

there is just amazing to me, especially in California. I am betting the insurance commissioner in California would be surprised at this assertion, since California is one of the 47 States that regulates title insurance. RESPA laws, disclosure requirements written into law, transparency is a key element in this.

I was a licensed Realtor when agency disclosure first came in. This was in the midnineties. You had to declare whether you were a buyer's agent, a seller's agent, a transactional coordinator. There have been real changes, positive changes, that have happened for the consumer in that industry over the last 20 to 25 years.

The irony in this particular situation is that affiliated companies, those companies that may have been started by the same people—that is the definition, by the way. I might be a small-business owner who owns a real estate company, and I start another company dealing with title insurance. That now, because that is on my personal tax form, is an affiliated company. I can't do or charge what an unaffiliated company could do.

Now, I might buy the argument that was made earlier that these companies can just charge whatever they want to charge, but I could only buy that if my friends on the other side of the aisle would be willing to apply equally the law. The law does not apply equally here. It does not do what they claim that they are trying to do.

The other element that has been talked about a little bit—this is so ridiculous; it strikes me. It is like saying I can't shop at Walmart or at a Meijer store in our area or other places because they sell fresh produce and electronics and hardware. I need to go to a hardware store to go pick up my nails; I need to go to the corner grocer to go pick up my lettuce, and, by the way, if I want to get a flat screen TV, I have got to go somewhere else.

This is about consumers having choices and abilities to utilize a streamline. Those costs need to be disclosed, first of all. Those costs oftentimes are regulated, the vast majority of the times are regulated by the States; yet it just is a clunky system that does not work in the design of Dodd-Frank.

The assertion that any change of Dodd-Frank somehow benefits or is anticonsumer or benefits somebody on Wall Street, go and talk to those owners of those small companies in all of our States, go and talk to them about what their Wall Street affiliation is.

This bill is, frankly, widely viewed as unrealistic and unworkable. It is time that we face that reality and we change some of the elements of this. This is a modest, modest change.

In fact, it is so modest, frankly, Mr. Speaker, that our previous speaker had supported the bill, had supported it when it was in committee, had supported it when it was on the House floor, certainly did not object to it, and

I guess maybe I could say supported it because, on August 1 of 2014, she, along with 12 of her colleagues—including one who has gone on to the Senate—12 Democrats signed a letter to Senator HARRY REID requesting him to take my bill up.

Mr. Speaker, I insert for the RECORD the letter.

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, August 1, 2014.

DEAR MAJORITY LEADER REID, CHAIRMAN JOHNSON AND MEMBERS OF THE SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS: On June 9, the House passed the Mortgage Choice Act (H.R. 3211), on the suspension calendar without objection. Senators Manchin and Johanns introduced a companion bill, S. 1577 in October, but it has not yet been considered. We support the Mortgage Choice Act because of our concern about lower-income consumers' access to credit and their ability to select the mortgage and title insurance providers of their choice.

Passage of H.R. 3211 represents the fourth time that the House has approved virtually identical legislation without objection. In 2007 and 2009, a Democratic House majority passed essentially the same provision in the Miller-Watt-Frank anti-predatory lending legislation, and then a third time as part of the House's version of the Dodd-Frank Wall Street Reform and Consumer Protection Act in 2010.

The Mortgage Choice Act simply excludes the cost of title insurance from the definition of points and fees under the Truth in Lending Act regardless of whether a title insurance agent is affiliated with a mortgage lender or not. It also clarifies that funds held in escrow for the payment of property insurance do not count as "points and fees." The legislation is needed to ensure that smaller loans to creditworthy low and moderate-income consumers can select the mortgage lender and title insurance provider of their choice and obtain a "qualified mortgage," the gold standard for all mortgages.

The bill authorizes the Consumer Financial Protection Bureau to implement rules governing the exclusion of reasonable title insurance charges from "points and fees." It preserves the Bureau's strong enforcement authority to require transparency and disclosure of affiliations and charges under the Real Estate Settlement Procedures Act (RESPA). In fact, the CFPB has been vigorous in its pursuit of RESPA violations, ranging from minor disclosure errors to kick-backs for referrals by an unaffiliated title company.

We urge you and the entire Senate to quickly adopt the Mortgage Choice Act to improve access to credit, enhance competition among title insurance providers, and reinforce the CFPB's authority to define what title insurance costs qualify as excludable "points and fees."

