SENATE JUDICIARY COMMITTEE
Senator Hannah-Beth Jackson, Chair
2015-2016 Regular Session

SB 1150 (Leno)
Version: April 26, 2016
Hearing Date: May 3, 2016
Fiscal: No
Urgency: No
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SUBJECT

Mortgages and Deeds of Trust: Mortgage Servicers and Lenders: Successors in Interest

DESCRIPTION

This bill would require mortgage servicers and lenders, upon receiving sufficient documentation to show a person's "successor in interest" status, to provide that person with basic information about the status of a mortgage or loan. For certain mortgages that authorize loan assumption, this bill would require financial institutions to allow the successor in interest to assume the loan and apply (though not necessarily receive) a loan modification under the Homeowner's Bill of Rights. The bill would provide successors in interest with a private right of action against financial institutions that violate these provisions, including $50,000 in statutory damages, and would authorize the Department of Business Oversight and the Bureau of Real Estate to develop implementing regulations.

BACKGROUND

On June 27, 2012, the Conference Committee on the California Foreclosure Crisis passed the Homeowners' Bill of Rights (HBOR) in order to protect homeowners in the mortgage market, help keep families in their homes, and revive the state's economy following historic foreclosure rates and rampant abuse, fraud, and deception that caused more than one million Californian's to lose their homes. That bill package sought to: (1) stop the practice of "dual-tracking;"[1] (2) establish a single point of contact for homeowners with their lenders; and (3) mandate a chain of title of the property.

Generally speaking, HBOR creates requirements intended to facilitate communication between mortgage servicers and borrowers regarding options for borrowers to avoid foreclosure. HBOR restricts servicers from recording a Notice of Default under

[1] "Dual tracking" generally refers to the practice of a lender pursuing foreclosure while a homeowner is applying for, or being considered for, a mortgage modification.

California's non-judicial foreclosure process until at least 30 days after contacting a borrower to discuss options for that borrower to avoid foreclosure. HBOR requires servicers to send specified documents to delinquent borrowers informing them of their rights and to provide a toll-free telephone number that can be used by borrowers to identify nearby housing counseling agencies before recording a Notice of Default. Importantly, once a borrower submits a loan modification application, the servicer is prohibited from taking any further steps in the non-judicial foreclosure process while that application is pending. If the loan modification application is denied, the servicer must send a written notice of denial to the borrower, identifying the reasons for the denial and informing the borrower how the denial decision may be appealed.

HBOR requires servicers to ensure that they have competent and reliable evidence to substantiate a borrower's default and the servicer's right to foreclose before recording documents in the non-judicial foreclosure process. HBOR also requires servicers to assign a single point of contact to any borrower who requests a foreclosure prevention alternative, and states that the contact must have authority to act on behalf of the servicer, as specified, and be knowledgeable about the borrower's situation and current status in the servicer's loss mitigation process. HBOR includes various consumer remedies for violations of its provisions, including treble and statutory damages.

While HBOR contains robust protections for borrowers facing foreclosure, the statute lacks similar protections for the survivors of borrowers who attempt to use the statute's provisions to prevent a deceased relative's home from being foreclosed upon. According to a recent article in Forbes:

> The California Homeowner Bill of Rights has been widely credited with leveling the playing field between individual homeowners and their mortgage servicers. It has been a strong part of the housing recovery. Both Nevada and Minnesota have enacted similar versions of the Homeowner Bill of Rights. But a vocal group of housing organizations in California are arguing that it is not strong enough. The problem? Widowed homeowners are left with no standing on their mortgage.
> . . .
> Despite the strong protections enacted under HBOR, family members who want to speak with their mortgage servicers after the death of a loved one are still hitting a brick wall. In some cases, a family member may be on the title to the home, but aren't on the mortgage, and servicers refuse to speak to them and instead insist on speaking with the deceased borrower who was listed on the mortgage. As a result, homeowners are facing red-tape, mixed messages, unreasonable obstacles, and unnecessary foreclosures.
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> Mortgage servicers have argued that protections for homeowners created by HBOR do not extend to widowed homeowners and other surviving heirs who have a legal interest in the home but who aren't listed on a mortgage. Even in cases where a servicer will speak with a surviving family member, homeowners can be caught in

> an endless cycle if they try to seek a loan modification as a result of their reduced income after the death of a loved one. Servicers won't consider them for a loan modification until they assume the mortgage. But, the servicers won't let them assume the mortgage unless they demonstrate that they can afford it. As a result, mortgage payments are missed or they are not accepted by the servicer, fees rack up, and servicers push grieving family members into foreclosure. (Anna Bahney, *Widowed Homeowners Fight for Standing in California*, Forbes (Apr. 30, 2015) <http://www.forbes.com/sites/annabahney/2015/04/30/widowed-homeowners-fight-for-standing-in-california> [as of Apr. 29, 2016].)

