ordered.

The result of the vote was announced as above recorded.

Stated for:

Mr. PERRY. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted "Yea" on rollcall No. 72.

The SPEAKER pro tempore (Mr. FORTENBERRY). The question is on the resolution.

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

RECORDED VOTE

Mr. POLIS. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 227, noes 187, not voting 16, as follows:

[Roll No. 73]

AYES—227

Abraham
Aderholt
Allen
Amash
Amodei
Arrington
Babin
Bacon
Banks (IN)
Barletta
Barr
Barton
Bergman
Biggs
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Budd
Burgess
Calvert
Carter (GA)
Chabot
Cheney
Coffman
Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Culberson
Curbelo (FL)
Curtis
Davidson
Davis, Rodney
Dent
DeSantis
DesJarlais
Diaz-Balart
Donovan
Duffy
Duncan (TN)
Dunn
Emmer
Estes (KS)
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foxx
Frelinghuysen
Gaetz
Gallagher
Garrett
Gianforte
Gibbs
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guthrie
Handel
Harper
Harris
Hartzler
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Hill
Holding
Hollingsworth
Hudson
Huizenga
Hultgren
Hunter
Hurd
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (LA)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Joyce (OH)
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger
Knight
Kustoff (TN)
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
Lewis (MN)
Long
Loudermilk
Love
Lucas
Luetkemeyer
MacArthur
Marchant
Marino
Marshall
Massie
Mast
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mitchell
Moolenaar
Mooney (WV)
Mullin
Newhouse
Noem
Norman
Nunes
Olson
Palazzo
Palmer
Paulsen
Perry
Pittenger
Poe (TX)
Poliquin
Ratcliffe
Reed
Reichert
Renacci
Rice (SC)
Roby
Roe (TN)
Rogers (AL)
Rohrabacher
Rooney, Francis
Rooney, Thomas J.
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce (CA)
Russell
Rutherford
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smucker
Stefanik
Stewart
Taylor
Tenney
Thompson (PA)
Thornberry
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Williams
Wilson (SC)
Wittman
Womack

Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NOES—187

Adams
Aguilar
Barragán
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Brady (PA)
Brown (MD)
Brownley (CA)
Bustos
Butterfield
Capuano
Carbajal
Cárdenas
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Cooper
Correa
Courtney
Crist
Crowley
Cuellar
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael F.
Ellison
Engel
Eshoo
Espaillat
Esty (CT)
Evans
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Gomez
Gonzalez (TX)
Gottheimer
Green, Al
Green, Gene
Grijalva
Hanabusa
Hastings
Heck
Higgins (NY)
Himes
Hoyer
Huffman
Jackson Lee
Jayapal
Jeffries
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kelly (IL)
Kennedy
Khanna
Kihuen
Kildee
Kilmer
Kind
Krishnamoorthi
Kuster (NH)
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lieu, Ted
Lipinski
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham, M.
Luján, Ben Ray
Lynch
Maloney, Carolyn B.
Maloney, Sean
Matsui
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Halleran
O'Rourke
Pallone
Panetta
Pascrell
Payne
Pelosi
Perlmutter
Peters
Peterson
Pingree
Pocan
Polis
Price (NC)
Quigley
Raskin
Rice (NY)
Richmond
Rosen
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez
Sarbanes
Schakowsky
Schiff
Schneider
Schrader
Scott (VA)
Scott, David
Serrano
Sewell (AL)
Shea-Porter
Sherman
Sinema
Sires
Slaughter
Smith (WA)
Soto
Speier
Suozzi
Swalwell (CA)
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Vargas
Veasey
Vela
Velázquez
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Welch
Wilson (FL)
Yarmuth

NOT VOTING—16

Bass
Boyle, Brendan F.
Byrne
Carter (TX)
Costa
Cummings
Denham
Duncan (SC)
Gutiérrez
LoBiondo
Pearce
Posey
Rogers (KY)
Rokita
Stivers
Watson Coleman

□ 1350

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

HAMAS HUMAN SHIELDS PREVENTION ACT

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 3542) to impose sanctions against Hamas for gross violations of internationally recognized human rights by reason of the use of civilians as human shields, and for other purposes, as amended, 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 motion offered by the gentleman from South Carolina (Mr. WILSON) that the House suspend the rules and pass the bill, as amended.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 415, nays 0, not voting 15, as follows:

[Roll No. 74]

