

Statement of

The Honorable Benjamin L. Cardin

United States Senator
Maryland
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CARDIN CALLS ON AG HOLDER TO AGGRESSIVELY COMBAT PREDATORY LENDING PRACTICES

Senator also announces July hearing on GTMO detainees

Washington, DC - U.S. Senator Benjamin L. Cardin (D-MD), a member of the Senate Judiciary Committee, participated today in the first oversight hearing with Attorney General Eric Holder. During the hearing, Senator Cardin called upon the Department of Justice (DOJ) to investigate allegations of predatory lending across the country.

"Predatory lending has had a devastating effect on our national economy, but it seems to be no coincidence that it has had a disproportionate impact on minority communities like Baltimore and Prince George's County. I urge Attorney General Holder to be more aggressive in ensuring that our lending institutions are not violating the Fair Housing Act and unlawfully targeting minority and urban communities for high-interest rate loans. DOJ needs to reverse the inaction of the previous administration and do more to make certain that these destructive lending practices are no longer tolerated in our country," Senator Cardin said.

In his capacity as Chairman of the Judiciary Terrorism and Homeland Security Subcommittee, Senator Cardin also sought details from Attorney General Holder on the usage and benefits of provisions of the PATRIOT Act that are set to expire at the end of 2009. In addition, Senator Cardin announced that he would hold hearings in late July on the potential trials and transfers of detainees from the U.S. detention center at Guantánamo Bay.

"Specific provisions of the PATRIOT Act are set to expire this year. Before Congress takes any action to extend or let them expire, we need to know how useful they have been to law and intelligence officials and whether or not they are necessary and efficient. These questions have not yet been adequately answered," said Senator Cardin. "Congress' greatest responsibility is to ensure the safety and security of the American public. I have no doubt that the Obama Administration shares this belief and agrees that we must balance any such actions with respect for civil liberties and civil rights."

"Guantánamo Bay represents a failed system of justice and a mark against the United States' record of human rights. I agree with President Obama that it is far past time to close Guantánamo Bay and I commend him for taking actions to do so. Yet again, Congress has a responsibility to review the details of any plan to prosecute suspected terrorists before allocating any funds for that purpose. As Chairman of the Judiciary Terrorism and Homeland Security Subcommittee, I look forward to hearing specifics from the Obama Administration as they finalize the details of a

lawful and efficient process to bring accused terrorists to justice in appropriate military or civilian courts."

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