This bill would address the lack of remedies under HBOR for such individuals by authorizing a successor in interest, as defined, to receive information about a deceased borrower's mortgage loan, assume the loan in certain circumstances, and utilize HBOR's foreclosure prevention tools.

CHANGES TO EXISTING LAW

Existing law regulates the non-judicial foreclosure of properties pursuant to the power of sale contained within a mortgage contract. To commence the process, existing law requires the trustee, mortgagee, or beneficiary to record a Notice of Default (NOD) and allow three months to lapse before setting a date for sale of the property. Existing law requires the notice of a non-judicial foreclosure sale to be officially noticed in a newspaper of general circulation, posted on the property, and recorded at least 20 days before the sale date. (Civ. Code Secs. 2924, 2924f.)

Existing law, the Homeowner's Bill of Rights (HBOR), from January 1, 2013 through December 31, 2017, generally prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from recording an NOD until at least 30 days after establishing contact with a delinquent borrower or complying with specified due diligence requirements to establish contact, and, if a borrower submits a complete application for a first lien loan modification, before that borrower has been provided with a written determination by the servicer regarding that borrower's eligibility for that loan modification. (Civ. Code Sec. 2923.5.)

Existing law, beginning on January 1, 2018, generally prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from recording an NOD until at least 30 days after establishing contact with a delinquent borrower or complying with specified due diligence requirements to establish contact, and, if a borrower submits a complete application for a foreclosure prevention alternative, before that borrower has been provided with a written determination by the servicer regarding eligibility for the requested alternative. (Civ. Code Sec. 2923.5.)

Existing law, from January 1, 2013 through December 31, 2017, generally prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from recording

an NOD: (1) until the servicer provides specified information to the borrower; (2) until at least 30 days after the servicer establishes contact with a delinquent borrower or complies with specified due diligence requirements to establish contact; (3) while a complete first lien loan modification is pending review; and (4) if a complete first lien loan modification application has been submitted by a borrower, until any of the following occurs: the servicer makes a written determination that the borrower is not eligible for a first lien loan modification, and any appeal period has expired; the borrower does not accept an offered first lien loan modification within 14 days of its offer; or, the borrower accepts a written first lien loan modification, but defaults on or otherwise breaches his or her obligation under that loan modification agreement. (Civ. Code Sec. 2923.55.)

Existing law, from January 1, 2013 through December 31, 2017, generally prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from recording an NOD or Notice of Sale (NOS), or from conducting a trustee's sale: (1) while a complete first lien loan modification is pending review; or (2) if a complete first lien loan modification application has been submitted by a borrower, until any of the following occurs: (a) the servicer makes a written determination that the borrower is not eligible for a first lien loan modification, and any appeal period has expired; (b) the borrower does not accept an offered first lien loan modification within 14 days of its offer; or, (c) the borrower accepts a written first lien loan modification, but defaults or otherwise breaches his or her obligation under that loan modification agreement. (Civ. Code Sec. 2923.6.)

Existing law requires, upon request from a borrower who requests a foreclosure prevention alternative, the mortgage servicer to promptly establish a single point of contact and provide the borrower with one or more direct means of communication with the single point of contact. The mortgage servicer's single point of contact is responsible for, among other things:

- communicating the process by which a borrower may apply for an available foreclosure prevention alternative and the deadline for any required submissions to be considered for these options;
- coordinating receipt of all documents associated with available foreclosure prevention alternatives and notifying the borrower of any missing documents necessary to complete the application;
- having access to current information and personnel sufficient to timely, accurately, and adequately inform the borrower of the current status of the foreclosure prevention alternative;
- ensuring that a borrower is considered for all foreclosure prevention alternatives offered by, or through, the mortgage servicer, if any; and
- having access to individuals with the ability and authority to stop foreclosure proceedings when necessary. (Civ. Code Sec. 2923.7.)

