

communities. By requiring a record of every person entering and leaving the US, border crossings would have been effectively shut down. The lengthy delays that are already experienced at border crossings would have been increased to a near stand still. This legislation today, accomplishes the laudable goal for section 110, without effecting border traffic. Tracking aliens in the United States is something we need to facilitate. This bill will do that. I am thrilled that we have come to this important compromise.

I would like to take a moment to thank Chairman SMITH, for his willingness to sit down and spend the hours and days that it took to reach this solution. I would also like to thank Congressmen UPTON, LAFALCE, MCHUGH, HOUGHTON, REYNOLDS and all of the other members and staff who spent so much time and effort to reach this compromise. I urge my colleagues to support this bill.

Ms. STABENOW. Mr. Speaker, I rise to join this bi-partisan effort to improve the provisions of section 110 of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996. This much needed revision of section 110 seeks to ensure that the law enforcement objectives of the 1996 law are preserved without adversely impacting Michigan's strong tourism and Trade industry. Mr. Speaker, to those of us who always opposed the provisions of section 110 that would produce enormous backups at our borders, this bill represents a much needed and long awaited compromise. The people of the great State of Michigan, some of whom cross the international border to Canada every day, are well served by this revision. I look forward to finding further ways we can improve our security and ensure the free flow of tourists and goods through the state of Michigan.

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

Mr. SMITH of Texas. Mr. Speaker, we had an additional speaker on the way, the gentleman from New York (Mr. QUINN), and he has not yet arrived. Without the presence of the gentleman, I will go on and say to the Speaker, I have no requests for additional time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. KUYKENDALL). The question is on the motion offered by the gentleman from Texas (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 4489.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

HONG VETERANS' NATURALIZATION ACT OF 2000

Mr. SMITH of Texas. Mr. Speaker, I ask unanimous consent to take from the Speaker's table the bill (H.R. 371) to facilitate the naturalization of aliens who served with special guerrilla units or irregular forces in Laos, with Senate amendments thereto, and concur in the Senate amendments.

The Clerk read the title of the bill:

The Clerk read the Senate amendments, as follows:

Senate amendments:

Page 4, line 6, strike out "In" and insert "(a) In".

Page 4, strike out all after line 15, down to and including line 25 and insert:

(3) may request an advisory opinion from the Secretary of Defense regarding the person's, or their spouse's, service in a special guerrilla unit, or irregular forces, described in section 2(I)(B); and

(4) may consider any documentation provided by organizations maintaining records with respect to Hmong veterans or their families.

(b) The Secretary of Defense shall provide any opinion requested under paragraph (3) to the extent practicable, and the Attorney General shall take into account any opinion that the Secretary of Defense is able to provide.

Mr. SMITH of Texas (during the reading). Mr. Speaker, I ask unanimous consent that the Senate amendments be considered as read and printed in the RECORD.

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

There was no objection.

Mr. SMITH of Texas. Mr. Speaker, I include for the RECORD the following letter from Philip SMITH, Director of Lao Veterans of America, Inc.:

Mr. Speaker, I ask unanimous consent to place the following letter in the RECORD.

LAO VETERANS OF AMERICA, INC.,

Washington, DC, May 22, 2000.

Hon. HENRY HYDE,

Chairman, Judiciary Committee,

House of Representatives, Washington, DC.

DEAR CHAIRMAN HYDE: Thank you for attending our National Recognition Ceremonies, and serving as one of the keynote speakers, to mark the 25th anniversary of the end of the Vietnam War in Laos. We wish to express to you our deepest gratitude for your leadership role in the House of Representatives on behalf of the plight of the Hmong and Lao veterans who served bravely with U.S. clandestine and military forces in Laos during the Vietnam War. We would also like to respond to the inquiry by your office about our current position regarding the newly amended version of H.R. 371/S. 890, the Hmong Veterans Naturalization Act of 1999, that passed the Senate on Thursday, May 18.

