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# **Committee on Financial Institutions**

**Thursday, March 6, 2008  
2:30 – 3:30 pm  
24 House Office Building**

## **Committee Action Amended**

**Marco Rubio  
Speaker**

**Jennifer Carroll  
Chair**

# COMMITTEE MEETING REPORT

## Committee on Financial Institutions

3/6/2008 2:30:00PM

Location: 24 HOB

AMENDED

HB 643 : Foreclosure Fraud

Favorable With Amendments (1)

	Yea	Nay	No Vote	Absentee Yea	Absentee Nay
Thad Altman	X				
Thomas Anderson	X				
Charles Chestnut IV	X				
Paige Kreegel			X		
Garrett Richter	X				
James Waldman	X				
Jennifer Carroll (Chair)	X				
<b>Total Yeas: 6</b>		<b>Total Nays: 0</b>			

### Appearances:

#### Foreclosure Fraud

Victoria Butler (State Employee) - Information Only

Attorney General's Office

PL01, The Capitol

Tallahassee Florida 32399

Phone: 850-245-0140

#### Foreclosure Fraud

Kimberly Case (Lobbyist) (State Employee) - Proponent

Attorney General's Office

PL01, The Capitol

Tallahassee Florida 32399

Phone: 850-245-0155

#### Foreclosure Fraud

Alice Vickers (Lobbyist) - Proponent

Florida Legal Services

2425 Torreya Dr.

Tallahassee Florida 32303

Phone: 850-385-7900

Committee meeting was reported out: Thursday, March 06, 2008 5:11:13PM

# COMMITTEE MEETING REPORT

## Committee on Financial Institutions

3/6/2008 2:30:00PM

Location: 24 HOB

AMENDED

### Attendance:

	<i>Present</i>	<i>Absent</i>	<i>Excused</i>
Jennifer Carroll (Chair)	X		
Thad Altman	X		
Thomas Anderson	X		
Charles Chestnut IV	X		
Paige Kreegel			X
Garrett Richter	X		
James Waldman	X		
<b>Totals:</b>	<b>6</b>	<b>0</b>	<b>1</b>

Committee meeting was reported out: Thursday, March 06, 2008 5:11:13PM

**COMMITTEE MEETING REPORT**  
**Committee on Financial Institutions**

**3/6/2008 2:30:00PM**

**Location:** 24 HOB

**AMENDED**

**Summary:**

**Committee on Financial Institutions**

*Thursday March 06, 2008 02:30 pm*

HB 643 Favorable With Amendments (1)

Yeas: 6 Nays: 0

**Committee meeting was reported out: Thursday, March 06, 2008 5:11:13PM**

# Committee Meeting Notice

## HOUSE OF REPRESENTATIVES

Speaker Marco Rubio

### Committee on Financial Institutions

**Start Date and Time:** Thursday, March 06, 2008 02:30 pm

**End Date and Time:** Thursday, March 06, 2008 03:30 pm

**Location:** 24 HOB

**Duration:** 1.00 hrs

**Consideration of the following bill(s):**

HB 643 Foreclosure Fraud by Ford

**NOTICE FINALIZED on 03/04/2008 16:21 by COCHRAN.MARGARET**

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

Bill No. 0643

COUNCIL/COMMITTEE ACTION

ADOPTED	___	(Y/N)
ADOPTED AS AMENDED	___	(Y/N)
ADOPTED W/O OBJECTION	___	(Y/N)
FAILED TO ADOPT	___	(Y/N)
WITHDRAWN	___	(Y/N)
OTHER	_____	



Council/Committee hearing bill: Committee on Financial Institutions

Representative Ford offered the following:

**Amendment (with title amendment)**

Remove everything after the enacting clause and insert:

Section 1. Section 501.2078, Florida Statutes, is amended to read:

(Substantial rewording of section. See s. 501.2078, F.S., for current text.)

