

industry regulators, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1480

*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 “SAFE Act Confidentiality and Privilege Enhancement Act”.

**SEC. 2. CONFIDENTIALITY OF INFORMATION SHARED BETWEEN STATE AND FEDERAL FINANCIAL SERVICES REGULATORS.**

Section 1512(a) of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5111(a)) is amended by inserting “or financial services” before “industry”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. NEUGEBAUER) and the gentleman from Massachusetts (Mr. CAPUANO) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

**GENERAL LEAVE**

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and add extraneous materials on this bill.

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

There was no objection.

Mr. NEUGEBAUER. Mr. Speaker, I yield myself as much time as I may consume.

The SAFE Act is a simple, bipartisan bill that encourages information-sharing between Federal and State regulators.

Ensuring the confidentiality of information provided to the National Mortgage Licensing System encourages its uses, which better protects consumers from bad actors who switch States for licensing purposes to evade scrutiny.

This legislation provides assurance for financial institutions that privileged information shared between Federal banking regulators and State regulatory agencies will be protected and remain confidential.

This will encourage a greater amount of sharing between institutions and their regulators, and will allow our Nation’s financial regulators to do their jobs to ensure that our financial institutions are operating lawfully, while, at the same time, able to offer consumer credit products that are critical to Americans to finance their everyday purchases and start small businesses.

The NMLS is used by regulators in all 50 States, and it is supported by the Conference of State Bank Supervisors.

This bill passed the House on suspension last Congress, and it passed the Senate by unanimous consent.

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

Mr. CAPUANO. Mr. Speaker, on most social issues, I consider myself a liberal. On most fiscal matters, I consider myself a conservative in the true sense

of the word, not the new sense of the word, meaning that you should pay for those things that you want.

When it comes to privacy matters, I consider myself a proud Libertarian. There is absolutely no reason for anyone who doesn’t need information that I don’t want them to have to get, period. It is my information, my information to share only with those with whom I wish to share it.

This bill takes one step further towards keeping my information private and confidential between me and those people I seek to share it with. It is a great bill. I look forward to voting for it.

This information is necessary to be shared to simply keep our financial services system going, but there is no reason whatsoever to allow it to be nonconfidential and to be spread around and be available to anybody who might want to look at it.

I support the passage of this bill. I congratulate Mr. DOLD for putting this forward for us to vote on, and I yield back the balance of my time.

Mr. NEUGEBAUER. Mr. Speaker, it is my honor to yield as much time as he may consume to the gentleman from Illinois (Mr. DOLD), the primary author of this bill, who has worked tirelessly in this area.

Mr. DOLD. Mr. Speaker, I certainly want to thank the chairman for his leadership. I want to thank my good friend from Massachusetts, and I also want to comment on the fact that we are delighted that you are a Libertarian on some of these things.

As we look, Mr. Speaker, at H.R. 1480, the SAFE Act Confidentiality and Privilege Enhancement Act, it preserves the ability of the State and Federal financial regulators to share information regarding consumer financial services businesses that are licensed at the State level in the National Mortgage Licensing System without losing the privilege and confidentiality protections provided by State and Federal law.

This is a bipartisan bill that promotes smart and efficient regulation among State regulators. It ensures that State regulators can talk to their colleagues across State lines regarding multistate financial service entities without losing traditional privilege and constitutionality protections.

These amendments are needed due to the unintended gap in the existing National Mortgage Licensing System statute. As State regulators have expanded their use of the NMLS in order to enhance consumer protections, to combat fraud, increase uniformity, and reduce regulatory burdens in licensing processes, privacy protections have not kept up.

This is a commonsense bill that provides regulators with the certainty that they can continue to share information and collaborate with their colleagues across State lines.

Protecting the integrity of the National Mortgage Licensing System is

important because it better protects consumers from bad actors who switch States for licensing purposes to evade scrutiny.

This is ensuring, Mr. Speaker, smart regulations.

Again, I talk to people all around my district. The fact is that we are not against regulations. We just want our regulations to be smart and tailored, and this is one of those things that, again, working across the aisle and trying to find common ground, this is one that I believe that we can agree on.

H.R. 1480 does not create any new privilege or confidentiality rights. It merely ensures that the existing privilege and confidentiality protections are retained when information is shared through the National Mortgage Licensing System so that regulators can share information and communicate.

H.R. 1480 has received support from the Conference of State Bank Supervisors, the Credit Union National Association, and the Illinois Department of Financial and Professional Regulation, in my home State.

