

January 31, 2017

Representative Angus L.K. McKelvey, Chair  
Representative Linda Ichiyama, Vice Chair  
Committee on Consumer Protection & Commerce  
415 South Beretania Street  
Honolulu, Hawaii 96813

Re: **Opposition to HB218**

Dear Chair McKelvey and Vice Chair Ichiyama:

I am a partner with the law firm of Porter McGuire Kiakona & Chow, LLP. Our firm represents condominium associations throughout the State of Hawaii, and I am active on the Community Association Institutes' Legislative Action Committee ("LAC") and a member of the Board of Directors for the Condominium Council of Maui ("CCM"). This testimony is not being submitted on behalf of either LAC or CCM.

I submit this testimony in opposition to HB218.

The current process of publishing for non-judicial foreclosures should not be changed. It was implemented to save debtor's from the high costs of having to publish three (3) times in the newspaper as these costs (in the thousands of dollars) are passed on to the debtor/consumer that is the subject of the foreclosure. Therefore, there is no need to implement the requirements of HB218.

Thank you for your consideration.

Very truly yours,



Christian P. Porter

## IACtestimony

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From: mailinglist@capitol.hawaii.gov  
Sent: Tuesday, January 31, 2017 1:28 PM  
To: IACtestimony  
Cc: richard.emery@associa.us  
Subject: Submitted testimony for HB218 on Feb 1, 2017 09:00AM

### **HB218**

Submitted on: 1/31/2017

Testimony for IAC on Feb 1, 2017 09:00AM in Conference Room 429

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Richard Emery	Associa	Oppose	Yes

Comments: There has always been a concern of the exploding costs for the borrower in default. The newspapers have raised their publication fees through the roof and are taking advantage of the situation to the detriment of the borrower.

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