

CONGRATULATIONS TO THE CIVIL SERVICE EMPLOYEES ASSOCIATION

HON. PAUL TONKO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. TONKO. Madam Speaker, today, I rise to honor the 100th anniversary of the Civil Service Employees Association.

I want to publicly acknowledge this organization whose endeavors have served the best interests of the workforce in the State of New York. Labor unions have played an essential role in ensuring the prosperity, safety and liberty of workers in my home state, as well as our Nation, and around the world.

This great group of civil servants was first organized on October 24, 1910. The Civil Service Employees Association's founding was the first known instance of state employees organizing. One hundred years later, the Civil Service Employees Association is one of the largest, most influential unions in the United States.

It is New York's largest public employee union, representing 300,000 active and retired, public and private employees. Its members are an integral part of every locality and provide essential services throughout the state.

Today the association's members are the backbone of their communities, supporting every kind of charitable cause, service organization and community activity. With a membership of dedicated employees, the record of the Civil Service Employees Association in public service is one to be celebrated.

STATEMENT IN HONOR OF SOPHIE HAYFORD'S RETIREMENT

HON. DORIS O. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Ms. MATSUI. Madam Speaker, I want to take a moment to recognize the extraordinary work of the Rules Committee's Chief Counsel, who will be retiring this November.

For more than three decades, Sophie Hayford has served this chamber with grace and humility.

Beginning her tenure as a legislative aide to Representative Joseph Moakley, Sophie then went to work for the Rules Committee.

Over the past 24 years, Sophie has guided the Rules Committee and the House as a procedural specialist. She has been a constant resource to me and my staff and has helped guide the passage of several important initiatives.

My good friend—Chairwoman (LOUISE) SLAUGHTER—has been privileged to have Sophie on her staff. And I know I speak for my colleagues when I say that Sophie will be sorely missed on the Committee. But we all wish her the very best in the future.

Sophie: thank you so much for your hard work, dedication and the many late nights. It really has been a pleasure working with you.

Please enjoy your retirement, you certainly deserve it.

RECOGNIZING THE NICK MARSHALL FAMILY AS THE 2010 OKALOOSA COUNTY OUTSTANDING FARM FAMILY OF THE YEAR

HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is an honor for me to rise today to commend the Marshall family on being selected as the 2010 Okaloosa County Outstanding Farm Family of the Year.

Dating back several generations, the hard work and dedication of Nick Marshall and his father James, along with Nick's wife Maryann and his mother Helen, have helped keep their family's farming tradition alive. They, along with their ancestors, have helped provide food and goods not only throughout their community, but throughout the Nation.

The Marshall family's current operation of growing cotton and peanuts was started by Nick's father in 1973. It was during his early years that Nick learned from his father, James, the importance of a strong work ethic and producing quality goods. The bond between father and son working on the farm is a special one and should be cherished; Nick hopes to one day share some of the same memories and life lessons with his son, Landen.

Madam Speaker, our great Nation was built by farmers and their families. The Marshall family serves as an excellent model to all our Nation's family farmers. On behalf of Northwest Florida, I wish the Marshall family continued success and hope that their family tradition will continue to prosper for many future generations to come.

TRIBUTE TO NEAL WADE, ALABAMA'S TOP INDUSTRIAL RECRUITER

HON. JO BONNER

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. BONNER. Madam Speaker, I rise to recognize the incredible contributions of one of America's top economic development recruiters, Mr. Neal Wade, who will soon leave his home State of Alabama after accumulating a most impressive record of accomplishments.

Faced with many of the same economic challenges as other states, including the rapid decline of the textile industry, Alabama has spent much of the last decade recreating its image and reaching out to new industries.

And even when you include the impact of the global recession, which has spared few, the results have been nothing less than impressive.

Our State has made significant gains in landing a variety of top tier projects, including German steel manufacturer ThyssenKrupp Steel and Austal USA in my congressional district, as well as expansions in Alabama's automakers—Mercedes, Honda, Hyundai, and Toyota. We have also been at the forefront of developing our aerospace presence in ways

once thought impossible with the commitment by EADS and Airbus to grow their U.S. footprint in the State of Alabama. Without question, the man at the helm of Alabama's economic development efforts during this productive period has been Neal Wade.

Mr. Wade, a Sanford University graduate, spent the 1990's leading the Economic Development Partnership of Alabama. As president and CEO of the partnership of the State's leading businesses aligned to promote economic development, he demonstrated his unrivaled leadership capabilities and caught the eye of Governor Bob Riley who appointed him director of the Alabama Development Office in 2003.

