

EXECUTIVE CHAMBERS
HONOLULU

NEIL ABERCROMBIE GOVERNOR

December 29, 2011

The Honorable Shan Tsutsui, President and Members of the Senate Twenty-Sixth State Legislature State Capitol, Room 409 Honolulu, Hawaii 96813 The Honorable Calvin K.Y. Say, Speaker and Members of the House of Representatives Twenty-Sixth State Legislature State Capitol, Room 431 Honolulu, Hawaii 96813

Dear President Tsutsui, Speaker Say, and Members of the Legislature:

For your information and consideration, I am transmitting two (2) copies of the Mortgage Foreclosure Dispute Resolution Program Report to the 2012 Legislature. In accordance with Section 93-16, Hawaii Revised Statutes, I am also informing you that the report may be viewed electronically at http://www.hawaii.gov.dcca/reports.

Sincerely,

NEIL ARERCROMBIE Governor, State of Hawaii

Enclosures