Sincerely,

David Scott, Maxine Waters, Emanuel Cleaver, Henry Cuellar, Daniel T. Klaid, Jim McDermott, Patrick Murphy, Gerald E. Connolly, Michael F. Doyle, Betty McCollum, Gregory W. Meeks, Gary C. Peters, Members of Congress.

Mr. HUIZENGA of Michigan. My bill and Congressman Meek's bill was a good bill last Congress, and it is a good bill this Congress because it has not changed at all. It has not changed at all.

To quote it, she urged the Senate to "quickly adopt the Mortgage Choice

Act," a bill that would "improve access to credit" and "enhance competition among title insurance providers."

Frankly, Mr. Speaker, my colleague was right last time, and she should be right in this Congress. Unfortunately, we are seeing that—I am afraid politics may have leaked in. The administration has issued a veto threat, and I think we may have seen why some of this change of heart has happened.

I am, frankly, disheartened for the American people that Presidential politics have already leaked into what this body should be doing, which is representing people, which is making sure that they are getting the best end of the stick, not the sharp end of the stick.

Frankly, Dodd-Frank has delivered the sharp end of the stick, intentionally or unintentionally, way too many times. It is our job to go and fix it and to make sure that the consumers, that our constituents, are getting the best service that they possibly can.

With that, Mr. Speaker, I would like to urge all of my colleagues to join so many of us in a bipartisan fashion who support this bill, who believe that this is the right time and the right bill to rectify this problem, and to get on with it. I request all of my colleagues to support H.R. 685.

I yield back the balance of my time. The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 189, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the bill.

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

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

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

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further 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, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Ms. MAXINE WATERS of California. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentlewoman opposed to the bill?

Ms. MAXINE WATERS of California. Yes, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Maxine Waters of California moves to recommit the bill H.R. 650 to the Committee on Financial Services with instructions to report the same back to the House forthwith, with the following amendment:

Add at the end the following:

SEC. 4. PROTECTING CONSUMERS FROM EXCESSIVE HOUSING COSTS AND PREDATORY LENDERS.

No person or lender that has been found to have engaged in unfair, deceptive, predatory, or abusive lending practices, or convicted of mortgage fraud under Federal or relevant State law may make use of the amendments made by this Act.

Mr. HENSARLING (during the reading). Mr. Speaker, I reserve a point of order.

The SPEAKER pro tempore. A point of order is reserved.

The Clerk will read.

The Clerk continued to read.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California is recognized for 5 minutes in support of her motion.

Ms. MAXINE WATERS of California. Mr. Speaker, this is the final amendment to the bill which will not kill the bill or send it back to committee. If adopted, the bill will immediately proceed to final passage as amended.

I know Democrats and Republicans don't agree on much, but there is one thing we can be united in saying. It is that we should not reward criminal behavior.

□ 1715

We cannot let people who are out there making obscene profits by ripping off low-income Americans use that money to buy influence that rolls back consumer protection laws.

That is why I am introducing this amendment that bans bad actors from receiving any benefit from these new provisions. If the House accepts this amendment, companies that break the law will not be rewarded by being handed a weaker set of standards.

These weaker standards do away with a number of protections current law affords to high-cost loans. They include stiffer penalties for bad actor lenders and additional disclosures for investors and consumers who purchase high-cost mortgages, as well as mandatory counseling so borrowers know what they are getting into and even the ability of borrowers to have their loans rescinded if lenders don't follow the law.

We know it is needed because we know there is fraud out there. I have submitted for the RECORD an investigation by The Seattle Times and the Center for Public Integrity, which, while shocking, is not in the least bit surprising to those of us who have been paying close attention to the predatory practices that often plague low- and middle-income home buyers. The article details a wide array of unfair, deceptive, predatory, and abusive lending

practices, such as housing manufacturers steering low-income borrowers into expensive, high-interest financing arrangements with companies that they also own.

If this amendment were to pass today, any company that engaged in this kind of practice or any company that was convicted of mortgage fraud under Federal or State law would be prohibited from taking advantage of these loosened standards.

Some may argue that, like current law, this amendment will hurt the industry. I am not concerned. The Manufactured Housing Association for Regulatory Reform found that 2014 marked the fifth consecutive year of annual industry production increases. Meanwhile, mobile home manufacturing giant Clayton Homes, owned by Berkshire Hathaway, profited to the tune of \$558 million in 2014—more than double its earnings from just 2 years earlier.

This amendment is for veterans like Dorothy Mansfield, who should be honored for her sacrifice to this country. Instead, she was targeted just 18 months after being steered into a predatory market she couldn't afford. Mansfield was facing foreclosure. It is for Active-Duty servicemembers whose homes were illegally foreclosed upon while they were battling overseas, or for their families who were overcharged as they remained at home. It is for low-income borrowers who, like all of us, are at a disadvantage when they negotiate their first home loans with companies that have probably negotiated hundreds just that week.

For many, the American Dream of homeownership has turned into a nightmare as they determine how to put food on the table and gas in the car while dealing with the loans that they have been steered into but cannot afford.

So, if we are going to remove these basic protections for veterans and servicemembers, for low-income borrowers, and for many others, let's at least do everything we can to protect them from the predators and the fraudsters we have learned about. I urge my colleagues to support this amendment.

I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I withdraw my reservation of a point of order.

The SPEAKER pro tempore. The reservation of the point of order is withdrawn.

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition to the gentlewoman's motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, I am just now seeing this motion to recommit, but there are a number of areas that, frankly, make very little sense to me.

The motion to recommit uses the phrase "has been found." I don't know what that means. The CFPB can enter into consent orders. Does that mean

this has been "found"? Often, consent orders are entered into without any admission of liability or culpability.

Next, we have the term "predatory." We won't find this term otherwise in title X of Dodd-Frank. What does it mean? We don't know what it means.

How about "abusive"? We know the CFPB is at least charged with coming up with a definition. They have not come up with a definition yet.

We have been told that some practices that might be totally legal for the market for some consumers might be abusive to others. What does that mean?

Again, Mr. Speaker, what we are trying to do here is help low- and moderate-income Americans have the housing opportunities that the rest of us have.

What we really ought to be on guard against are predatory voting practices that deny people their ability to live in a mobile home. What we really ought to be targeting is abusive voting practices that deny people lower closing costs in order to deal with points and fees from affiliated firms. That is what we really ought to be on guard for, Mr. Speaker.

I would urge all Members to reject this motion to recommit. Regrettably, it is just one more method by which the left will say that they are trying to help the poor, beleaguered consumers, except, again, they are going to protect them right out of their homes. They are going to assault their fundamental economic liberties. They are going to take away their choices.

True consumer protection comes from having competitive, innovative, transparent markets that are accessible to all Americans—equal opportunity to access these markets and then vigorously police them for force and fraud and deception. Do not trample on the basic freedom of the American consumers to choose the mortgages that are right for their families. That is wrong, Mr. Speaker. It is unfair. It is economic injustice. It is predatory legislating. It is abusive legislating. It has to stop here. Let's reject the motion to recommit.

I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

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

Ms. MAXINE WATERS of California. 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 the motion to recommit will be followed by 5-minute votes on passage of H.R. 650, if ordered; passage of H.R. 685, and the motion to instruct conferees on Senate Concurrent Resolution 11.

The vote was taken by electronic device, and there were—yeas 184, nays 239, not voting 8, as follows:

[Roll No. 150]

YEAS—184

Adams Gabbard Napolitano
 Aguilar Gallego Neal
 Ashford Garamendi Nolan
 Beatty Graham Norcross
 Becerra Grayson O'Rourke
 Bera Green, Al Pallone
 Beyers Green, Gene Pascrell
 Bishop (GA) Grijalva Payne
 Blumenauer Gutiérrez
 Bonamici Hahn Perlmutter
 Boyle, Brendan Hastings
 F. Heck (WA)
 Brady (PA) Higgins
 Brown (FL) Himes
 Brownley (CA) Hinojosa
 Bustos Honda
 Butterfield Hoyer
 Capps Huffman
 Capuano Israel
 Cárdenas Jackson Lee
 Carney Jeffries
 Carson (IN) Johnson, E. B.
 Cartwright Jones
 Castor (FL) Kaptur
 Castro (TX) Keating
 Chu, Judy Kelly (IL)
 Cicilline Kennedy
 Clark (MA) Kildee
 Clarke (NY) Kilmier
 Clay Kind
 Cleaver Kirkpatrick
 Clyburn Kuster
 Cohen Langevin
 Connolly Larsen (WA)
 Conyers Larson (CT)
 Cooper Lawrence
 Costa Lee
 Courtney Levin
 Crowley Lewis
 Cuellar Lieu, Ted
 Cummings Lipinski
 Davis (CA) Loeb sack
 Davis, Danny Lofgren
 DeFazio Lowenthal
 DeGette Lowey
 Delaney Lujan Grisham
 DeLauro (NM)
 DelBene Luján, Ben Ray
 DeSaulnier (NM)
 Deutch Lynch
 Dingell Maloney
 Doggett Carolyn
 Doyle, Michael Maloney, Sean
 F. Matsui
 Duckworth McCollum
 Edwards McDermott
 Engel McGovern
 Eshoo McNERNEY
 Esty Meeks
 Farr Meng
 Fattah Moore
 Foster Moulton
 Frankel (FL) Murphy (FL)
 Fudge Nadler

NAYS—239

Abraham Burgess Diaz-Balart
 Aderholt Byrne Dold
 Allen Calvert Duffy
 Amash Carter (GA) Duncan (TN)
 Amodei Carter (TX) Ellmers (NC)
 Babin Chabot Emmer (MN)
 Barletta Chaffetz Farenthold
 Barr Clawson (FL) Fincher
 Barton Coffman Fitzpatrick
 Benishek Cole Fleischmann
 Bilirakis Collins (GA) Fleming
 Bishop (MI) Collins (NY) Flores
 Bishop (UT) Comstock Forbes
 Black Conaway Fortenberry
 Blackburn Cook Foy
 Blum Costello (PA) Franks (AZ)
 Bost Cramer Frelinghuysen
 Boustany Crawford Garrett
 Brady (TX) Gibbs
 Brat Culberson Gibson
 Bridenstine Curbelo (FL) Gohmert
 Brooks (AL) Davis, Rodney Goodlatte
 Brooks (IN) Denham Gosar
 Buchanan Dent Gowdy
 Buck DeSantis Granger
 Bucshon DesJarlais Graves (GA)

Graves (LA) McCarthy
 Graves (MO) McCaul
 Griffith McClintock
 Grothman McHenry
 Guinta Ryan (WI)
 Guthrie McKinley
 Hanna McMorris
 Hardy Rodgers
 Harper McSally
 Harris Meadows
 Hartzler Meehan
 Heck (NV) Messer
 Hensarling Mica
 Herrera Beutler Miller (FL)
 Hice, Jody B. Miller (MI)
 Hill Moolenaar
 Holding Mooney (WV)
 Hudson Mullin
 Peters Mulvaney
 Huizenga (MI) Murphy (PA)
 Hultgren Neugebauer
 Hunter Newhouse
 Hurd (TX) Noem
 Hurt (VA) Nugent
 Issa Nunes
 Jenkins (KS) Olson
 Jenkins (WV) Palazzo
 Johnson (OH) Palmer
 Johnson, Sam Paulsen
 Jolly Pearce
 Jordan Perry
 Katko Pitts
 Kelly (PA) Poe (TX)
 Kelly (IL) King (IA)
 King (NY) King (NY)
 Kinzinger (IL) Kinzinger (IL)
 Kline Kline
 Knight Knight
 Labrador Labrador
 LaMalfa LaMalfa
 Lamborn Lamborn
 Lance Lance
 Latta Rice (SC)
 LoBiondo Rigell
 Long Roby
 Loudermilk Roe (TN)
 Love Rogers (AL)
 Lucas Rogers (KY)
 Luetkemeyer Rohrabacher
 Lummis Rokita
 MacArthur Rooney (FL)
 Marchant Ros-Lehtinen
 Marino Roskam
 Massie Ross

NOT VOTING—8

Bass Johnson (GA)
 Duncan (SC) Joyce
 Ellison Ruiz

□ 1748

Mr. CONAWAY, Mrs. MIMI WALTERS of California, Messrs. SHUSTER, WITTMAN, REICHERT, LUETKEMEYER, MEEHAN, and FORTENBERRY, and Mrs. BLACK changed their vote from “yea” to “nay.”

Messrs. SIRES, CLYBURN, ASHFORD, SWALWELL of California, and RUSH changed their vote from “nay” to “yea.”