In this new capacity, Mr. Wade wasted little time courting major new industry, including ThyssenKrupp, National Railcar, and more recently, Hyundai Heavy Industries. His efforts did not go unnoticed outside of the State. Twice during his stewardship, the Alabama Development Office was named the top economic development agency in the United States.

Mr. Wade recently announced that he is leaving his post at the ADO to become the senior vice president for economic development at the St. Joe Company. It is an understatement to say that Alabama will greatly miss the steady hand and wise counsel of Neal Wade. However, we wish him and his wife, Mary Ann, the very best in their future endeavors.

Madam Speaker, Alabama is a different State—and a much better place to call home—because of the tremendous team of Governor Bob Riley and ADO Director Neal Wade. While we will miss this dynamic duo next year, the seeds of the new investment that Neal has helped plant over the past several years will no doubt bear fruit for generations to come.

TRIBUTE TO THE CINCINNATI REDS

HON. JEAN SCHMIDT

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mrs. SCHMIDT. Madam Speaker, I rise today along with all of Cincinnati to congratulate and celebrate the Cincinnati Reds becoming the 2010 National League Central Division Champions.

Cincinnati has a rich and proud tradition of great baseball teams. Cincinnati is the home of the first professional ball club beginning in 1879. The Reds have won World Series Titles in 1919, 1940, 1975, 1976, and most recently, 1990. The Reds also won National League Pennants in 1939, 1961, 1970 and 1972 and have numerous Reds players and coaches inducted into the National Baseball Hall of Fame.

Madam Speaker, this year's Reds ball club has had an astonishing number of come-from-behind wins and walk-off wins in the final at-bat. Last night was no different when, in the bottom of the ninth, Jay Bruce hit a home run to break a 2-2 tie and send Cincinnati into the post season.

Madam Speaker, please join me in congratulating Manager Dusty Baker for, leading this diverse team full of young players, seasoned

veterans, gold gloves, and an MVP candidate to the division title. I congratulate their owner, Mr. Bob Castellini, and his ownership group for bringing winning baseball back to my hometown in Cincinnati.

Go Reds.

**FORECLOSURE FRAUD! BANK
RATES VERSUS RULES FOR EVERYONE ELSE**

HON. ALAN GRAYSON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. GRAYSON. Madam Speaker, foreclosure fraud can affect anyone, whether you have a mortgage, are paying on time, have income, or not. The average foreclosure hearing in a Florida court is 90 seconds. Mistakes are common, and fraud is rampant. Everyone is familiar with dealing with a big bureaucratic institution. What is happening is that these big bureaucratic loan servicers are charging fees inappropriately, refusing to talk to homeowners by putting calls through to call centers in India, and then foreclosing with forged documents once the homeowner has been drained of all assets and the will to fight.

There is one set of rules for banks, and another set of laws for everyone else. A servicer can ask for fees, it can demand payment, it can send you to call centers in India, and it doesn't have to negotiate. And you now have virtually no rights as a homeowner.

Here are four bizarre examples:

(1) Last summer, Fort Lauderdale resident Jason Grodensky experienced what has tragically become an increasingly familiar process all across America: his house was sold at a foreclosure sale after a bank notified the Florida courts that Grodensky had defaulted on his mortgage. The foreclosure came as a surprise to Grodensky, according to reports from the Sun-Sentinel. Not only did Grodensky not have a mortgage with the bank that sued to foreclose against his house, he had never had a mortgage at all. Grodensky had paid cash for his home.

(2) One house in Pinellas County, Florida saw two foreclosure suits brought against it because the banks didn't know who had title to the mortgage.

(3) One victim with a perfect payment record of all interest and principal was foreclosed on because of a \$75 contested late fee.

(4) Tim and Nicole West were victims of a predatory loan. In 2005, a bank threatened to sue the couple if they didn't sign a refinancing offer. Their loan servicer subsequently raised their payments from \$1900 to \$5300 a month, with regular forbearance fees required in the tens of thousands of dollars. Finally, the servicer refused to accept payments from the family in the name of negotiating for a mortgage modification. Instead of modifying the loan, their servicer began foreclosure proceedings. The servicer used fraudulent documents to prove that it had the right to foreclose.

Here's how it happened.

Securitizing mortgages was originally a way to take the cost of a mortgage of a bank's books. From 2005 onward, the securitization chain went out of control, and Wall Street

wanted as many mortgages as it could get, as quickly as possible, and as cheaply as possible. In order to allow it to pull out more fees at every link in the chain, subprime lenders, trusts, and banks decided to cut as many costs as possible, including record-keeping. They didn't keep good records, and violated the laws mandating that they had to file records with county clerks on who owned what mortgage title.