First, the unanimous, bipartisan vote for passage, on May 2, in the House of Representatives, of H.R. 371, was made possible largely because of your extraordinary leadership in helping to forge a bipartisan coalition along with that of Congressman Bruce Vento, the bill's courageous and determined sponsor, and Congressman George Radanovich, the bill's key Republican activist. At the time of passage in the House, 109 bipartisan Members of Congress were officially signed on as cosponsors to H.R. 371. Many veterans organizations have also endorsed it, including the American Legion, U.S. Special Forces Assoc., National Vietnam Veterans Coalition, BRAVO, and Counterparts. We are grateful for your work with Subcommittee Chairman Lamar Smith as well as Minnesota Governor Jesse Ventura, who both deserve significant credit for the ultimate success of the legislation in the House, by weighing-in at the critical time and helping to move the bill forward.

Second, with regard to the issue of the lack of records maintained by the U.S. government on the Hmong and Lao veterans, the Lao Veterans of America was very honored to be cited by name in the legislation as an example of an organization that could

provide helpful input regarding the military records of those Hmong and Lao veterans who served in the U.S. Secret Army in Laos during the Vietnam War. As the nation's largest Hmong and Lao non-profit veterans organization, as well as the first such organization to be established and incorporated in the United States (some ten years ago), we maintain the nation's largest repository of such records. The original records were destroyed in Laos at the end of the Vietnam War. We are, therefore, pleased to have been mentioned in the original legislation as an example of an organization that might be helpful with such records for the implementation of the bill's mandate. It is indeed, honorable to have been cited in this way by so many in the House and Senate who helped draft and officially sign on as cosponsors to H.R. 371/S. 890. Thank you for your thoughtfulness and kind consideration in this regard. It is, indeed, fundamentally important for Hmong and Lao veterans organizations, including organizations such as the Lao Veterans of America, to have input with regard to the military service records of the Hmong and Lao veterans, since the U.S. CIA, Defense Department, and Department of Justice have, apparently, only a very limited number of records regarding those who actually served and fought in the U.S. Secret Army in Laos.

Third, with regard to Congressman Vento's heroism, it is our hope that this legislation will help to serve as an enduring tribute to him when he leaves office at the end of the 106th Congress. Great men are those, who in time of crisis, rise above their personal circumstances to lead for the common good and help people overcome the common enemies of mankind, such as injustice, ignorance and despair. It is important, from our perspective, to stress that the Congressman Bruce Vento's personal challenge with cancer could easily, and understandably, have caused him to shrink from assisting us further with the passage of the Hmong veterans legislation. Instead, he redoubled his efforts, at that of his staff, even from his hospital bed. We are humbled and privileged to have had the honor to fight this battle on behalf of citizenship for the Hmong and Lao veterans together with Congressman Bruce Vento and you. For us, the struggle for this legislation began some 10 years ago, when we first began to work with Congressman Vento to develop this legislation. Indeed, it has been a noble endeavor, at its essence an issue of justice and honor for America and the Hmong veterans. We feel honored to have worked with so many great men, and giants, in Congress to press this long-overdue legislation forward to passage in the House and Senate. Providentially, it comes some 25 years, to the month, after the exodus of the Hmong and Lao veterans of the U.S. Secret Army from Laos in those bloody final weeks of 1975. Like Congressman Vento, we share in the conviction that this is one of our crowning achievements that will for generations bless communities across America. It will honor the name of those Hmong and Lao veterans of the U.S. Secret Army and their American allies, and friends, who fought so valiantly in this difficult struggle, both in the jungles of Southeast Asia as well as in the halls of Congress in Washington, D.C.

Fourth, with regard to your office's concern about the amended version of S.890/H.R. 371 that passed the Senate last week, we consider this legislation's passage historic and a great victory for the Lao and Hmong veterans of the U.S. Secret Army and their refugee families across the United States. The Lao Veterans of America was pleased to work to assist in playing a leadership role in the passage of this important legislation. We laud its Senate sponsors, Senators Paul

Wellstone, Feingold and Robb, for their unflagging leadership and support. Like its House counterpart (H.R. 371), S. 890 achieved overwhelming bipartisan support with over 17 Senators officially signing on the legislation. The only exception was the alternative legislation introduced by Senator Rod Grams. The Lao Veterans of America was able to work with a bipartisan coalition of U.S. Senators and Hmong and Lao veterans from across the United States to help develop a compromise amendment regarding Senator Grams' legislation. The final language of this amendment was forged just last week.