The SAFE Act Confidentiality and Privilege Enhancement Act passed out of this committee, out of the Financial Services Committee, 58-0. I certainly urge my colleagues to support this bill, and look forward to its passage.

Mr. NEUGEBAUER. Mr. Speaker, this truly is a bipartisan bill. It is a commonsense bill. I think the whole group of bills that we have seen this afternoon will go a long way to helping keep commonsense regulations; at the same time, making sure the consumers are protected. So I urge my colleagues to support passage of this bill.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. NEUGEBAUER) that the House suspend the rules and pass the bill, H.R. 1480.

The question was taken.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 6:30 p.m. today.

Accordingly (at 4 o’clock 52 minutes p.m.), the House stood in recess.

□ 1830

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. DOLD) at 6 o’clock and 30 minutes p.m.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 650, PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015, PROVIDING FOR CONSIDERATION OF H.R. 685, MORTGAGE CHOICE ACT OF 2015, AND PROVIDING FOR ADOPTION OF S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

Mr. SESSIONS from the Committee on Rules, submitted a privileged report (Rept. No. 114-65) on the resolution (H. Res. 189) providing for consideration of the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage, providing for consideration of the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction, and providing for adoption of the concurrent resolution (S. Con. Res. 11) setting forth the congressional budget for the United States Government for fiscal year 2016 and setting forth the appropriate budgetary levels for fiscal years 2017 through 2025, which was referred to the House Calendar and ordered to be printed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on motions to suspend the rules previously postponed.

Votes will be taken in the following order:

- H.R. 1259, by the yeas and nays;
- H.R. 1265, by the yeas and nays; and
- H.R. 1480, by the yeas and nays.

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

HELPING EXPAND LENDING PRACTICES IN RURAL COMMUNITIES ACT

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1259) to provide for an application process for interested parties to apply for an area to be designated as a rural area, and for other purposes, 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 Texas (Mr. NEUGEBAUER) that the House suspend the rules and pass the bill.

The vote was taken by electronic device, and there were—yeas 401, nays 1, not voting 29, as follows:

[Roll No. 145]

YEAS—401

Abraham	Aderholt	Allen
Adams	Aguilar	Amash

Amodei	Duckworth	Labrador
Ashford	Duffy	LaMalfa
Babin	Duncan (SC)	Lamborn
Barletta	Duncan (TN)	Lance
Barr	Ellmers (NC)	Langevin
Barton	Emmer (MN)	Larsen (WA)
Bass	Engel	Larson (CT)
Beatty	Eshoo	Latta
Becerra	Esty	Lawrence
Benishek	Farenthold	Lee
Bera	Farr	Levin
Beyer	Fattah	Lewis
Bilirakis	Fitzpatrick	Lieu, Ted
Bishop (GA)	Fleischmann	Lipinski
Bishop (MI)	Fleming	LoBiondo
Bishop (UT)	Flores	Lofgren
Black	Forbes	Long
Blackburn	Fortenberry	Loudermilk
Blum	Foster	Love
Blumenauer	Fox	Lowenthal
Bonamici	Frankel (FL)	Lowe
Bost	Franks (AZ)	Luetkemeyer
Boustany	Frelinghuysen	Lujan Grisham
Boyle, Brendan F.	Fudge	(NM)
Brady (PA)	Gabbard	Lujan, Ben Ray
Brady (TX)	Gallego	(NM)
Brat	Garamendi	Lummis
Brooks (AL)	Garrett	Lynch
Brooks (IN)	Gibbs	MacArthur
Brown (FL)	Gibson	Maloney,
Brownley (CA)	Goodlatte	Carolyn
Buchanan	Gosar	Maloney, Sean
Buck	Gowdy	Marino
Bucshon	Graham	Massie
Burgess	Granger	Matsui
Bustos	Graves (GA)	McCarthy
Butterfield	Graves (LA)	McCaul
Byrne	Graves (MO)	McClintock
Calvert	Green, Al	McCollum
Capps	Green, Gene	McDermott
Capuano	Griffith	McGovern
Cárdenas	Grothman	McHenry
Carney	Guinta	McKinley
Carson (IN)	Guthrie	McMorris
Carter (GA)	Hahn	Rodgers
Carter (TX)	Hardy	McNerney
Cartwright	Harper	McSally
Castor (FL)	Harris	Meadows
Castro (TX)	Hartzer	Meehan
Chabot	Hastings	Meeks
Chaffetz	Heck (NV)	Messer
Chu, Judy	Heck (WA)	Mica
Cicilline	Hensarling	Miller (FL)
Clark (MA)	Herrera Beutler	Miller (MI)
Clawson (FL)	Hice, Jody B.	Moolenaar
Clay	Higgins	Mooney (WV)
Cleaver	Hill	Moore
Clyburn	Himes	Moulton
Coffman	Hinojosa	Mullin
Cohen	Holder	Mulvaney
Cole	Honda	Murphy (FL)
Collins (GA)	Hoyer	Murphy (PA)
Collins (NY)	Hudson	Nadler
Comstock	Huelskamp	Napolitano
Conaway	Huffman	Neal
Connolly	Huizenga (MI)	Neugebauer
Conyers	Hultgren	Newhouse
Cook	Hunter	Noem
Costa	Hurd (TX)	Nolan
Costello (PA)	Hurt (VA)	Norcross
Courtney	Israel	Nunes
Cramer	Issa	O'Rourke
Crenshaw	Jackson Lee	Olson
Crowley	Jeffries	Palazzo
Cuellar	Jenkins (KS)	Pallone
Culberson	Jenkins (WV)	Palmer
Cummings	Johnson (GA)	Pascrell
Curbelo (FL)	Johnson (OH)	Paulsen
Davis (CA)	Johnson, E. B.	Payne
Davis, Danny	Johnson, Sam	Pearce
Davis, Rodney	Jolly	Pelosi
DeFazio	Jones	Perlmutter
DeGette	Jordan	Perry
Delaney	Joyce	Peters
DeLauro	Kaptur	Peterson
DelBene	Katko	Pingree
Denham	Keating	Pitts
Dent	Kelly (IL)	Pocan
DeSantis	Kelly (PA)	Poe (TX)
DeSaulnier	Kennedy	Poliquin
DesJarlais	Kildee	Polis
Deutch	Kilmer	Pompeo
Diaz-Balart	Kind	Posey
Dingell	King (IA)	Price (NC)
Doggett	Kinzinger (IL)	Price, Tom
Dold	Kirkpatrick	Quigley
Doyle, Michael F.	Kline	Rangel
	Knight	Ratcliffe
	Kuster	Reed