YEAS—415

Abraham
Adams
Aderholt
Aguilar
Allen
Amash
Amodei
Arrington
Babin
Bacon
Banks (IN)
Barletta
Barr
Barragán
Barton
Beatty
Bera
Bergman
Beyer
Biggs
Bilirakis
Bishop (GA)
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Blumenauer
Blunt Rochester
Bonamici
Bost
Brady (PA)
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Brown (MD)
Brownley (CA)
Buchanan
Buck
Bucshon
Budd
Burgess
Bustos
Butterfield
Calvert
Capuano
Carbajal
Cárdenas
Carson (IN)
Carter (GA)
Carter (TX)
Cartwright
Castor (FL)
Castro (TX)
Chabot
Cheney
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Coffman
Cohen
Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Connolly
Cook
Cooper
Correa
Costello (PA)
Courtney
Cramer
Crawford
Crist
Crowley
Cuellar
Culberson
Curbelo (FL)
Curtis
Davidson
Davis (CA)
Davis, Danny
Davis, Rodney
DeFazio
DeGette
Delaney
DeLauro
DelBene
Demings
Dent
DeSantis
DeSaulnier
DesJarlais
Deutch
Diaz-Balart
Dingell
Doggett
Donovan
Doyle, Michael F.
Duffy
Duncan (TN)
Dunn
Ellison
Emmer
Engel
Eshoo
Espaillat
Estes (KS)
Esty (CT)
Evans
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foster
Foxx
Frankel (FL)
Frelinghuysen
Fudge
Gabbard
Gaetz
Gallagher
Gallego
Garamendi
Garrett
Gianforte
Gibbs
Gohmert
Gomez
Gonzalez (TX)
Goodlatte
Gosar
Gottheimer
Gowdy
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Green, Al
Green, Gene
Griffith
Grijalva
Grothman
Guthrie
Hanabusa
Handel
Harper
Harris
Hartzler
Hastings
Heck
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Higgins (NY)
Hill
Himes
Holding
Hollingsworth
Hoyer
Hudson
Huffman
Huizenga
Hultgren
Hunter
Hurd
Issa
Jackson Lee
Jayapal
Jeffries
Jenkins (KS)
Jenkins (WV)
Johnson (GA)
Johnson (LA)
Johnson (OH)
Johnson, E. B.
Johnson, Sam
Jones
Jordan
Kaptur
Katko
Keating
Kelly (IL)
Kelly (MS)
Kelly (PA)
Kennedy
Khanna
Kihuen
Kildee
Kilmer
Kind
King (IA)
King (NY)
Kinzinger
Knight
Krishnamoorthi
Kuster (NH)
Kustoff (TN)
Labrador
LaHood
LaMalfa
Lamborn
Lance
Langevin
Larsen (WA)
Larson (CT)
Latta
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lewis (MN)
Lieu, Ted
Lipinski
Loebsack
Lofgren
Long
Loudermilk
Love
Lowenthal
Lowey
Lucas
Luetkemeyer
Lujan Grisham, M.
Luján, Ben Ray
Lynch
MacArthur
Maloney, Carolyn B.
Maloney, Sean
Marchant
Marino
Marshall
Massie
Mast
Matsui
McCarthy
McCaul
McClintock
McCollum
McEachin
McGovern
McHenry
McKinley
McMorris Rodgers
McNerney
McSally
Meadows
Meehan
Meeks
Meng
Messer
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin
Murphy (FL)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger
Pocan
Poe (TX)
Poliquin
Polis
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Renacci
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas J.
Ros-Lehtinen
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Russell
Rutherford
Ryan (OH)
Sánchez
Sanford
Sarbanes
Scalise
Schakowsky
Schiff
Schneider
Schrader
Schweikert
Scott (VA)
Scott, Austin
Scott, David
Sensenbrenner
Serrano
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Suozzi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Turner
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Walz
Wasserman Schultz
Waters, Maxine
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NOT VOTING—15

Bass
Boyle, Brendan F.
Byrne
Costa
Cummings
Denham
Duncan (SC)
Gutiérrez
Joyce (OH)
LoBiondo
Pearce
Posey
Rogers (KY)
Stivers
Watson Coleman

□ 1358

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

The title of the bill was amended so as to read: ''A bill to impose sanctions against Hamas for violating universally applicable international laws of armed conflict by intentionally using civilians and civilian property to shield military objectives from lawful attack, and for other purposes.''.

A motion to reconsider was laid on the table.