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December 15, 2008

The Honorable Edmund G. Brown Jr.
Attorney General
California Department of Justice
P.O. Box 944255
Sacramento, CA 94244-2550

Dear Attorney General Brown,

I write to request information on steps the California Department of Justice is taking to address a very troubling trend. My constituents have expressed to me that fraudulent individuals and companies continue to approach homeowners with promises of mortgage loan modifications or interest rate reductions, while charging large up-front fees and providing little or no service to the homeowner.

As you may know, the 45th District of California, which I represent, is part of a region that has one of the highest rates of foreclosure in the country, creating a higher susceptibility to the multitude of mortgage crimes that are on the rise across our country. Furthermore, through discussions with local housing counseling agencies, I understand this to be a growing problem in our community.

It is troubling that anyone would seek to profit from the misfortune of residents who may have trouble paying their mortgage or may be facing foreclosure. Millions of Americans are searching for answers and shouldn't have to worry about being misled by either unqualified or illegal operations.

I urge you to continue using your authority to closely monitor this situation, especially in areas with high levels of foreclosure, and ensure we are holding those who have committed these crimes accountable.

Again, please convey to me the steps you are taking to help address this growing problem, as well as what relevant resources you have available for homeowners.

Sincerely,


MARY-BONO MACK
Member of Congress

cc:
Commissioner Jeff Davi
The California Department of Real Estate