Existing law, from January 1, 2013 through December 31, 2017, generally prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from recording an NOD or NOS, or conducting a trustee's sale, once a borrower has been approved for a foreclosure prevention alternative in writing, and as long as one of the following two conditions is met: (1) the borrower is in compliance with the terms of a written trial or permanent loan modification, forbearance, or repayment plan; or (2) a foreclosure prevention alternative has been approved in writing by all parties, and proof of funds or financing has been provided to the servicer. (Civ. Code Sec. 2924.11.)

Existing law, beginning on January 1, 2018, prohibits a mortgage servicer, mortgagee, trustee, beneficiary, or authorized agent from: (1) recording a NOS or conducting a trustee's sale while a complete application for a foreclosure prevention alternative is pending, and until the borrower has been provided with a written determination by the servicer regarding that borrower's eligibility for the requested foreclosure prevention alternative; and (2) recording an NOD or NOS, or conducting a trustee's sale, once a foreclosure prevention alternative is approved in writing, and as long as one of the following two conditions is met: (a) the borrower is in compliance with the terms of a written trial or permanent loan modification, forbearance, or repayment plan; or (b) a foreclosure prevention alternative has been approved in writing by all parties, and proof of funds or financing has been provided to the servicer. (Civ. Code Sec. 2924.11.)

Existing law, from January 1, 2013 through December 31, 2017, generally prohibits a mortgage servicer, trustee, mortgagee, beneficiary, or authorized agent from recording an NOD or NOS, or from conducting a trustee's sale: (1) while a complete first lien loan modification application is pending, and until the borrower has been provided with a written determination by the servicer regarding that borrower's eligibility for that loan modification; and (2) under either of the following circumstances, if a borrower has been approved for a foreclosure prevention alternative in writing by the servicer: (a) the borrower is in compliance with the terms of a written trial or permanent loan modification, forbearance, or repayment plan; or (b) a foreclosure prevention alternative has been approved in writing by all parties, and proof of funds or financing has been provided to the servicer. (Civ. Code Sec. 2924.18.)

Existing law provides for various remedies for violations of the above provisions, including treble actual damages and statutory damages. (Civ. Code Secs. 2924.12, 2924.19.)

This bill states that upon notification by someone claiming to be a successor in interest that a borrower has died, and where that claimant is not a party to the loan or promissory note, a mortgage servicer shall not record a notice of default until the mortgage servicer does both of the following:

- requests reasonable documentation of the death of the borrower from the claimant within a reasonable period of time, as specified; and

- requests reasonable documentation from the claimant regarding the status of that claimant as a successor in interest in the real property within a reasonable period of time, as specified.

This bill states that upon receipt by the mortgage servicer of reasonable documentation of the status of a claimant as successor in interest and that claimant's relation to the real property, that claimant shall be deemed a "successor in interest." This bill specifies that there may be more than one successor in interest, and that being a successor in interest does not impose an affirmative duty on a mortgage servicer or alter any obligation the mortgage servicer has to provide a loan modification to the successor in interest.

This bill states that within 10 days of a claimant being deemed a successor in interest, a mortgage servicer shall provide the successor in interest with information in writing about the loan, including loan balance, interest rate and interest reset dates and amounts, balloon payments if any, prepayment penalties if any, default or delinquency status, the monthly payment amount, and payoff amounts.

This bill states that a mortgage servicer shall allow a successor in interest to either:
- assume the deceased borrower's loan, unless such assumption is prohibited by the terms of the loan; or
- where a successor in interest of an assumable loan also seeks a foreclosure prevention alternative, simultaneously apply to assume the loan and for a foreclosure prevention alternative that is offered by the loan lender or applicable loss mitigation rules. If the successor in interest qualifies for the foreclosure prevention alternative, the servicer shall allow the successor in interest to assume the loan.

This bill states that a successor in interest who is eligible to assume a deceased borrower's outstanding mortgage loan and wishes to apply for a foreclosure prevention alternative in connection with that loan shall have all the same rights and remedies as a borrower under specified sections of the Homeowner's Bill of Rights.

