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MBA

MORTGAGE BANKERS ASSOCIATION

Mortgage Bankers Association of Hawaii

P.O. Box 4129, Honolulu, Hawaii 96812

February 10, 2014

The Honorable Rosalyn H. Baker, Chair,
The Honorable Brian T. Taniguchi, Vice Chair, and
Members of the Senate Committee on Commerce and Consumer Protection
State Capitol, Room 229
Honolulu, Hawaii 96813

Re: HB 2513 Relating to Mortgage Foreclosures

**Chair Baker, Vice Chair Taniguchi, and Members of the Senate Committee on
Commerce and Consumer Protection:**

I am Linda Nakamura, representing the Mortgage Bankers Association of Hawaii ("MBAH"). The MBAH is a voluntary organization of individuals involved in the real estate lending industry in Hawaii. Our membership consists of employees of banks, savings institutions, mortgage bankers, mortgage brokers, financial institutions, and companies whose business depends upon the ongoing health of the financial services industry of Hawaii. The members of the MBAH originate or support the origination of the vast majority of residential and commercial real estate mortgage loans in Hawaii. When, and if, the MBAH testifies on legislation, it is related only to mortgage lending.

The MBAH supports the intent of House Bill 2513 which will bring consistency in the time of the filing of the attorney affirmation in a judicial foreclosure proceeding.

Thank you for the opportunity to present this testimony.

LINDA NAKAMURA
Mortgage Bankers Association of Hawaii