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DEPUTY DIRECTOR

STEPHEN H. LEVINS EXECUTIVE DIRECTOR OFFICE OF CONSUMER PROTECTION

NEIL ABE RCROMBIE GOVEBNOR

> BRIAN SCHATZ LT. GO VERNOR

STATE OF HAWAI'I OFFICE OF CONSUMER PROTECTION DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

> LEIOPAPA A KAMEHAMEHA BUILDING 235 SOUTH BERETANIA STREET, ROOM 801 HONOLULU, HAWAI'I 96813-2419 Phone Number: (808) 586-2636 Fax Number: (808) 586-2640 www.hawaii.gov/dcca/ocp

> > December 28, 2010

DEPARTMENTAL COMMUNICATION No.

Hand Delivered

The Honorable Shan S. Tsutsui, President and Members of the Senate Twenty-Fifth State Legislature State Capitol, Room 409 Honolulu, Hawaii 96813

Dear Mr. President and Members of the Senate:

For your information and consideration, I am transmitting herewith (1) copy of the Preliminary Report of the Mortgage Foreclosure Task Force as required by Act 162, SLH 2010. Pursuant to Act 231, SLH 2001, I am also informing you that the report may be viewed electronically at http://hawaii.gov/dcca/reports/dcca reports.

Sincerely,

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Stephen H. Levins, Chairman Mortgage Foreclosure Task Force

Enclosure