

111TH CONGRESS  
1ST SESSION

# H. CON. RES. 197

Encouraging banks and mortgage servicers to work with families affected by contaminated drywall to allow temporary forbearance without penalty on payments on their home mortgages.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 8, 2009

Mr. NYE (for himself, Mr. WEXLER, Mrs. MCCARTHY of New York, Mr. WITTMAN, and Mr. BUCHANAN) submitted the following concurrent resolution; which was referred to the Committee on Financial Services

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## CONCURRENT RESOLUTION

Encouraging banks and mortgage servicers to work with families affected by contaminated drywall to allow temporary forbearance without penalty on payments on their home mortgages.

Whereas since January 2009 over 1,300 cases of contaminated drywall have been reported from 26 States and the District of Columbia;

Whereas noxious gases released from contaminated drywall can cause serious health effects involving the upper respiratory tract, such as bloody noses, rashes, sore throats, and burning eyes;

Whereas toxins released from contaminated drywall can corrode metals inside the home, such as air conditioning coils and electrical wiring;

Whereas the dangers and health risks posed by contaminated drywall have forced thousands of families out of their homes and into temporary living situations, and many such families are unable to afford an additional financial burden;

Whereas because of cases of contaminated drywall, some Americans who pay their mortgages on time are now suffering from both financial problems and health complications at no fault of their own; and

Whereas banks and mortgage servicers can help families affected by contaminated drywall by providing temporary forbearance with respect to their mortgage payments to help such families afford the costs of an additional residence while they are removed from their primary homes: Now, therefore, be it

1        *Resolved by the House of Representatives (the Senate*  
 2 *concurring)*, That the Congress encourages banks and  
 3 mortgage servicers to work with families affected by con-  
 4 taminated drywall to allow temporary forbearance without  
 5 penalty on payments on their home mortgages.

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