Reichert	Serrano	Vargas
Renacci	Sessions	Veasey
Ribble	Sewell (AL)	Vela
Rice (NY)	Shimkus	Wagner
Rice (SC)	Shuster	Walberg
Richmond	Simpson	Walden
Rigell	Sinema	Walker
Roby	Sires	Walorski
Roe (TN)	Slaughter	Walters, Mimi
Rogers (AL)	Smith (MO)	Walz
Rogers (KY)	Smith (NE)	Wasserman
Rohrabacher	Smith (NJ)	Schultz
Rokita	Smith (TX)	Waters, Maxine
Ros-Lehtinen	Speier	Watson Coleman
Roskam	Stefanik	Weber (TX)
Ross	Stewart	Webster (FL)
Rothfus	Stivers	Welch
Rouzer	Stutzman	Wenstrup
Roybal-Allard	Swalwell (CA)	Westerman
Royce	Takai	Whitfield
Ruppersberger	Takano	Williams
Russell	Thompson (CA)	Wilson (FL)
Salmon	Thompson (MS)	Wilson (SC)
Sánchez, Linda T.	Thompson (PA)	Wittman
Sanford	Thornberry	Womack
Sarbanes	Tiberi	Tipton
Scalise	Tiberts	Titus
Schakowsky	Tonko	Torres
Schiff	Torres	Trott
Schrader	Trott	Tsongas
Schweikert	Tsongas	Turner
Scott (VA)	Turner	Upton
Scott, Austin	Upton	Valadao
Scott, David	Valadao	Van Hollen
Sensenbrenner	Van Hollen	

NAYS—1

Velázquez  
NOT VOTING—29

Bridenstine	Gutiérrez	Ruiz
Clarke (NY)	Hanna	Rush
Cooper	King (NY)	Ryan (OH)
Crawford	Loeb	Ryan (WI)
Edwards	Lucas	Sanchez, Loretta
Ellison	Marchant	Sherman
Fincher	Meng	Smith (WA)
Gohmert	Nugent	Visclosky
Grayson	Pittenger	Westmoreland
Grijalva	Rooney (FL)	

□ 1900

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

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. SHERMAN. Mr. Speaker, on rollcall No. 145, had I been present, I would have voted "yes."

BUREAU ADVISORY COMMISSION TRANSPARENCY ACT

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1265) to apply the requirements of the Federal Advisory Committee Act to the Bureau of Consumer Financial Protection, 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 Texas (Mr. NEUGEBAUER) that the House suspend the rules and pass the bill.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 401, nays 2, not voting 28, as follows: