

H.R. 2451: Ms. DUNN.
 H.R. 2544: Mr. HASTINGS of Washington.
 H.R. 2594: Mr. FRANK of Massachusetts and Ms. SCHAKOWSKY.
 H.R. 2686: Mrs. MORELLA.
 H.R. 2727: Mr. PETERSON of Pennsylvania.
 H.R. 2736: Mr. KIND, Mr. ROMERO-BARCELÓ, Mr. HOLDEN, and Ms. DELAURO.
 H.R. 2789: Mr. WISE.
 H.R. 2814: Ms. JACKSON-LEE of Texas.
 H.R. 2858: Mr. WHITFIELD.
 H.R. 2919: Ms. LEE.
 H.R. 2966: Mr. NUSSLE.
 H.R. 3004: Ms. CARSON, Mrs. MCCARTHY of New York, Mr. MCGOVERN, Mr. BERMAN, Mr. KLINK, Mr. SMITH of Washington, and Ms. BERKLEY.
 H.R. 3065: Mr. KUCINICH.
 H.R. 3083: Mr. LAFALCE.
 H.R. 3140: Mr. RODRIGUEZ.
 H.R. 3143: Mr. ABERCROMBIE.
 H.R. 3173: Mr. THUNE and Mr. GREEN of Wisconsin.
 H.R. 3192: Ms. LEE, Ms. SCHAKOWSKY, Mr. BLUMENAUER, Mr. LIPINSKI, Mr. FILNER, Mr. NADLER, Mr. VENTO, and Ms. DANNER.
 H.R. 3193: Mr. TIAHRT and Mr. QUINN.
 H.R. 3225: Mr. FROST and Mr. PICKERING.
 H.R. 3235: Ms. ROYBAL-ALLARD and Mr. GARY MILLER of California.
 H.R. 3293: Mr. MURTHA, Mr. DICKEY, Mr. PASTOR, Mr. WATTS of Oklahoma, Mr. WU, Mr. DEUTSCH, and Mr. GEPHARDT.
 H.R. 3294: Mr. MANZULLO.
 H.R. 3301: Mrs. THURMAN, Mrs. LOWEY, Ms. PRYCE of Ohio, and Mrs. KELLY.
 H.R. 3392: Mr. SKELTON.
 H.R. 3418: Mr. DEFAZIO and Mr. THORN-BERRY.
 H.R. 3439: Mr. WAMP, Mr. LAMPSON, and Mr. PITTS.
 H.R. 3500: Mr. HOFFFEL, Mr. SWEENEY, Ms. BALDWIN, Mr. WOLF, and Mr. BLUMENAUER.
 H.R. 3561: Mr. WU.
 H.R. 3573: Mr. COBURN, Mr. JACKSON of Illinois, and Mr. SCHAFFER.
 H.R. 3580: Mr. WEINER, Mr. SMITH of New Jersey, Mr. GEKAS, Ms. JACKSON-LEE of Texas, Mr. SANDLIN, Mr. FORBES, Mr. CROWLEY, Mr. NADLER, Mr. RILEY, Mr. WAMP, Mr. FATTAH, Mr. OXLEY, Mr. BASS, Mr. HOLDEN, Mr. REYNOLDS, Mr. BOUCHER, Mr. CRAMER, Mr. LANTOS, Mr. VENTO, Mr. EWING, Mr. BROWN of Ohio, Mr. GONZALEZ, Mr. UDALL of Colorado, Mr. WELDON of Pennsylvania, Mr. SAXTON, Mr. SOUDER, Mr. JENKINS, Mr. ACKERMAN, Mr. FORD, Mr. SHAYS, and Mr. HINCHEY.
 H.R. 3594: Mr. KENNEDY of Rhode Island and Mr. ANDREWS.
 H.R. 3610: Mr. OWENS and Mr. WEYGAND.
 H.R. 3660: Mr. PETERSON of Pennsylvania and Mr. TERRY.
 H.R. 3680: Mr. MINGE, Mr. GILMAN, Mr. NEY, Mr. MATSUI, Mr. KENNEDY of Rhode Island, Mr. GRAHAM, Mr. BOEHLERT, Mr. WEXLER, and Mr. DINGELL.
 H.R. 3686: Mr. GEORGE MILLER of California.
 H.R. 3766: Mr. PASCRELL.
 H.R. 3807: Mr. ROTHMAN.
 H.R. 3812: Ms. ESHOO and Ms. LOFGREN.
 H.R. 3880: Mr. GREEN of Wisconsin, Mr. PALLONE, and Mr. KENNEDY of Rhode Island.
 H.R. 3896: Ms. PRYCE of Ohio.
 H.R. 3901: Ms. JACKSON-LEE of Texas, Mr. JACKSON of Illinois, Mr. JEFFERSON, and Mr. GUTIERREZ.
 H.R. 3915: Mr. STUMP, Mr. TAYLOR of Mississippi, and Mr. FILNER.
 H.R. 3916: Ms. BERKLEY, Mr. PASTOR, Mr. STEARNS, Mr. ISTOOK, and Mr. COLLINS.
 H.R. 3983: Mr. BONILLA, Mr. WEXLER, Mr. DAVIS of Florida, Mr. UPTON, and Mr. SANDLIN.

H.R. 4006: Mr. MCINNIS.
 H.R. 4017: Mr. DEFAZIO.
 H.R. 4018: Mr. CASTLE and Mr. GUTKNECHT.
 H.R. 4033: Mr. LANTOS, Mr. BOEHLERT, and Mr. HORN.
 H.R. 4036: Mr. TRAFICANT and Ms. KILPATRICK.
 H.R. 4041: Mr. HOFFFEL.
 H.R. 4042: Mr. HOFFFEL, Mr. DINGELL, and Mr. GANSKE.
 H.R. 4051: Mr. TALENT and Mr. LEWIS of Kentucky.
 H.R. 4057: Mr. LATOURETTE, Ms. WOOLSEY, Mr. EHLERS, and Mr. SMITH of Washington.
 H.R. 4076: Mr. GREEN of Wisconsin and Mr. LARGENT.
 H.R. 4124: Mr. SMITH of Washington, Mr. COMBEST, and Mr. BARTON of Texas.
 H.R. 4149: Mr. UPTON and Mr. PICKERING.
 H. Con. Res. 77: Mr. HUTCHINSON.
 H. Con. Res. 181: Mr. LEWIS of Kentucky.
 H. Con. Res. 229: Mr. SCARBOROUGH.
 H. Con. Res. 249: Mr. KUCINICH.
 H. Con. Res. 266: Mr. DEUTSCH, Mrs. MYRICK, Ms. SCHAKOWSKY, and Mr. STEARNS.
 H. Con. Res. 271: Mr. BLUNT, Mr. WAXMAN, Mr. HALL of Ohio, Mr. SAXTON, Mr. LUCAS of Oklahoma, Mr. MCGOVERN, Mr. BEREUTER, Mrs. MALONEY of New York, Mr. SHAYS, Mrs. KELLY, Mr. OWENS, Mr. KING, Mr. SANDERS, Mrs. MINK of Hawaii, and Mr. ROMERO-BARCELÓ.
 H. Con. Res. 275: Mr. GOODLING, Mr. CROWLEY, Mr. TANCREDO, Mr. MCINTOSH, and Mrs. MEEK of Florida.
 H. Con. Res. 285: Mr. GIBBONS and Mr. HOSTETTLER.
 H. Con. Res. 286: Mr. PALLONE, Mr. WYNN, Mr. BRADY of Texas, and Mr. PRICE of North Carolina.
 H. Res. 437: Mr. GREENWOOD, Ms. RIVERS, Mr. BALDACCI, and Mr. GEJDENSON.
 H. Res. 443: Mr. ABERCROMBIE.
 H. Res. 452: Mrs. JONES of Ohio, Mr. FRANK of Massachusetts, Mr. PHELPS, and Ms. CARSON.

DELETIONS OF SPONSORS FROM PUBLIC BILLS AND RESOLUTIONS

Under clause 7 of rule XII, sponsors were deleted from public bills and resolutions as follows:

H.R. 1824: Mr. MASCARA.

PETITIONS, ETC.

Under clause 3 of rule XII, petitions and papers were laid on the clerk's desk and referred as follows:

83. The SPEAKER presented a petition of the Asociacion de Pensionados del Gobierno de Puerto Rico, relative to Resolution No. 5 petitioning the President of the United States and the Congress to hear the voice of the People of Vieques, cancel permanently the warfare practices in Vieques and order the U.S. Marines to leave Vieques in a reasonable time; jointly to the Committees on Armed Services and Resources.

84. Also, a petition of the City Council, Canton, Ohio, relative to Resolution No. 79 petitioning the U.S. Congress to fully fund CDBG in the year 2000, at a minimum, at the FY 1999 level; jointly to the Committees on Banking and Financial Services and the Budget.

AMENDMENTS

Under clause 8 of rule XVIII, proposed amendments were submitted as follows:

H.R. 1776

OFFERED BY: MS. JACKSON-LEE OF TEXAS

AMENDMENT No. 3: Page 59, after line 23, insert the following new section:

SEC. 212. TASK FORCE ON SUB-PRIME AND PREDATORY LENDING.

(a) ESTABLISHMENT.—Not later than 3 months after the date of the enactment of this Act, the Secretary of Housing and Urban Development shall establish, and appoint members under subsection (b) of, a task force (in this section referred to as the "Task Force") on sub-prime and predatory lending practices.

(b) MEMBERSHIP.—The Task Force shall consist of not less than 10 members appointed by the Secretary who shall include—

- (1) not less than 2 individuals who represent lending institutions;
- (2) not less than 2 individuals who represent community development interests or community development organizations;
- (3) not less than 2 individuals who represent older Americans or organizations for older Americans;
- (4) not less than 2 individuals who represent the interests of States or municipalities; and
- (5) not less than 2 individuals who represent national civil rights organizations that emphasize or are involved in fair housing or fair lending issues.

In making appointments under this subsection, the Secretary shall give preferential consideration to individuals who, or who represent organization that, have experience and knowledge regarding the issues of sub-prime and predatory lending practices.

(c) DUTIES.—The Task Force shall study and examine—

- (1) the extent, methods, and detrimental effects on residential mortgage lending, housing availability and affordability, and existing homeowners, of—

(A) sub-prime lending practices in residential mortgage lending, including any practices under which borrowers who have impaired credit or are not considered prime credit risks are charged higher rates of interest or higher fees; and

(B) predatory lending practices in residential mortgage lending, including high-pressure tactics, door-to-door solicitations, targeting of vulnerable populations, steering to higher-cost loan products regardless of qualification for lower-cost products, excessive refinancing (known as flipping), fraudulent home improvement loan practices, charging of excessive interest rates and fees (including 'packing' loans with unnecessary fees and padding closing costs or third party fees), use of loan terms that trap borrowers into unaffordable financing (including such use of balloon payments, negative amortization, prepayment penalties, and asset-based lending), and other fraudulent or deceptive practices;

(2) the extent of the use of such practices in connection with mortgages insured by the Secretary under the National Housing Act and the effects of such practices on the mortgage insurance programs and funds of the Secretary; and

(3) the implications of civil rights laws, fair lending laws, and fair housing laws on such practices.

(d) REPORT.—Not later than one year after the date of the enactment of this Act, the