



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

**News Release**

**NEIL ABERCROMBIE**  
GOVERNOR

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**STATE KICKS OFF FORECLOSURE, FRAUD INFORMATION CAMPAIGNS**  
Officials Hope to Improve Homeowners' Situations, Awareness

HONOLULU –The Department of Commerce and Consumer Affairs (DCCA) on Monday launched a public campaign designed to inform Hawaii homeowners of the options they have to avoid possible foreclosure and fraud.

The campaign begins today on television and radio across the state. It will also be seen in print at locations such as TheBus.

"There are many people who have been paralyzed by the fear of losing their homes," DCCA Director Keali'i S. Lopez said. "We want them to know there is hope."

"Many people who have fallen behind in their mortgage payments have stopped opening their mail and answering calls from the bank," Office of Consumer Protection (OCP) Executive Director Bruce Kim said. "These people need to get in touch with their lenders, particularly those involved in the national settlement, to see what they can do to improve their situation."

Hawaii was part of a nationwide settlement earlier this year with Ally/GMAC, Bank of America, Citi, JPMorgan Chase and Wells Fargo. As part of the settlement, Hawaii homeowners who received mortgages from those lenders may have opportunities for loan modifications or funding for previously foreclosed houses. There is also a fast-approaching deadline for those foreclosed on between Jan. 1, 2008, and Dec. 31, 2011. Those homeowners must file a claim by Jan. 18, 2013.

As part of the campaign, DCCA has launched [HFIC.Hawaii.gov](http://HFIC.Hawaii.gov), the online Hawaii Foreclosure Information Center that will be a hub for foreclosure information for homeowners. The website has answers to many questions and situations. The site includes contact information to legitimate and freehousing counselors with whom the state has partnered.

Another part of the campaign message focuses on the growing problem of mortgage rescue fraud. Scammers posing as legitimate businesses are charging distressed homeowners substantial upfront fees on the pretext that they will help save the distressed homeowner from foreclosure. The DCCA advises homeowners that Hawaii law generally forbids anyone from collecting an upfront fee for these services.

"These people have no conscience. They deliberately target homeowners who are worried about losing their homes and give them a message of hope while they plot and scheme to take their money," Kim said. "HUD-certified housing counselors in Hawaii actually provide help to distressed homeowners at no charge."

OCP has jurisdiction of investigating and seeking court action against perpetrators of mortgage rescue fraud. Homeowners who believe they could be victims or have been approached by potential scammers can contact the Office of Consumer Protection at (808) 587-3222.

The campaign will also help funnel homeowners to nonprofit, certified housing counselors through the HFIC.Hawaii.gov site. There will also be information regarding upcoming events related to the programs.

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