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 263, nays 162, not voting 6, as follows:

[Roll No. 151]

YEAS—263

Abraham Graves (LA) Perry
 Aderholt Graves (MO) Peters
 Allen Griffith Peterson
 Amash Grothman Pittenger
 Amodei Guinta Pitts
 Ashford Guthrie Poe (TX)
 Babin Hanna Poliquin
 Barletta Hardy Polis
 Barr Harper Pompeo
 Barton Harris Posey
 Benishek Hartzler Price, Tom
 Bilirakis Heck (NV) Ratcliffe
 Bishop (GA) Hensarling Reed
 Bishop (MI) Herrera Beutler Reichert
 Bishop (UT) Hice, Jody B. Renacci
 Black Hill Ribble
 Blackburn Holding Rice (NY)
 Blum Hudson Rice (SC)
 Bost Huelskamp Rigell
 Boustany Huizenga (MI) Roby
 Brady (TX) Hultgren Roe (TN)
 Brat Hunter Rogers (AL)
 Bridenstine Hurd (TX) Rogers (KY)
 Brooks (AL) Hurt (VA) Rohrabacher
 Brooks (IN) Issa Rokita
 Buchanan Jenkins (KS) Rooney (FL)
 Buck Jenkins (WV) Ros-Lehtinen
 Bucshon Johnson (OH) Roskam
 Burgess Johnson, Sam Ross
 Byrnes Jolly Rothfus
 Calvert Jordan Rouzer
 Carney Joyce Royce
 Carter (GA) Katko Russell
 Carter (TX) Kelly (PA) Ryan (WI)
 Chabot Kind Salmon
 Chaffetz King (IA) Sanford
 Clawson (FL) King (NY) Scalise
 Clay Kinzinger (IL) Schweikert
 Coffman Kirkpatrick Scott, Austin
 Cole Kieme Scott, David
 Collins (GA) Knight Sensenbrenner
 Collins (NY) Labrador Sessions
 Comstock LaMalfa Sewell (AL)
 Conaway Lamborn Sherman
 Cook Lance Shimkus
 Cooper Latta Shuster
 Costa LoBiondo Simpson
 Costello (PA) Long Sinema
 Cramer Loudermilk Smith (MO)
 Crawford Love Smith (NE)
 Crenshaw Lucas Smith (NJ)
 Cuellar Luetkemeyer Smith (TX)
 Culberson Lummis Stefanik
 Curbelo (FL) MacArthur Stewart
 Davis, Rodney Marchant Stivers
 DeFazio Marino Stutzman
 Delaney Massie Thompson (PA)
 Denham McCarthy Thornberry
 Dent McCaul Tiberi
 DeSantis McClintock Tipton
 DesJarlais McHenry Trott
 Diaz-Balart McKinley Turner
 Dold McMorris Upton
 Duffy Rodgers Valadao
 Duncan (TN) McSally Walden
 Ellmers (NC) Meadows Walberg
 Emmer (MN) Meehan Walden
 Farenthold Meeks Walker
 Fincher Messer Walorski
 Fitzpatrick Mica Walters, Mimi
 Fleischmann Miller (FL) Weber (TX)
 Fleming Miller (MI) Webster (FL)
 Flores Moolenaar Wenstrup
 Forbes Mooney (WV) Westerman
 Fortenberry Moulton Westmoreland
 Foy Mullin Whitfield
 Franks (AZ) Mulvaney Williams
 Frelinghuysen Murphy (PA) Wilson (SC)
 Garrett Neugebauer Wittman
 Gibbs Newhouse Womack
 Gibson Noem Woodall
 Gohmert Nugent Yoder
 Goodlatte Nunes Yoho
 Gosar Olson Young (AK)
 Gowdy Palazzo Young (IA)
 Graham Palmer Young (IN)
 Granger Paulsen Zeldin
 Graves (GA) Pearce Zinke

NAYS—162

Adams Beyer Brown (FL)
 Aguilar Blumenauer Brownley (CA)
 Bass Bonamici Bustos
 Beatty Boyle, Brendan Butterfield
 Becerra F. Capps
 Bera Brady (PA) Capuano