The Lao Veterans of America was particularly grateful to have been consulted, and included, in helping to negotiate and work out the final compromise regarding the amendment offered to the legislation prior to the bill's final passage in the Senate last week. Chairman Hatch as well as Senators Leahy, Wellstone, Feingold, McCain, Kohl, Grassley, Kyl, and Specter were particularly helpful in building bridges and reaching across the aisle during the vigorous negotiations that led to hammering out the final language that was acceptable to all parties, including Senator Grams' office.

Fifth, Mr. Chairman, with regard to the serious issue of timing, all along the major concern of the Lao Veterans of America regarding this legislation, was the concern that we know that you share: the Hmong Veterans Naturalization Act is long overdue. Time is not an unlimited commodity for anyone. When one confronts one's own mortality, and considers the personal plight of the two original sponsors of this legislation, both Congressman Vento in his battle with cancer, as well as Senator Paul Wellstone and his legislative director's, Michael Epstein's, battle with cancer, the limitations of time become crystal clear.

One of our key points to members of the Senate was the grave concern shared by many across the political spectrum that the Congress was running out of the necessary legislative time in the 106th Congress to pass the bill, especially if significant changes were made to the original language of the Vento/Radanovich legislation (H.R. 371) that passed the House. We believe that you and the Hmong veterans successfully helped to communicate this point when nearly 5,000 of our members converged on Washington, DC, on May 10th for the Lao Veterans of American National Recognition Ceremonies marking the 25th anniversary of the end of the Vietnam War in Laos.

Mr. Chairman, it is important to note that the Hmong and Lao veterans of the U.S. Secret Army waited twenty-two years, for national recognition in 1997 at the Vietnam Memorial and Arlington Cemetery. This was far too long and painful. Likewise, they have worked nearly a decade for this legislation, working hard and waiting far too many years for H.R. 371/S. 890 to be passed by Congress. Indeed, since I first began working on this legislation nearly ten years ago, I have attended too many funerals for the Hmong and Lao veterans, who have passed away without the dignity of being citizens in the country that they gave the best years of their lives fighting to assist.

Final, Mr. Chairman, but by no means least, the passage of S. 890/H.R. 371, as amended by the Senate, is first and foremost a matter of sacred honor that is long-overdue. The Hmong and Lao veterans of the U.S. Secret Army are not honored by continuing to live in limbo without a country, as mere aliens with green cards. Having been flown into battle for the United States by the CIA's and the Defense Department's, "Air America," they wish to live and die as American citizens. We thank you for your leader-

ship role and ask you to expeditiously seek to bring the amended version of the bill to the House floor under unanimous consent for immediate passage.

Sincerely,

PHILIP SMITH,

Washington, D.C., Director.

Mr. KIND. Mr. Speaker, I am a proud original cosponsor of H.R. 371, the Hmong Veteran's Naturalization Act, and I am pleased to see that this bill will be sent to the President's desk for his signature. This bill will allow the Hmong veterans who fought with the United States against the communist forces in Southeast Asia and their families to be naturalized. The measure will speed up the process by waiving the usual English proficiency and civics test requirements.

Passage of this legislation ensures that we as a nation will never forget the toll the Vietnam War took on our allies and friends in Southeast Asia. Tremendous sacrifices were made by the Hmong people, with nearly 20,000 Hmong killed and over 100,000 fleeing to refugee camps in other nations to survive. Thankfully, due to the generosity, strength of will and compassion of the American people, approximately 49,000 Hmong-Americans reside in Wisconsin today, of which, approximately 9,000 live in my district in western Wisconsin.

Therefore, it is with immense gratitude, I commend the Hmong for their loyalty and faithfulness to the United States and thank them for the sacrifices they made to fight for democracy and justice. For this, we owe them a large debt of gratitude that can never be adequately repaid.

Ms. JACKSON-LEE of Texas. Mr. Speaker, this is an important bill because the Hmong have stood by the U.S. at a crucial time in our history and now is the time to repay and honor the loyalty of Hmong veterans. The Hmong were a pre-literate society. They had no written language in use when the United States recruited them during the Vietnam War. The best symbol of why H.R. 371 is necessary is the Hmong "story cloth," the Pandau cloth, that is their embroidered cloth record of important historical events and oral traditions.