This bill provides successors in interest with certain remedies for violations of the above provisions, including injunctive relief, actual economic damages, treble actual damages, or statutory damages of $50,000, and reasonable attorney fees and costs.

This bill authorizes the Department of Business Oversight and the Bureau of Real Estate to adopt regulations under their respective jurisdictions as necessary to implement the above provisions.

This bill specifies that it shall only apply to first lien mortgages or deeds of trust that are secured by owner-occupied residential real property containing no more than four dwelling units.

This bill makes related findings and declarations.

COMMENT

1. Stated need for the bill

According to the author:

> California led the nation in 2012 with its Homeowners' Bill of Rights (HBOR), requiring a single point of contact and prohibiting dual-tracking of borrowers, a practice of driving owners to foreclosure even while working on loan modifications. HBOR is credited with having slowed down foreclosures in 2013 as servicers attended to the new homeowner protections. HBOR helps stabilize families, neighborhoods, and local economies. However, there's more to be done.
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> In California and across the country, legal aid organizations have documented that the very abuses HBOR prohibits are being endured by widows, widowers, and other survivors who are losing their homes to foreclosure because the mortgage servicer refuses to consider them for a loan assumption or modification. The servicers maintain that surviving homeowners who aren't listed on the mortgage note have no protections under HBOR, even though the intent of the bill was to protect all homeowners.
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> In the most common scenario, a surviving widow owns her home, but is not listed on its mortgage loan. She attempts to apply for a loan assumption and to get information on loan modification options, just as her spouse could have done under HBOR. At that point, she faces a mortgage servicer who exhibits the same problematic behaviors that convinced the legislature to pass HBOR: refusing to talk to the homeowner, creating a confusing labyrinth of processes, losing documents repeatedly, transferring responsibilities between multiple employees, giving inaccurate information, and foreclosing on the homeowner without ever considering her for a loan modification.
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> Unnecessary foreclosures devastate families' ability to build for their financial future. As homeownership remains the primary way that Americans build wealth for themselves and their offspring, our continued failure to protect surviving spouses and children only exacerbates the racial wealth gap in society. Further, foreclosures on survivors thwart the intent of property, and wills and estates laws. And, unnecessary foreclosures also are secret, silent killers. Seniors forced from their home are likely to suffer devastating health impacts, and with dramatically high and still rising rents across California, homelessness.
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> Surviving homeowners deserve a fair chance to take responsibility for their mortgage loan attached to their homes. They deserve the respect of receiving clear

communication and accurate information, especially during the stressful time following the death of a loved one. SB 1150 clarifies the responsibilities of a lender when a borrower dies leaving a surviving homeowner who wishes to assume the loan.

2. Protecting successors from foreclosure

The Homeowner's Bill of Rights (HBOR) transformed non-judicial foreclosure practices in California by creating basic fairness and transparency requirements for homeowners facing foreclosure. HBOR requires lenders to take deliberate steps to help homeowners avoid foreclosure by providing them with critical information on loan modification options, and by suspending the foreclosure process while a loan modification is being considered. HBOR requires transparency and fairness in the foreclosure process by requiring lenders to verify and authenticate documents relied on by lenders during the process, by requiring lenders to speak with one voice to consumers through a single point of contact, and by giving homeowners powerful remedies to incentivize lenders to comply with the law.

This bill would extend these same critical protections to successors in interest of homeowners who pass away. Under this bill, successors will be able to obtain basic information about the status of a decedent's loan, postpone the foreclosure process while the lender determines whether a claimant should be treated as a "successor in interest," assume the loan unless prohibited by the loan's terms, and, if necessary, seek a loan modification using all the tools provided under HBOR. This bill grants a private right of action to successors in interest modeled on the private right of action given to homeowners under HBOR, and, like HBOR, the availability of a strong remedial right of action gives successors the power to compel mortgage servicers to comply with the bill's provisions. With these tools made available to them, successors who choose to assume a loan will be better positioned to help keep a decedent's home from falling into foreclosure.

