

Hawaiian Alliance, LLC

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COMMITTEE ON JUDICIARY

DATE: Tuesday, February 23, 2010

TIME: 2:00 a.m.

Testimony on HB 2895 Relating to Foreclosures

My name is Kale Gumapac, President of Hawaiian Alliance, LLC. I am submitting my comments in opposition of HB 2895 in hoping that someone in the legislature will hear this plea for the homeowner to correct the injustice of the foreclosure tidal wave that is just starting in Hawaii. My company provides education, counseling, forensic mortgage audit, attorney referrals and paralegal research on mortgage foreclosures to homeowners and attorneys.

HB 2895 is laughable. We work with people who face foreclosure of their homes everyday and let me tell you, these people would never put themselves to continued degradation, shame and embarrassment after the devastating loss of their family home. Who in their right minds would think that a homeowner would pursue a court supervised sale after their home has been foreclosed on and they have lost their dignity and safe haven. In addition, where will the homeowner come up with the money to hire an attorney just so they can get a fair price for the lender on a home that they have already lost. Well look who benefits from this, you got it, *the lender, bank, mortgage company*. The homeowner is out on the streets. This is hilarious. I've been trying to play by your rules but it just doesn't seem to work.

Hawaiian Alliance strongly supported HB 1960 that would have made a difference. That bill got killed by Consumer Protection Chair Bob Herkes without a hearing only to have bills like this advance and come before this committee. This

bill is a waste of your time, taxpayers money and most importantly it does not help the beleaguered homeowner.

What is securitization of mortgages?

What does the acronym MERS stands for?

What is the difference between judicial and non-judicial foreclosure and its impact?

What is the financial impact of a foreclosure to the family, neighbors, community, counties and state?

What rights do homeowners have under Hawaii law?

What rights do the banks and mortgage companies have under Hawaii law?

HRS 667 must be repealed as it violates our constitutional rights . The Bill of Rights, Article XIV.....

Section. 1. All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws.

Make this a meaningful bill by amending HB 2895 to repeal HRS 667 and reinstating HB 1960.

Malama Aina,
Kale Gumapac, President

House Bill No: 2895 – Relating to Foreclosure

The Spiritual Nation of Ku: Hui Ea/ Council of Sovereigns do reject this bill in its entirety. HRS 667: Non-Judicial Foreclosure Procedures should be repealed.

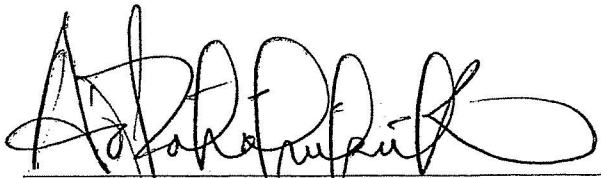
I would like to formally introduce myself to you. O wau o R. A'oPohakuku Rodenhurst. I am the Kaula (prophet) of the Spiritual Nation of Ku: Hui Ea/ Council of Sovereigns. I am the Kahu (minister) of Na Ho'omana Hoike'ana (Church of Divine Revelation). I am also the President of the Coalition of Peoples Against Police Brutalities and Abuses. I specialize in spiritual, traditional, cultural Ho'oponopono, rehabilitation and restoration of human lives.

This bill/law is in violation of the Bill of Rights Article IV –rights of the peoples to be secured in their person and house. And Article XIV section 1- No state shall make or enforce any law which abridge the privileges or immunity of citizens of the United States, nor shall any state deprive any persons of life, liberty or property without the due process of the law nor deny to any persons within its jurisdiction the equal protection of the laws.

This bill will create more homelessness and houselessness and despair without solutions for many home owners. We should not be bailing out bankers, predatory lenders and false stimulus packages that has not done its job to protect people.

We support the Hawaiian Alliance Company with Kale Gumapac and all the recommendations they make for people in this horrible situation.

In closing, this legislative body and all its committees addressing this issue need to realize that 30,000 of Hawaii's people live on beaches and that you need to find solutions to this growing epidemic.



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Spiritual Nation of Ku:Hui Ea Council of Sovereigns

Demand the Repealing of HRS 667- No- Judicial
Foreclosure Law

STOP Homelessness &
STOP Dispossessing Our People with Fornicating
Laws

The God & Ancient Prophets Demand that this Legal Stealing of Homes be Stopped. For all people will be held guilty. Bankers & Mortgage Companies must find a solution to resolve this serious homeless-houseless situation.

It is time to bailout... Fix this serious Economy Problem for all of Hawai'i people

All who support this bill will be aired on Olelo Ch. 53 Because the public needs to know who is behind all this homelessness-houseless situations.

STOP THIS CURSED LAW..... REPEAL HRS 667