

GOV. MSG. NO. 92

EXECUTIVE CHAMBERS HONOLULU

NEIL ABERCROMBIE GOVERNOR

December 27, 2012

The Honorable Shan Tsutsui, President and Members of the Senate Twenty-Seventh State Legislature State Capitol, Room 409 Honolulu, Hawaii 96813 The Honorable Calvin Say, Speaker and Members of the House of Representatives Twenty-Seventh 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 as required by Act 48, Session Laws of Hawaii 2011, Section 41. In accordance with section 93-16, Hawaii Revised Statutes, a copy of this report has been transmitted to the Legislative Reference Bureau Library and the report may be viewed electronically at http://www.hawaii.gov/dcca/reports.

Sincerely,

NEL ABERCROMBIE

Governor, State of Hawaii

Enclosure

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