3. Existing federal remedies

The federal Garn–St Germain Depository Institutions Act of 1982 (Pub.L. 97–320) already provides successors in interest with limited authority to act on behalf of a decedent to keep a mortgage loan current. This act, passed as part of a larger package of measures aimed at revitalizing the housing industry, prevents lenders from calling a loan due or forcing immediate repayment of a note in certain circumstances, including when a surviving joint tenant takes title to a home, or when title is transferred by inheritance to another who takes occupancy of the home.

Generally speaking, mortgages with a "due-on-sale" clause become due and payable at the option of the mortgagee if the mortgagor transfers title of a mortgaged property without the mortgagee's consent. The Garn–St Germain Act invalidated these due-on-

sale clauses in certain situations for residential mortgages entered into after 1982 where a property is transferred "by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety," by "transfer to a relative resulting from the death of a borrower," or by "transfer where the spouse or children of the borrower become an owner of the property." (12,U.S.C. § 1701j-3(d).)

Despite invalidating these due-on-sale clauses, the Garn–St Germain Act does not require lenders to allow successors to "assume" a decedent's mortgage, which is where a successor takes on all the obligations and benefits held by the decedent under a loan contract and becomes legally responsible for the loan. Rather, Garn–St Germain encourages lenders "to permit an assumption of a real property loan at the existing contract rate." (12,U.S.C. § 1701j-3(b).) Without the ability to assume a loan and be added to the mortgage note, a successor in interest lacks lawful authority to exercise rights as a homeowner under HBOR and pursue a mortgage loan modification, should a modification prove necessary. This bill remedies that situation by requiring a mortgage servicer to allow a successor in interest to assume the deceased borrower's loan, unless such assumption is prohibited by the terms of the loan, at the successor's election.

4. Multiple successors in interest

The California Bankers Association, along with other mortgage servicer and business organizations writing in opposition, raise concerns that this bill could require mortgage servicers to contend with multiple, potentially competing, successors in interest all seeking to assume a decedent's mortgage. They write:

> [a]s drafted, the measure mandates that a mortgage servicer negotiate with more than one successor in interest. And while the measure contemplates multiple successors approaching a mortgage servicer, the measure offers no clarity on how to manage such scenarios. Accordingly, the measure may inappropriately circumvent a necessary judicial process by forcing a mortgage servicer into a situation normally left to a probate court when attempting to settle an estate. In order to comply, should the mortgage servicer work with the first successor in interest or a subsequent successor? Does a successor that is not a family member who approaches the mortgage servicer first have priority over a family member?

Responding to this concern, the author states:

> The opponents' "multiple successors" issue is a red herring. Servicers already face these situations - when a homeowner leaves his or her home to two or more children/people - and should have policies in place to address them. Nothing in SB 1150 will change the frequency of these cases. Additionally, because Fannie Mae, Freddie Mac, and the Federal Housing Administration currently require the types of communication included in SB 1150, servicers should already know how to

> communicate with multiple successors and allow them to assume the loan. Put another way, any servicer that does not have a "multiple successors" policy in place is in violation of existing federal rules [such as] CFPB Bulletin 2013-12.

Staff notes that regulations implementing the federal Real Estate Settlement Procedures Act (RESPA) already require mortgage servicers to treat successors in interest as borrowers with respect to a decedent's mortgage loan, both in terms of communicating loan details and in terms of considering applications for loan modifications. These regulations require loan servicers to "maintain policies and procedures that are reasonably designed," upon notification of the death of a borrower, to:

- promptly identify and facilitate communication with the successor in interest of the deceased borrower with respect to the property secured by the deceased borrower's mortgage loan;
- provide accurate information regarding loss mitigation options available to a borrower from the owner or assignee of the borrower's mortgage loan;
- identify with specificity all loss mitigation options for which borrowers may be eligible pursuant to any requirements established by an owner or assignee of the borrower's mortgage loan;
- provide prompt access to all documents and information submitted by a borrower in connection with a loss mitigation option to servicer personnel that are assigned to assist the borrower;
- identify documents and information that a borrower is required to submit to complete a loss mitigation application; and
- properly evaluate a borrower who submits an application for a loss mitigation option for all loss mitigation options for which the borrower may be eligible pursuant to any requirements established by the owner or assignee of the borrower's mortgage loan. (12 C.F.R. Sec. 1024.38(b).

