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May 8, 2009

**H.R. 1728: Mortgage Reform and Anti-Predatory Lending Act**

On Thursday, the House passed H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act. This bill would amend the Truth in Lending Act to reform consumer mortgage practices by creating new regulations for consumer mortgage loans. I voted against this legislation because it does nothing to reform Fannie Mae or Freddie Mac, it will limit access to home loans in an already unstable housing market and it will force small lenders out of business.

**Foreign Affairs Committee Hearing on U.S.-Pakistan Relations**

On Tuesday, I attended the House Foreign Affairs Committee hearing titled "From Strategy to Implementation: The Future of the U.S.-Pakistan Relationship" with the Honorable Richard C. Holbrooke, Special Representative for Afghanistan and Pakistan. I am very concerned about the activities in the Pakistani Swat valley and I exchanged in a question and answer period with Mr. Holbrooke regarding this topic.

\*Get pics from Sally  
PIC WITH BRIDGEPOINT TEACHERS  
PIC WITH AUSTIN DOCS

**Listening Post**  
Elgin Public Library  
Friday, May 22, from 11-1pm

**NEW WEBSITE!**  
*Please look for our new and improved congressional website which will launch in the first few days of April. The address will remain the same: [www.house.gov/mccaul](http://www.house.gov/mccaul). We hope this will serve as a more effective communications tool, allowing you greater options to learn what's happening in Washington and voice your opinion.*

With best regards,

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Michael T. McCaul  
Member of Congress

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