Instead, banks simply digitized mortgage titles into a privatized system called the Mortgage Electronic Registry System (MERS) and did the transfers by trading Excel spreadsheets among banks and trusts rather than by endorsing the notes as required by their own contracts, state real estate law, and IRS rules. Today, MERS is the registered owner of a security interest in 60 million properties or about 60% of the mortgages in the United States. 97% of the loans originated between 2005–2008 are in MERS.

It appears that on a widespread, probably pervasive basis, they did not take the steps necessary for them to own the note (a borrower IOU), which means that in 45 of 50 states, they lack the legal right to foreclose. Thus, every trust now has questionable legal standing in foreclosures in the overwhelming majority of states. In addition, the records were poorly kept, so servicers are basically guessing that they have the right to foreclose when they foreclose.

Obviously, the banks do not want to grapple with the consequence of trillions of dollars of securitized mortgages having no legal standing to foreclose. So, they have simply created a system whereby servicers hire 'foreclosure mill' law firms whose business is to forge documents showing that they have a legal right to foreclose. Some of these mills have been featured in the New York Times, and so-called 'robo-signers', people whose names show up on thousands of affidavits, despite obvious forgeries and overt admissions that these people had no knowledge of what they were signing.

The system is so organized that there is a company, Lender Processing Services, who allegedly has created the means to systemize fraud. Lawyers use the LPS system to request which affidavits and documents they need. LPS then has 'document mills' where they can magically make an authorized Vice President of Whoever You Need, and send you backdated signed documents saying you have the right to foreclose. Courts at first refused to believe that this level of rampant fraud exists, but more recently, they have started to sanction fraud against loan servicers.

Servicers don't make money through routine servicing; it's a break-even business. They make it at foreclosure, with a \$6,000 foreclosure fee. When you combine the incentive to foreclose with systemized fraud, it's lawlessness.

Fraud is now big business. And it's sanctioned in part through the government, as both Fannie and Freddie are shareholders in MERS.

We're approaching the point where the easiest way to make a buck is to steal it. The only way to end this plague of foreclosure fraud is to make sure that crime does pay.

CHILDHOOD CANCER SUMMIT

HON. MICHAEL T. McCAUL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. McCAUL. Madam Speaker, I am honored to take this opportunity to discuss a recent event in DC on an issue that has always been of particular significance to me. On September 16, 2010, I hosted a Childhood Cancer Summit with Congressman JOE SESTAK on behalf of the Pediatric Cancer Caucus. We held the Summit in September to honor Childhood Cancer Awareness Month. Our goal was to raise awareness among Members of Congress and to advance policies to better treat and prevent this disease.

Pediatric cancer is the leading killer by disease of our nation's children. Thirty-five children, or the equivalent of an entire school classroom, are diagnosed every day.

However, pediatric cancer research remains woefully underfunded. To compound this problem, the small patient population creates no market incentive for pharmaceutical companies to develop pediatric cancer drugs. Therefore, there exists a lack of available treatments and drugs tailored specifically to childhood cancer. Only one drug has been manufactured particularly for pediatric cancer since the 1980s. In addition, three out of every five survivors face devastating long-term effects from their disease or their treatments. Pediatric cancer is a chronic disease, and we have much to learn before diagnosed children are guaranteed to lead full and normal lives.

It is the goal of the Pediatric Cancer Caucus to raise awareness for these issues, as well as to advocate in support of measure which will improve the lives of patients, and work toward eliminating this disease as a threat to all children. The Caucus now has about 80 members, and is steadily growing.

The Childhood Cancer Summit included a panel discussion between childhood cancer experts from around the nation. Participants came from many of the premier pediatric cancer centers, including MD Anders Cancer Center, Texas Children's Hospital, Children's Hospital of Philadelphia, Memorial Sloan-Kettering, and St. Jude Children's Research Hospital. The panelists discussed the unique challenges facing childhood cancer patients and their families compared with adult cancers, including the development of better treatments for kids with cancer and initiatives to improve the quality of survivorship.

It is my goal to use the recommendations from these panelists to shape an effective legislative agenda, and garner the support of my fellow policymakers. As policymakers, we have a responsibility to the many children and families suffering from this devastating disease.

**IN RECOGNITION OF THE PASSING
OF GEORGE IRELAND, JR.**

HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 29, 2010

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is an