I approve of the Senate language which simply states that the Attorney General "may consider any documentation provided by organizations maintaining records with respect to Hmong veterans or their families." I am also gratified that it was made clear in the other body that the dropping of the Lao Veterans of America does not reflect adversely on that organization.

I join Chairman SMITH in commending Lao Veterans of America for its tireless efforts for the Hmong. I too also commend our colleague, the gentleman from Minnesota, Mr. VENTO, for his sponsorship of this legislation and urge my colleagues to pass it.

The Hmong were critical to the American war strategy in S.E. Asia—especially the U.S. air strategy. Mr. Speaker this legislation provides for the expedited naturalization of Hmong veterans of the U.S. Secret Army currently residing in the United States (as legal aliens) who served with U.S. clandestine and special forces during the Vietnam War by allowing them to take the citizenship test with a translator since the Hmong are a tribal people with no written language, thus relying solely on the "story cloths". The bill is capped at 45,000, in terms of the total of number of Hmong veterans, their widows and orphans

who currently reside in the United States who would fall under the legislation. This cap is supported by the Hmong veterans in the United States and is considered to be a generous cap. I support this legislation to provide relief to the Hmong heroes.

Mr. CONYERS. Mr. Speaker, The Hmong Veterans' Naturalization Act of 1999, was introduced by Representative VENTO. It provides long overdue assistance for the naturalization requirements of U.S. citizenship to a valiant group of people who fought for our country many years ago. Between 130,000 and 150,000 Laotian Hmong have entered the United States as refugees since 1975. Many have found it difficult to naturalize because of cultural obstacles to learning how to read English. This is due in part to the fact that the culture of the Hmong did not include a written form of their language until recent decades.

H.R. 371 would exempt the Hmong naturalization applicants from the English language requirements if they have served with special guerrilla units or irregular forces operating from bases in Laos in support of the United States during the Vietnam War (or were spouses or widows of such persons on the day on which such persons applied for admission as refugees).

This legislation passed the House by voice vote on May 2 and I have no problem with the Senate amendments concerning the certification requirement which were technical in nature.

Mr. VENTO. Mr. Speaker, I rise in support of the Senate amended H.R. 371, The Hmong Veterans Naturalization Act.

I would like to thank the distinguished gentleman from Texas, Representative, LAMAR SMITH for his leadership throughout this process and his support on the House floor today. In addition, I would like to acknowledge the efforts of Senator PATRICK LEAHY, Senator RUSS FEINGOLD, Senator PAUL WELLSTON, and Senator HERB KOHL. Their support and determination in working out the final language of the bill helped secure passage of H.R. 371 last week in the Senate. Moreover, I would like to mention the support of the Lao Veterans of America, the largest Lao-Hmong organization in the nation, which has been actively working on this legislation for over 10 years.

Today, we finally honor the Lao-Hmong patriots for their sacrifice and service to the United States during the Vietnam War. It has been twenty-five years since the fall of Saigon and the last American troops pulled out of Southeast Asia. Events that have been relived these past months, harsh memories of Vietnam that are unpleasant to all Americans. While the Vietnam War is over for America, the plight of our friends and allies within this region and Laos must be remembered.

Lao-Hmong soldier, as young as ten years old, were recruited, fought and died along side 58,000 U.S. soldiers, sailors, and airmen in Vietnam. As a result of their bravery and loyalty to the U.S., the Lao-Hmong were tragically over run by the Communist forces and lost their homeland and status in Laos after the Vietnam War. Between 10,000 and 20,000 Lao-Hmong were killed in combat-related incidents and over 100,000 had to flee to refugee camps and other nations to survive.

In the Minnesota area today, approximately 60,000 Lao-Hmong know the Minnesota region as their new home. Many of the older Lao-Hmong patriots who made it to the U.S.

are separated from their family members and have had a difficult time adjusting to many aspects of life and culture in the U.S., including passing aspects of the required citizenship test. Learning to read in English has been the greatest obstacle for the Lao-Hmong because written characters in the Hmong language have only been introduced in recent years. In addition, their long participation and service to U.S. forces in the Southeast Asian military conflict significantly disrupted any chance Lao-Hmong patriots may have had to learn a written language.