Cárdenas	Hinojosa	Pallone	Brooks (AL)	Hudson	Pompeo	Conyers	Johnson, E. B.	Pocan
Carson (IN)	Honda	Pascrell	Brooks (IN)	Huelskamp	Posey	Courtney	Jones	Polis
Cartwright	Hoyer	Payne	Buchanan	Huizenga (MI)	Price, Tom	Crowley	Kaptur	Price (NC)
Castor (FL)	Huffman	Pelosi	Buck	Hultgren	Quigley	Cummings	Keating	Rangel
Castro (TX)	Israel	Perlmutter	Bucshon	Hunter	Ratcliffe	Davis (CA)	Kelly (IL)	Richmond
Chu, Judy	Jackson Lee	Pingree	Burgess	Hurd (TX)	Reed	Davis, Danny	Kennedy	Roybal-Allard
Cicilline	Jeffries	Pocan	Bustos	Hurt (VA)	Reichert	DeFazio	Kilmer	Ryan (OH)
Clark (MA)	Johnson, E. B.	Price (NC)	Byrne	Issa	Renacci	DeGette	Kuster	Ryan (OH)
Clarke (NY)	Jones	Quigley	Calvert	Jenkins (KS)	Ribble	DeLauro	Langevin	Sánchez, Linda T.
Cleaver	Kaptur	Payne	Carter (GA)	Jenkins (WV)	Rice (NY)	DelBene	Larsen (WA)	Sánchez, Loretta
Clyburn	Keating	Richmond	Carter (TX)	Johnson (OH)	Rice (SC)	DeSaulnier	Larson (CT)	Sarbanes
Cohen	Kelly (IL)	Roybal-Allard	Chabot	Johnson, Sam	Rigell	Lee	Deutch	Schakowsky
Connolly	Kennedy	Ruppersberger	Chaffetz	Jolly	Roby	Doggett	Levin	Schiff
Conyers	Kildee	Ryan (OH)	Clawson (FL)	Jordan	Roe (TN)	Edwards	Lewis	Scott (VA)
Courtney	Kilmer	Sánchez, Linda T.	Coffman	Joyce	Rogers (AL)	Engel	Lieu, Ted	Serrano
Crowley	Kuster	Sanchez, Loretta T.	Cole	Katko	Rogers (KY)	Eshoo	Lofgren	Sewell (AL)
Cummings	Langevin	Sarbanes	Collins (GA)	Kelly (PA)	Rohrabacher	Esty	Lowenthal	Slaughter
Davis (CA)	Larsen (WA)	Schakowsky	Collins (NY)	Kildee	Rokita	Farr	Lowey	Speier
Davis, Danny	Larson (CT)	Schiff	Comstock	King (IA)	Rooney (FL)	Fattah	Lujan Grisham (NM)	Swalwell (CA)
DeGette	Lawrence	Schrader	Conaway	King (NY)	Ros-Lehtinen	Frankel (FL)	Luján, Ben Ray (NM)	Takai
DeLauro	Lee	Scott (VA)	Connolly	Kinzinger (IL)	Roskam	Fudge	Lynch	Takano
DelBene	Levin	Serrano	Cook	Kirkpatrick	Ross	Gabbard	Maloney, Carolyn	Thompson (CA)
DeSaulnier	Lewis	Sires	Cooper	Kline	Rothfus	Gallego	Maloney, Carolyn	Thompson (MS)
Deutch	Lieu, Ted	Slaughter	Costa	Knight	Rouzer	Grayson	Moore	Tonko
Dingell	Lipinski	Speier	Costello (PA)	Knigh	Royce	Green, Gene	Matsui	Torres
Doggett	Loeb	Swalwell (CA)	Cramer	King (IA)	Ruppersberger	Grijalva	McDermott	Torres
Doggett	Loeb	Takai	Crawford	King (NY)	Russell	Gutiérrez	McGovern	Tsongas
Doyle, Michael F.	Lofgren	Takano	Creshaw	Kinzie	Ryan (WI)	Hahn	McNeerney	Van Hollen
Duckworth	Lowenthal	Takano	Crenshaw	King (IA)	Salmon	Hastings	Meng	Vargas
Edwards	Lujan Grisham (NM)	Thompson (CA)	Cuellar	King (IA)	Sanford	Heck (WA)	Moore	Veasey
Engel	Luján, Ben Ray (NM)	Thompson (MS)	Curberson	King (IA)	Scalise	Higgins	Nadler	Vela
Eshoo	Luján, Ben Ray (NM)	Titus	Curbelo (FL)	King (IA)	Schrader	Himojosa	Napolitano	Velázquez
Esty	Lynch	Tonko	Davis, Rodney	King (IA)	Schweikert	Honda	Neal	Walz
Farr	Maloney, Carolyn	Torres	Delaney	King (IA)	Scott, Austin	Hoyer	O'Rourke	Wasserman
Fattah	Maloney, Sean	Tsongas	Denham	King (IA)	Scott, David	Huffman	Pallone	Schultz
Foster	Matsui	Van Hollen	Dent	King (IA)	Sensenbrenner	Israel	Payne	Waters, Maxine
Frankel (FL)	McCullum	Vargas	DeSantis	King (IA)	Sessions	Jackson Lee	Pelosi	Watson Coleman
Fudge	McDermott	Veasey	DesJarlais	King (IA)	Sherman	Jeffries	Perlmutter	Welch
Gabbard	McGovern	Vela	Diaz-Balart	King (IA)	Shimkus	Johnson (GA)	Pingree	Yarmuth
Gallego	McNeerney	Velázquez	Dingell	King (IA)	Shuster			
Garamendi	Meng	Visclosky	Dold	King (IA)	Simpson			
Grayson	Moore	Walz	Doyle, Michael F.	King (IA)	Sinema			
Green, Al	Murphy (FL)	Wasserman	Duckworth	King (IA)	Sires	Duncan (SC)	Ruiz	Smith (WA)
Green, Gene	Nadler	Schultz	Duffy	King (IA)	Smith (MO)	Ellison	Rush	
Grijalva	Napolitano	Waters, Maxine	Duncan (TN)	King (IA)	Smith (NE)			
Gutiérrez	Neal	Watson Coleman	Ellmers (NC)	King (IA)	Smith (NJ)			
Hahn	Nolan	Welch	Emmer (MN)	King (IA)	Smith (TX)			
Hastings	Norcross	Wilson (FL)	Farenthold	King (IA)	Stefanik			
Heck (WA)	O'Rourke	Yarmuth	Fincher	King (IA)	Stewart			
Higgins			Fitzpatrick	King (IA)	Stivers			
Himes			Fleischmann	King (IA)	Stutzman			

