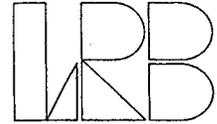


Charlotte A. Carter-Yamauchi
Acting Director

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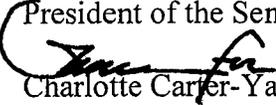
LEGISLATIVE REFERENCE BUREAU
State of Hawaii
State Capitol, Room 446
415 S. Beretania Street
Honolulu, Hawaii 96813

December 29, 2011

MEMORANDUM

TO: Honorable Calvin K. Y. Say
Speaker of the House of Representatives

Honorable Shan S. Tsutsui
President of the Senate

FROM: 
Charlotte Carter-Yamauchi
Acting Director

SUBJECT: Final Report of the Mortgage Foreclosure Task Force

On behalf of the Mortgage Foreclosure Task Force, and in accordance with Act 162, Session Laws of Hawaii 2010, we are transmitting an advance printed copy of the "Final Report of the Mortgage Foreclosure Task Force to the Legislature for the Regular Session of 2012."

In accordance with section 93-16, Hawaii Revised Statutes, we will be transmitting a copy of this report to the Legislative Reference Bureau Library.

Also, please note that we will make the report available to the public in twenty-four hours, or as soon thereafter as practicable, by posting an electronic copy on our agency's website at the following link:

lrbhawaii.info/reports/legrpts/2012/mort.pdf

Should you have any questions about this report, please contact Task Force Chair Everett S. Kaneshige at Everett.S.Kaneshige@dcca.hawaii.gov or Vice-Chair Marvin S.C. Dang at dangm@aloha.net.

Enc.