The Hmong Veterans Naturalization Act would help the process of family reunification and finally ease the adjustment of the Lao-Hmong into our U.S. society. Specifically H.R. 371 would waive the English language requirement for Lao-Hmong who served in special Guerrilla Units in Laos during the Vietnam War. This legislation would effect individuals who today reside legally in the United States. It would not open new immigration channels nor would the bill give the Lao-Hmong veteran's status to make them eligible for veteran benefits. Moreover, the bill establishes strict criteria for approval and sets a cap of 45,000 to who may benefit from this legislation.

This is an historic opportunity to recognize and in some small way honor the loyalty and address a key problem of the older Lao-Hmong family members who are continuing to have a difficult time adjusting to life here in the USA. Fortunately, there is something positive we can do to help the process of family reunification and finally ease the adjustment of Hmong into U.S. society. It is time to move forward with action and grant citizenship to the Lao-Hmong patriots—who have after all passed a more important test than a language test. They risked their lives for American values and to save U.S. service personnel.

The Lao-Hmong people stood honorably by the United States at a critical time in our Nation's history. Today, we should stand with the Lao-Hmong in their struggle to become U.S. citizens and to live a good life in the United States. The Lao-Hmong already passed the hardest test of their lives in service to the United States. Now, their dedication and service deserves proper recognition.

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

There was no objection.

A motion to reconsider was laid on the table.

GENERAL LEAVE

Mr. SMITH of Texas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 371.

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

There was no objection.

PRIVATE MORTGAGE INSURANCE TECHNICAL CORRECTIONS AND CLARIFICATION ACT

Mrs. ROUKEMA. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3637) to amend the Homeowners Protection Act of 1998 to make certain technical corrections.

The Clerk read as follows:

H.R. 3637

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled.

SECTION 1. SHORT TITLE.

This Act may be cited as the "Private Mortgage Insurance Technical Corrections and Clarification Act".

SEC. 2. CHANGES IN AMORTIZATION SCHEDULE.

(a) TREATMENT OF ADJUSTABLE RATE MORTGAGES.—The Homeowners Protection Act of 1998 (12 U.S.C. 4901 et seq.) is amended—

(1) in section 2—

(A) in paragraph (2)(B)(i), by striking "amortization schedules" and inserting "the amortization schedule then in effect";

(B) in paragraph (16)(B), by striking "amortization schedules" and inserting "the amortization schedule then in effect";

(C) by redesignating paragraphs (6) through (16) (as amended by the preceding provisions of this paragraph) as paragraphs (8) through (18), respectively; and

(D) by inserting after paragraph (5) the following new paragraph:

"(6) AMORTIZATION SCHEDULE THEN IN EFFECT.—The term 'amortization schedule then in effect' means, with respect to an adjustable rate mortgage, a schedule established at the time at which the residential mortgage transaction is consummated or, if such schedule has been changed or recalculated, is the most recent schedule under the terms of the note or mortgage, which shows—

"(A) the amount of principal and interest that is due at regular intervals to retire the principal balance and accrued interest over the remaining amortization period of the loan; and

"(B) the unpaid balance of the loan after each such scheduled payment is made."; and

(2) in section 3(f)(1)(B)(ii), by striking "amortization schedules" and inserting "the amortization schedule then in effect".

(b) TREATMENT OF BALLOON MORTGAGES.—Paragraph (1) of section 2 of the Homeowners Protection Act of 1998 (12 U.S.C. 4901(1)) is amended by adding at the end the following new sentence: "A residential mortgage that (A) does not fully amortize over the term of the obligation, and (B) contains a conditional right to refinance or modify the unamortized principal at the maturity date of the term, shall be considered to be an adjustable rate mortgage for purposes of this Act."

(c) TREATMENT OF LOAN MODIFICATIONS.—

(1) IN GENERAL.—Section 3 of the Homeowners Protection Act of 1998 (12 U.S.C. 4902) is amended—

(A) by redesignating subsections (d) through (f) as subsections (e) through (g), respectively; and

(B) by inserting after subsection (c) the following new subsection:

"(d) TREATMENT OF LOAN MODIFICATIONS.—If a mortgagor and mortgagee (or holder of the mortgage) agree to a modification of the terms or conditions of a loan pursuant to a residential mortgage transaction, the cancellation date, termination date, or final termination shall be recalculated to reflect the modified terms and conditions of such loan."