To clarify that mortgage lenders are to follow existing federal regulations concerning communications with, and applications received from, successors in interest, the author offers the following amendment:

> Author's Amendment:
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> On page 4, following line 9, insert "Servicers shall apply the provisions of this section to multiple successors in accordance with the terms of the loan and federal and state laws and regulations."

5. Opposition concerns

In addition to concerns over mortgage servicers potentially having to respond to requests by multiple successors in interest, opposition stakeholders raise a number of other concerns with SB 1150. First, the coalition of opposition stakeholders asserts that SB 1150 is premature, given that regulations are being promulgated by the federal

Consumer Financial Protection Bureau that are expected to address some of the same issues in SB 1150 and are scheduled to be finalized in mid-2016. Opposition stakeholders also assert that SB 1150 would impermissibly interfere with the contract rights of others by allowing third parties not originally party to a mortgage contract to apply for loan assumption and foreclosure avoidance alternatives in connection with the original contract. Opposition stakeholders suggest generally that "state and federal privacy laws" will restrict mortgage servicers from providing loan information to successors as proposed in the bill, that the bill's provisions will "delay the foreclosure process by additional months, if not years," and that the bill "establishes new, lopsided, private rights of action with draconian penalties." Finally, opposition stakeholders believe the bill's scope extends far beyond that of HBOR, including to residences that are not "owner-occupied," and that imprecision regarding how mortgage servicers are to comply with the bill's provisions "will lead to unnecessary litigation as parties pursue court action as a means to clarify the law."

Support: AARP California; AIDS Legal Referral Panel; Alameda County Board of Supervisors; Attorney General Kamala Harris; Bay Area Legal Aid; Burbank Housing Development Corporation; California District Attorneys Association; California Nurses Association; California Professional Firefighters; California Rural Legal Assistance Foundation; CALPIRG; Capital Impact Partners; Community Legal Services in East Palo Alto; Consumer Attorneys of California; Consumer Federation of California; Consumers Union; Courage Campaign; Fair Housing Council of the San Fernando Valley; Fair Housing of Marin; Family Caregiver Alliance; Housing California; Inland Fair Housing and Meditation Board; Institute on Aging; Justice in Aging; Law Foundation of Silicon Valley; Legal Aid Foundation of Los Angeles; Legal Services of Northern California; Los Angeles County Democratic Party; Montebello Housing Development Corporation; National Center for Lesbian Rights; National Council of La Raza; National Housing Law Project; Nehemiah Corporation of America; Neighborhood Housing Services of Los Angeles County; Non-Profit Housing Association of Northern California; People's Self-Help Housing; Project Sentinel; Public Counsel; Public Law Center; Renaissance Entrepreneurship Center; Retired Public Employees Association; Rural Community Assistance Corporation; SEIU California; Tenants Together; The Arc and United Cerebral Palsy California Collaboration; United Domestic Workers of America / AFSCME Local 3930; UNITE HERE; Valley Industry and Commerce Association; Western Center on Law & Poverty; One individual

Opposition: American Securitization Forum; California Bankers Association; California Building Industry Association; California Business Roundtable; California Chamber of Commerce; California Citizens Against Lawsuit Abuse; California Community Banking Network; California Credit Union League; California Financial Services Association; California Land Title Association; California Mortgage Association; California Mortgage Bankers Association; Civil Justice Association of California; Consumer

Mortgage Coalition; Securities Industry and Financial Markets Association; United Trustees Association

HISTORY

Source: California Alliance for Retired Americans; California Reinvestment Coalition; Housing and Economic Rights Advocates

Related Pending Legislation: None Known

Prior Legislation:

AB 244 (Eggman, 2015) would have permitted a successor in interest to succeed a deceased borrower for the purpose of exercising rights under the Homeowner's Bill of Rights. This bill would have defined a successor in interest as a surviving spouse who provides the mortgage servicer with notification of the death of the mortgagor or trustor, as well as specified supporting documentation. This bill died in the Assembly Banking and Finance Committee.

AB 278 (Eng et al., Ch. 86, Stats. 2012) and SB 900 (Leno et al., Ch. 87, Stats. 2012) enacted the Homeowner's Bill of Rights.

Prior Vote: Senate Banking and Financial Institutions Committee (Ayes 4, Noes 3)

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