



**GOV. MSG. NO. 1246**

EXECUTIVE CHAMBERS  
HONOLULU

DAVID Y. IGE  
GOVERNOR

June 29, 2016

The Honorable Ronald D. Kouchi,  
President  
and Members of the Senate  
Twenty-Eighth State Legislature  
State Capitol, Room 409  
Honolulu, Hawai'i 96813

The Honorable Joseph M. Souki,  
Speaker and Members of the  
House of Representatives  
Twenty-Eighth State Legislature  
State Capitol, Room 431  
Honolulu, Hawai'i 96813

Dear President Kouchi, Speaker Souki, and Members of the Legislature:

This is to inform you that on June 29, 2016, the following bill was signed into law:

HB1096 HD2 SD1

RELATING TO THE SECURE AND FAIR  
ENFORCEMENT FOR MORTGAGE LICENSING  
ACT.  
**ACT 144 (16)**

Sincerely,

DAVID Y. IGE  
Governor, State of Hawai'i

JUN 29 2016

on \_\_\_\_\_  
HOUSE OF REPRESENTATIVES  
TWENTY-EIGHTH LEGISLATURE, 2015  
STATE OF HAWAII

ACT 144  
H.B. NO. 1096  
H.D. 2  
S.D. 1

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# A BILL FOR AN ACT

RELATING TO THE SECURE AND FAIR ENFORCEMENT FOR MORTGAGE  
LICENSING ACT.

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

1 SECTION 1. Section 454F-10.5, Hawaii Revised Statutes, is  
2 amended by amending subsection (g) to read as follows:

3 "(g) The principal place of business and each branch  
4 office of the mortgage loan originator company shall be  
5 identified in NMLS to consumers as a location at which the  
6 licensee holds itself out as a mortgage loan originator company.  
7 Each such location shall be open for business to the public  
8 during posted business hours, at least some of which shall be  
9 during regular business hours. If a location is in a commercial  
10 building, then the business hours shall be posted on or adjacent  
11 to the main office door of the mortgage loan originator  
12 company's location, and visible to the public from outside the  
13 location. If a location is not in a commercial building, or  
14 such posting is not permitted by the commercial building, then  
15 the business hours shall be posted on the home page of the  
16 mortgage loan originator company's website, along with the  
17 address and phone number of the location. Business hours,

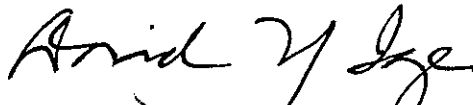


1 whether posted at a location or on a mortgage loan originator  
2 company website, shall be displayed in a clear, conspicuous, and  
3 accurate manner [~~to inform~~] that informs the consumer when the  
4 location will be open."

5 SECTION 2. Statutory material to be repealed is bracketed  
6 and stricken. New statutory material is underscored.

7 SECTION 3. This Act shall take effect on July 1, 2016.

APPROVED this 29 day of JUN , 2016



GOVERNOR OF THE STATE OF HAWAII