(2) CONFORMING AMENDMENTS.—Section 4(a) of the Homeowners Protection Act of 1998 (12 U.S.C. 4903(a)) is amended—

(A) in paragraph (1)—

(i) in the matter preceding subparagraph (A), by striking "section 3(f)(1)" and inserting "section 3(g)(1)";

(ii) in subparagraph (A)(ii)(IV), by striking "section 3(f)" and inserting "section 3(g)"; and

(iii) in subparagraph (B)(iii), by striking "section 3(f)" and inserting "section 3(g)"; and

(B) in paragraph (2), by striking "section 3(f)(1)" and inserting "section 3(g)(1)".

SEC. 3. DELETION OF AMBIGUOUS REFERENCES TO RESIDENTIAL MORTGAGES.

(a) TERMINATION OF PRIVATE MORTGAGE INSURANCE.—Section 3 of the Homeowners Protection Act of 1998 (12 U.S.C. 4902) is amended—

(1) in subsection (c), by inserting "on residential mortgage transactions" after "imposed"; and

(2) in subsection (g) (as so redesignated by section 2(c)(1)(A) of this Act)—

(A) in paragraph (1), in the matter preceding subparagraph (A), by striking "mortgage or";

(B) in paragraph (2), by striking "mortgage or"; and

(C) in paragraph (3), by striking "mortgage or" and inserting "residential mortgage or residential".

(b) DISCLOSURE REQUIREMENTS.—Section 4 of the Homeowners Protection Act of 1998 (12 U.S.C. 4903(a)) is amended—

(1) in subsection (a)—

(A) in paragraph (1)—

(i) by striking "mortgage or" the first place it appears; and

(ii) by striking "mortgage or" the second place it appears and inserting "residential"; and

(B) in paragraph (2), by striking "mortgage or" and inserting "residential";

(2) in subsection (c), by striking "paragraphs (1)(B) and (3) of subsection (a)" and inserting "subsection (a)(3)"; and

(3) in subsection (d), by inserting before the period at the end the following: "which disclosures shall relate to the mortgagor's rights under this Act".

(c) DISCLOSURE REQUIREMENTS FOR LENDER-PAID MORTGAGE INSURANCE.—Section 6 of the Homeowners Protection Act of 1998 (12 U.S.C. 4905) is amended—

(1) in subsection (c)—

(A) in the matter preceding paragraph (1), by striking "a residential mortgage or"; and

(B) in paragraph (2), by inserting "transaction" after "residential mortgage"; and

(2) in subsection (d), by inserting "transaction" after "residential mortgage".

SEC. 4. CANCELLATION RIGHTS AFTER CANCELLATION DATE.

Section 3 of the Homeowners Protection Act of 1998 (12 U.S.C. 4902) is amended—

(1) in subsection (a)—

(A) in the matter preceding paragraph (1), by inserting after "cancellation date" the following: "or any later date that the mortgagor fulfills all of the requirements under paragraphs (1) through (4)";

(B) in paragraph (2), by striking "and" at the end;

(C) by redesignating paragraph (3) as paragraph (4); and

(D) by inserting after paragraph (2) the following new paragraph:

"(3) is current on the payments required by the terms of the residential mortgage transaction; and"; and

(2) in subsection (e)(1)(B) (as so redesignated by section 2(c)(1)(A) of this Act), by striking "subsection (a)(3)" and inserting "subsection (a)(4)".

SEC. 5. CLARIFICATION OF CANCELLATION AND TERMINATION ISSUES AND LENDER PAID MORTGAGE INSURANCE DISCLOSURE REQUIREMENTS.

(a) GOOD PAYMENT HISTORY.—Section 2(4) of the Homeowners Protection Act of 1998 (12 U.S.C. 4901(4)) is amended—

(1) in subparagraph (A)—

(A) by inserting "the later of (i)" before "the date"; and

(ii) by inserting "or (ii) the date that the mortgagor submits a request for cancellation under section 3(a)(1)" before the semicolon; and