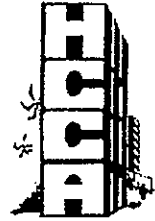




**LATE**

**Hawaii Council of Associations  
of Apartment Owners**  
**DBA: Hawaii Council of Community Associations**  
1050 Bishop Street, #366, Honolulu, Hawaii 96813



February 2, 2013

Sen. Roslyn Baker, Chair  
Sen. Brickwood Galuteria, Vice-Chair  
Senate Committee on Commerce and Consumer Protection

Re: SB508 Suspension of Foreclosure Actions by Junior Lienholders  
Hearing: Tues., Feb. 5, 2013, 8:30 a.m., Conf. Rm. #229

Chair Baker, Vice-Chair Galuteria and Members of the Committee:

I am Jane Sugimura, President of the Hawaii Council of Associations of Apartment Owners (HCAAO).

HCAAO agrees with the intent and purpose of this bill and urges you to pass it with the revisions suggested by John Morris' testimony on this bill.

Thank you for the opportunity to testify.

Jane Sugimura  
President