



GOV. MSG. NO. 1286

EXECUTIVE CHAMBERS
HONOLULU

NEIL ABERCROMBIE
GOVERNOR

June 28, 2012

The Honorable Shan Tsutsui, President
and Members of the Senate
Twenty-Sixth State Legislature
State Capitol, Room 409
Honolulu, Hawaii 96813

The Honorable Calvin Say, Speaker
and Members of the House
Twenty-Sixth State Legislature
State Capitol, Room 431
Honolulu, Hawaii 96813

Dear President Tsutsui, Speaker Say and Members of the Legislature:

This is to inform you that on June 28, 2012, the following bill was signed into law:

HB2375 SD2

RELATING TO THE MORTGAGE RESCUE
FRAUD PREVENTION ACT.
Act 183 (12)

NEIL ABERCROMBIE
Governor, State of Hawaii

ORIGINAL

Approved by the Governor

on JUN 28 2012

ACT 183

HOUSE OF REPRESENTATIVES
TWENTY-SIXTH LEGISLATURE, 2012
STATE OF HAWAII

H.B. NO. 2375
S.D. 2

A BILL FOR AN ACT

RELATING TO THE MORTGAGE RESCUE FRAUD PREVENTION ACT.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 480E, Hawaii Revised Statutes, is
2 amended by adding two new sections to be appropriately
3 designated and to read as follows:

4 "§480E- Mortgage rescue fraud; consumer education. The
5 office of consumer protection shall educate consumers about
6 fraudulent activities that may be committed against homeowners
7 who face property foreclosures, liens, or encumbrances, as
8 appropriate.

9 §480E- Criminal penalties. Any person who violates
10 section 480E-10 is guilty of a class C felony and, in addition
11 to any other penalties, shall be fined \$10,000."

12 SECTION 2. Section 480E-11, Hawaii Revised Statutes, is
13 amended by amending its title to read as follows:

14 "[~~†~~§480E-11 [~~]-Violation,~~] Unfair or deceptive act or
15 practice; penalties."

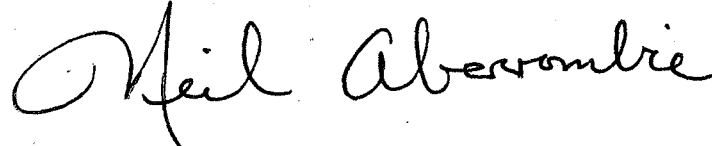
16 SECTION 3. This Act does not affect rights and duties that
17 matured, penalties that were incurred, and proceedings that were
18 begun before its effective date.



1 SECTION 4. Statutory material to be repealed is bracketed
2 and stricken. New statutory material is underscored.

3 SECTION 5. This Act shall take effect on July 1, 2012.

APPROVED this 28 day of JUN , 2012



GOVERNOR OF THE STATE OF HAWAII