NOT VOTING—5

Duncan (SC)	Johnson (GA)	Rush
Ellison	Ruiz	Smith (WA)

□ 1755

So the bill was passed.
 The result of the vote was announced as above recorded.
 A motion to reconsider was laid on the table.

MORTGAGE CHOICE ACT OF 2015

The SPEAKER pro tempore. The unfinished business is the vote on passage 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, 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 passage of the bill.
 This is a 5-minute vote.
 The vote was taken by electronic device, and there were—yeas 286, nays 140, not voting 5, as follows:

[Roll No. 152]
 YEAS—286

Abraham	Barr	Blackburn
Aderholt	Barton	Blum
Aguilar	Beatty	Bost
Allen	Benishek	Boustany
Amash	Bilirakis	Boyle, Brendan F.
Amodi	Bishop (GA)	Brady (TX)
Ashford	Bishop (MI)	Brat
Babin	Bishop (UT)	Bridenstine
Barletta	Black	

NAYS—140

Adams	Brownley (CA)	Castro (TX)
Bass	Butterfield	Chu, Judy
Becerra	Capps	Cicilline
Bera	Capuano	Clark (MA)
Beyer	Cardenas	Clarke (NY)
Blumenauer	Carney	Clay
Bonamici	Carson (IN)	Cleaver
Brady (PA)	Cartwright	Clyburn
Brown (FL)	Castor (FL)	Cohen

□ 1803

Ms. JACKSON LEE changed her vote from “yea” to “nay.”
 So the bill was passed.
 The result of the vote was announced as above recorded.
 A motion to reconsider was laid on the table.
 PERSONAL EXPLANATION
 Mr. RUSH. Mr. Speaker, I inadvertently missed rollcall Votes 151 and 152. Had I been present I would have voted “no.”

APPOINTMENT OF CONFEREES ON S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

MOTION TO INSTRUCT OFFERED BY MR. VAN HOLLEN

The SPEAKER pro tempore. The unfinished business is the vote on the motion to instruct on 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, offered by the gentleman from Maryland (Mr. VAN HOLLEN), on which the yeas and nays were ordered.
 The Clerk will redesignate the motion.

The Clerk redesignated the motion.
 The SPEAKER pro tempore. The question is on the motion to instruct.
 This will be a 5-minute vote.
 The vote was taken by electronic device, and there were—yeas 187, nays 239, not voting 5, as follows: