

may rest assured that the Commission will be sensitive to OPR's internal ethics review as we move forward with our own inquiry. As the discussion at our recent meeting indicates, the Commission will work to accommodate any legitimate concerns the Department may have regarding specific requests for information once the Department begins its production.

The Commission has a special statutory responsibility to investigate voting rights deprivations and make appraisals of federal policies to enforce federal voting rights laws. The Commission must form an independent judgment regarding the merits of the NBPP enforcement actions (regardless of how the decisions were made) and the potential impact on future voter-intimidation enforcement by the Department. Accordingly, Congress has provided, in a provision with no statutory exceptions, that, "All Federal agencies shall fully cooperate with the Commission to the end that it may effectively carry out its functions and duties." 42 U.S.C. §1975b(e).

It is important to note that many aspects of the Commission's inquiry have no connection with the matters subject to OPR's jurisdiction. As set forth in our August 10 letter, the Commission will seek to determine:

- 1) the facts and the Department's actions regarding prior voting intimidation investigations;
- 2) the underlying conduct in Philadelphia giving rise to the NBPP case;
- 3) whether the decision in the NBPP case is consistent with departmental policy or practice in prior cases or amounts to a change in policy or practice;
- 4) the extent to which current policy or practice as reflected in the NBPP case may encourage voter intimidation; and
- 5) whether that policy or practice is consistent with proper enforcement of section 11(b) of the Voting Rights Act.

The Commission may also seek to determine whether any decisions in the case were induced or affected by improper influences. Thus, there may be some areas of potential overlap with OPR's internal review, including an examination of the decision-making process in the case. With regard to these questions, if there are concerns as to the timing or content of specific discovery requests, the Commission will work with the Department to resolve them in a prompt and satisfactory manner. In addition to my personal availability to speak with your representatives, the Commission has appointed a subcommittee of commissioners to focus on any discovery issue that might arise in our investigation.

Accordingly, please identify the individual with substantive responsibility for the production of documents, scheduling of interviews and any possible depositions. If you have not done so by October 14th, however, it will be necessary for us to propound our interrogatories and interview requests directly on the affected Department personnel.

Thank you in advance for your cooperation and prompt reply to these requests.

Sincerely,

GERALD A. REYNOLDS,
Chairman.

The SPEAKER pro tempore (Mr. MINNICK). Under a previous order of the House, the gentleman from Indiana (Mr. PENCE) is recognized for 5 minutes.

(Mr. PENCE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

DEFUNDING ACORN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arizona (Mr. FRANKS) is recognized for 5 minutes.

Mr. FRANKS of Arizona. Mr. Speaker, recently this body moved to cut off all funding, all Federal funding, from the Association of Community Organizations for Reform Now, or ACORN.

By now we have all seen reports of several recent videos revealing ACORN employees coaching two young individuals on how to obtain government-subsidized housing to set up an underground prostitution house with underage girls brought into this country illegally.

But this is only the beginning of ACORN's criminal activities, Mr. Speaker. ACORN is under investigation in at least 14 States for voter registration fraud. And ACORN workers have consistently employed criminal tactics, including establishing an illegal quota system and illegally compensating canvassers. ACORN has repeatedly reported false information to the IRS and to the Department of Labor. And to cap it off, Mr. Speaker, ACORN and its affiliates have received more than \$53 million in Federal funds from 1994 to 2008 and were eligible for up to \$8.5 billion more from the economic stimulus bill and the 2010 Federal budget.

Mr. Speaker, I believe one of the most overlooked and astounding trophies in ACORN's criminal hall of fame is its role in fighting for policies that led to the mortgage crisis and ultimately catalyzed our current economic recession. ACORN fought vigorously for regulatory reform of the Community Reinvestment Act, a 1977 bill that drastically weakened mortgage lending standards. The result of the new regulations ACORN lobbied for was that banks were no longer rated because they made good loans or their standard of equitable lending, but rather, they were rated based on the number of loans they made, regardless of the ability of the borrower to pay back the loan or to qualify for a loan in the first place.

Banks were hit with large fines if they refused to dole out these toxic loans, the majority of which they knew would not be repaid. And if they still dared resist the government's mandate, ACORN would publicly picket them or threaten to hit these banks with lawsuits to force them to comply.

Mr. Speaker, although the mainstream media has been largely silent on the ties between ACORN and President Obama, it was actually during this time in the early part of President Obama's career when he was working with ACORN that President Obama was part of the lawsuit to force Citibank to abandon its time-tested lending standards and disperse millions and millions of dollars in high-risk loans. Now this isn't speculation, Mr. Speaker. His name is listed on the records of the lawsuit. President Obama played a sig-

nificant role in helping to shape the mortgage debacle that caused America's recent and ongoing economic crisis.

The result of the lawsuits like the one filed by Mr. Obama and ACORN has been that millions of dollars in toxic loans were made as a result of ACORN and its subsidiaries using the CRA regulations to bludgeon America's financial institutions into making loans they never should have and otherwise never would have made. As we all know now, those toxic loans were packaged and resold on Wall Street, and the entire system began to crumble.

If those original loans, Mr. Speaker, that were sold to Wall Street had been made under the traditional, financially sound practices based on income, down payments and credit histories, rather than the politically correct and financially fatal criteria that Barack Obama sued to achieve, the entire financial meltdown might have been avoided.

But how many Americans know that, Mr. Speaker? How many Americans are aware of the role that ACORN and one of their lawyers and close allies by the name of Barack Obama played in creating the housing and financial crisis?

Mr. Speaker, the ironic reality now is that President Barack Obama is put in the schizophrenic position of signing a bill to defund the very organization that helped to launch his career and ultimately helped get him elected. And the silence from the Obama administration on the ACORN issue has been unbelievable, Mr. Speaker.

The Obama administration and liberal Democrats in Congress now have a choice. They can take a sincere stand against corruption by launching investigations into ACORN and work with Republicans to pass the Defund ACORN Act to stop all Federal funding for ACORN, or they can throw their supposed commitment to transparency and accountability out the window for good.

Mr. Speaker, let us hope that they will choose to stand against allowing ACORN or any other corrupt organization to receive one more dime of taxpayer dollars now or ever again.

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JOBS, JOBS, JOBS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. PENCE) is recognized for 5 minutes.

Mr. PENCE. Mr. Speaker, well, Washington, D.C., is focused on a lot of things these days. The debate over health care continues outside of committee hearings, and we hear news reports that health care reform is being rewritten in the back hallways of this building somewhere.

We also heard today that leading Members of the Senate on the Democratic Party introduced a national energy tax, the so-called cap-and-trade legislation, that will raise the cost of