501.2078 Violations involving homeowners during the course of residential foreclosure proceedings.--

(1) LEGISLATIVE FINDINGS AND INTENT.--The Legislature finds that homeowners who are in default on their mortgages, in foreclosure, or at risk of losing their homes due to nonpayment of taxes may be vulnerable to fraud, deception, and unfair dealings with foreclosure-rescue consultants or equity purchasers. The intent of this section is to provide a homeowner with information necessary to make an informed decision regarding the sale or transfer of his or her home to an equity purchaser. It is the further intent of this section to require

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

22 that foreclosure-related rescue services agreements be expressed  
23 in writing in order to safeguard homeowners against deceit and  
24 financial hardship; to ensure, foster, and encourage fair  
25 dealing in the sale and purchase of homes in foreclosure or  
26 default; to prohibit representations that tend to mislead; to  
27 prohibit or restrict unfair contract terms; to provide a  
28 cooling-off period for homeowners who enter into contracts for  
29 services related to saving their homes from foreclosure or  
30 preserving their rights to possession of their homes; to afford  
31 homeowners a reasonable and meaningful opportunity to rescind  
32 sales to equity purchasers; and to preserve and protect home  
33 equity for the homeowners of this state.

34 (2) DEFINITIONS.--As used in this section, the term:

35 (a) "Equity purchaser" means any person who acquires a  
36 legal, equitable, or beneficial ownership interest in any  
37 residential real property as a result of a foreclosure-rescue  
38 transaction. The term does not apply to a person who acquires  
39 the legal, equitable, or beneficial interest in such property:

- 40 1. By a certificate of title from a foreclosure sale  
41 conducted under chapter 45;
- 42 2. At a sale of property authorized by statute;
- 43 3. By order or judgment of any court;
- 44 4. From a spouse, parent, grandparent, child, grandchild,  
45 or sibling of the person or the person's spouse; or
- 46 5. As a deed in lieu of foreclosure, a workout agreement,  
47 a bankruptcy plan, or any other agreement between a foreclosing  
48 lender and a homeowner.

49 (b) "Foreclosure-rescue consultant" means a person who  
50 directly or indirectly makes a solicitation, representation, or  
51 offer to a homeowner to provide or perform, in return for

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

52 payment of money or other valuable consideration, foreclosure-  
53 related rescue services. The term does not apply to:

54 1. A person excluded under s. 501.212.

55 2. A person acting under the express authority or written  
56 approval of the United States Department of Housing and Urban  
57 Development or other department or agency of the United States  
58 or this state to provide foreclosure-related rescue services.

59 3. A charitable, not-for-profit agency or organization, as  
60 determined by the United States Internal Revenue Service under  
61 s. 501(c)(3) of the Internal Revenue Code, that offers  
62 counseling or advice to an owner of residential real property in  
63 foreclosure or loan default if the agency or organization does  
64 not contract for foreclosure-related rescue services with a for-  
65 profit lender or person facilitating or engaging in foreclosure-  
66 rescue transactions.

67 4. A person who holds or is owed an obligation secured by  
68 a lien on any residential real property in foreclosure if the  
69 person performs foreclosure-related rescue services in  
70 connection with this obligation or lien and the obligation or  
71 lien was not the result of or part of a proposed foreclosure  
72 reconveyance or foreclosure-rescue transaction.

73 5. A financial institution as defined in s. 655.05 and any  
74 parent, subsidiary, or affiliate of the financial institution or  
75 of the parent, subsidiary, or affiliate.

76 (c) "Foreclosure-related rescue services" means any good  
77 or service related to, or promising assistance in connection  
78 with:

79 1. Stopping, avoiding, or delaying foreclosure proceedings  
80 concerning residential real property; or



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Amendment No. (for drafter's use only)

81 2. Curing or otherwise addressing a default or failure to  
82 timely pay with respect to a residential mortgage loan  
83 obligation.

84 (d) "Foreclosure-rescue transaction" means a transaction:

85 1. By which residential real property in foreclosure is  
86 conveyed to an equity purchaser and the homeowner maintains a  
87 legal or equitable interest in the residential real property  
88 conveyed, including, without limitation, a lease option  
89 interest, an option to acquire the property, an interest as  
90 beneficiary or trustee to a land trust, or other interest in the  
91 property conveyed; and

92 2. That is designed or intended by the parties to stop,  
93 avoid, or delay foreclosure proceedings against a homeowner's  
94 residential real property.

95 (e) "Homeowner" means any record title owner of  
96 residential real property that is the subject of foreclosure  
97 proceedings.

98 (f) "Residential real property" means real property  
99 consisting of one-family to four-family dwelling units, one of  
100 which is occupied by the owner as his or her principal place of  
101 residence.

102 (g) "Residential real property in foreclosure" means  
103 residential real property against which there is an outstanding  
104 notice of the pendency of foreclosure proceedings recorded  
105 pursuant to s. 48.23.

106 (3) PROHIBITED ACTS.--In the course of offering or  
107 providing foreclosure-related rescue services, a foreclosure-  
108 rescue consultant may not:

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109 (a) Engage in or initiate foreclosure-related rescue  
110 services without first executing a written agreement with the  
111 homeowner for foreclosure-related rescue services; or

112 (b) Solicit, charge, receive, or attempt to collect or  
113 secure payment, directly or indirectly, for foreclosure-related  
114 rescue services before completing or performing all services  
115 contained in the agreement for foreclosure-related rescue  
116 services.

117 (4) FORECLOSURE-RELATED RESCUE SERVICES; WRITTEN  
118 AGREEMENT.--

119 (a) The written agreement for foreclosure-related rescue  
120 services must be printed in at least 12-point uppercase type and  
121 signed by both parties. The agreement must include the name and  
122 address of the person providing foreclosure-related rescue  
123 services, the exact nature and specific detail of each service  
124 to be provided, the total amount and terms of charges to be paid  
125 by the homeowner for the services, and the date of the  
126 agreement. The date of the agreement may not be earlier than the  
127 date the homeowner signed the agreement. The foreclosure-rescue  
128 consultant must give the homeowner a copy of the agreement to  
129 review not less than 1 business day before the homeowner is to  
130 sign the agreement.

131 (b) The homeowner has the right to cancel the written  
132 agreement without any penalty or obligation if the homeowner  
133 cancels the agreement within 5 business days after signing the  
134 written agreement. The right to cancel may not be waived by the  
135 homeowner or limited in any manner by the foreclosure-rescue  
136 consultant. If the homeowner cancels the agreement, any payments  
137 that have been given to the foreclosure-rescue consultant must

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

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138 be returned to the homeowner within 10 business days after  
139 receipt of the notice of cancellation.

140 (c) An agreement for foreclosure-related rescue services  
141 must contain, immediately above the signature line, a statement  
142 in at least 12-point uppercase type that substantially complies  
143 with the following:

144  
145 HOMEOWNER'S RIGHT OF CANCELLATION

146  
147 YOU MAY CANCEL THIS AGREEMENT FOR FORECLOSURE-RELATED  
148 RESCUE SERVICES WITHOUT ANY PENALTY OR OBLIGATION WITHIN 5  
149 BUSINESS DAYS FOLLOWING THE DATE THIS AGREEMENT IS SIGNED BY  
150 YOU.

151  
152 THE FORECLOSURE-RESCUE CONSULTANT IS PROHIBITED BY LAW FROM  
153 ACCEPTING ANY MONEY, PROPERTY, OR OTHER FORM OF PAYMENT FROM YOU  
154 UNTIL ALL PROMISED SERVICES ARE COMPLETE. IF FOR ANY REASON YOU  
155 HAVE PAID THE CONSULTANT BEFORE CANCELLATION, YOUR PAYMENT MUST  
156 BE RETURNED TO YOU NO LATER THAN 10 BUSINESS DAYS AFTER THE  
157 CONSULTANT RECEIVES YOUR CANCELLATION NOTICE.

158  
159 TO CANCEL THIS AGREEMENT, A SIGNED AND DATED COPY OF A  
160 STATEMENT THAT YOU ARE CANCELLING THE AGREEMENT SHOULD BE MAILED  
161 (POSTMARKED) OR DELIVERED TO (NAME) AT  
162 (ADDRESS) NO LATER THAN MIDNIGHT OF  
163 (DATE).

164  
165 IMPORTANT: IT IS RECOMMENDED THAT YOU CONTACT YOUR LENDER  
166 OR MORTGAGE SERVICER BEFORE SIGNING THIS AGREEMENT. YOUR LENDER

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

167 OR MORTGAGE SERVICER MAY BE WILLING TO NEGOTIATE A PAYMENT PLAN  
168 OR RESTRUCTURING WITH YOU FREE OF CHARGE.

169  
170 (d) The inclusion of the statement does not prohibit the  
171 foreclosure-rescue consultant from giving the homeowner more  
172 time in which to cancel the agreement than is set forth in the  
173 statement, provided all other requirements of this subsection  
174 are met.

175 (e) The foreclosure-rescue consultant must give the  
176 homeowner a copy of the signed agreement within 1 business day  
177 after the homeowner signs the agreement.

178 (5) FORECLOSURE-RESCUE TRANSACTIONS; WRITTEN AGREEMENT.--

179 (a)1. A foreclosure-rescue transaction must include a  
180 written agreement prepared in at least 12-point uppercase type  
181 that is completed, signed, and dated by the homeowner and the  
182 equity purchaser before executing any instrument from the  
183 homeowner to the equity purchaser quitclaiming, assigning,  
184 transferring, conveying, or encumbering an interest in the  
185 residential real property in foreclosure. The equity purchaser  
186 must give the homeowner a copy of the completed agreement within  
187 1 business day after the homeowner signs the agreement. The  
188 agreement must contain the entire understanding of the parties  
189 and must include:

190 a. The name, business address, and telephone number of the  
191 equity purchaser.

192 b. The street address and full legal description of the  
193 property.

194 c. Clear and conspicuous disclosure of any financial or  
195 legal obligations of the homeowner that will be assumed by the  
196 equity purchaser.

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

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197 d. The total consideration to be paid by the equity  
198 purchaser in connection with or incident to the acquisition of  
199 the property by the equity purchaser.

200 e. The terms of payment or other consideration, including,  
201 but not limited to, any services that the equity purchaser  
202 represents will be performed for the homeowner before or after  
203 the sale.

204 f. The date and time when possession of the property is to  
205 be transferred to the equity purchaser.

206 2. A foreclosure-rescue transaction agreement must  
207 contain, above the signature line, a statement in at least 12-  
208 point uppercase type that substantially complies with the  
209 following:

210  
211 I understand that under this agreement I am selling my home  
212 to the other undersigned party.

213  
214 3. A foreclosure-rescue transaction agreement must state  
215 the specifications of any option or right to repurchase the  
216 residential real property in foreclosure, including the specific  
217 amounts of any escrow payments or deposit, down payment,  
218 purchase price, closing costs, commissions, or other fees or  
219 costs.

220 4. A foreclosure-rescue transaction agreement must comply  
221 with all applicable provisions of 15 U.S.C. ss. 1600 et seq. and  
222 related regulations.

223 (b) The homeowner may cancel the foreclosure-rescue  
224 transaction agreement without penalty if the homeowner notifies  
225 the equity purchaser of such cancellation no later than 5:00  
226 p.m. on the 5th business day after signing the written

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

227 agreement. The equity purchaser must return to the homeowner any  
228 moneys paid by the homeowner within 30 days after the homeowner  
229 notifies the equity purchaser of such cancellation. The right to  
230 cancel does not limit or otherwise affect the homeowner's right  
231 to cancel the transaction under any other law. The right to  
232 cancel is not conditioned upon the homeowner's repayment of  
233 money paid to the homeowner under the foreclosure-rescue  
234 transaction. The right to cancel may not be waived by the  
235 homeowner or limited in any way by the equity purchaser. The  
236 equity purchaser must give the homeowner, at the time the  
237 written agreement is signed, a notice of the homeowner's right  
238 to cancel the foreclosure-rescue transaction as set forth in  
239 this subsection. The notice, which must be set forth on a  
240 separate cover sheet to the written agreement that contains no  
241 other written or pictorial material, must be in at least 12-  
242 point uppercase type, double-spaced, and read as follows:

243  
244 NOTICE TO THE HOMEOWNER/SELLER

245  
246 PLEASE READ THIS FORM COMPLETELY AND CAREFULLY. IT CONTAINS  
247 VALUABLE INFORMATION REGARDING CANCELLATION RIGHTS.

248  
249 BY THIS CONTRACT, YOU ARE AGREEING TO SELL YOUR HOME. YOU  
250 MAY CANCEL THIS TRANSACTION AT ANY TIME BEFORE 5:00 P.M. OF THE  
251 FIFTH BUSINESS DAY FOLLOWING RECEIPT OF THIS NOTICE.

252  
253 THIS CANCELLATION RIGHT MAY NOT BE WAIVED IN ANY MANNER BY  
254 YOU OR BY THE PURCHASER.

255

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

256 ANY MONEY PAID TO YOU MUST BE RETURNED TO THE PURCHASER  
257 WITHIN 30 DAYS AFTER CANCELLATION.

258

259 TO CANCEL, SIGN THIS FORM AND RETURN IT TO THE PURCHASER BY  
260 5:00 P.M. ON (DATE) AT  
261 (ADDRESS) . IT IS BEST TO MAIL IT BY CERTIFIED MAIL OR OVERNIGHT  
262 DELIVERY, RETURN RECEIPT REQUESTED, AND TO KEEP A PHOTOCOPY OF  
263 THE SIGNED FORM AND YOUR POST OFFICE RECEIPT.

264

265 I (we) hereby cancel this transaction.

266 \_\_\_\_\_ Seller's Signature

267 \_\_\_\_\_ Printed Name of Seller

268 \_\_\_\_\_ Seller's Signature

269 \_\_\_\_\_ Printed Name of Seller

270 \_\_\_\_\_ Date

271

272 (c) In any foreclosure-rescue transaction in which the  
273 homeowner is provided the right to repurchase the residential  
274 real property, the homeowner has a 30-day right to cure any  
275 default of the terms of the contract with the equity purchaser,  
276 and this right to cure may be exercised on up to three separate  
277 occasions. The homeowner's right to cure must be included in any  
278 written agreement required by this subsection.

279 (d) In any foreclosure-rescue transaction, before or at  
280 the time of conveyance, the equity purchaser must fully assume  
281 or discharge any lien in foreclosure as well as any prior liens  
282 that will not be extinguished by the foreclosure.

283 (e) If the homeowner has the right to repurchase the  
284 residential real property, the equity purchaser must verify and  
285 be able to demonstrate that the homeowner has or will have a

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

286 reasonable ability to make the required payments to exercise the  
287 option to repurchase under the written agreement. For purposes  
288 of this subsection, there is a rebuttable presumption that the  
289 homeowner has a reasonable ability to make the payments required  
290 to repurchase the property if the homeowner's monthly payments  
291 for primary housing expenses and regular monthly principal and  
292 interest payments on other personal debt do not exceed 60  
293 percent of the homeowner's monthly gross income.

294 (f) If the homeowner has the right to repurchase the  
295 residential real property, the price the homeowner pays may not  
296 be unconscionable, unfair, or commercially unreasonable. A  
297 rebuttable presumption arises that the foreclosure-rescue  
298 transaction was unconscionable if the homeowner's repurchase  
299 price is greater than 17 percent per annum more than the total  
300 amount paid by the equity purchaser to acquire, improve,  
301 maintain, and hold the property.

302 (6) REBUTTABLE PRESUMPTION.--Any foreclosure-rescue  
303 transaction involving a lease option or other repurchase  
304 agreement creates a rebuttable presumption that the transaction  
305 is a loan transaction and the conveyance from the homeowner to  
306 the equity purchaser is a mortgage under s. 697.01.

307 (7) VIOLATIONS.--A person who violates any provision of  
308 this section commits an unfair and deceptive trade practice as  
309 defined in part II of this chapter. Violators are subject to the  
310 penalties and remedies provided in part II of this chapter,  
311 including a monetary penalty not to exceed \$15,000 per  
312 violation.

313 Section 2. This act shall take effect October 1, 2008.

314  
315



HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

Amendment No. (for drafter's use only)

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**T I T L E   A M E N D M E N T**

Remove the entire title and insert:

A bill to be entitled

An act relating to foreclosure fraud; amending s.  
501.2078, F.S.; providing legislative findings and intent  
with respect to the need to protect homeowners who enter  
into agreements designed to save their homes from  
foreclosure; providing definitions; prohibiting a  
foreclosure-rescue consultant from engaging in certain  
acts or failing to perform contracted services; requiring  
that all agreements for foreclosure-related rescue  
services and foreclosure-rescue transactions be in  
writing; specifying information that must be in the  
written agreement; requiring that certain statements in  
the written agreement be in uppercase letters and of a  
specified size; providing that the homeowner has a right  
to cancel the agreement for a specified period and the  
right may not be waived; providing that the homeowner has  
a specified period during which to cure a default under  
certain circumstances; requiring equity purchasers to  
assume or discharge certain liens; requiring that an  
equity purchaser verify the homeowner's ability to make  
payments under a repurchase agreement; providing price  
limitations for repurchase transactions; providing that a  
foreclosure-rescue transaction involving a lease option or  
other repurchase agreement creates a rebuttable  
presumption that the transaction is a loan transaction and  
the conveyance from the homeowner to the equity purchaser  
is a mortgage; providing that a person who violates

HOUSE AMENDMENT FOR COUNCIL/COMMITTEE PURPOSES

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346 certain provisions commits an unfair and deceptive trade  
347 practice as defined in part II of ch. 501, F.S.; providing  
348 penalties; providing an effective date.



Spoke  
V/S

### COUNCIL/COMMITTEE APPEARANCE RECORD

Bill No. 643 Date 3/6/08  
 Name Kimberly Case  
 Title Legisla Lwe Director  
 Address PL - 01  
 City Tallahassee State/Zip FL 32309  
 Phone Number 245-0155  
 Representing AG Bill M<sup>c</sup>Collum

Lobbyist (registered) YES  NO   
 State Employee YES  NO

I wish to speak:  Proponent   
 \* I have been requested to speak  Opponent   
 Information

Subject matter: 643  
 Council/Committee: Financial Institutions

**\*If you are appearing at the request of the Chair, you must get signature of the Chair before leaving.**  
 Appearing at request of Chair   
 Approved by \_\_\_\_\_ Chair

Copies to:  
 Original - Council/Committee  
 Copy - Person requested to appear

Spoke



### COUNCIL/COMMITTEE APPEARANCE RECORD

Bill No. 643 Date 3/6/08

Name Victoria Butler

Title Bureau Chief, Economic Crimes Division

Address PL 01 The Capitol

City Tallahassee State/Zip FL 32399

Phone Number 850-245-0140

Representing Attorney General's Office

Lobbyist (registered) YES  NO

State Employee YES  NO

I wish to speak:  Proponent

\* I have been requested to speak  Opponent

Information

Subject matter: HB 643

Council/Committee: Financial Inst.

**\*If you are appearing at the request of the Chair, you must get signature of the Chair before leaving.**

Appearing at request of Chair

Approved by \_\_\_\_\_ Chair

Copies to:  
 Original - Council/Committee  
 Copy - Person requested to appear



Spoke ✓

### COUNCIL/COMMITTEE APPEARANCE RECORD

Bill No. 643 Date 3/6/08  
 Name Alice Vickers  
 Title Attorney  
 Address 2425 Tonaya Dr.  
 City Tallahassee State/Zip FL 32303  
 Phone Number 850 375-7900  
 Representing Florida Legal Services

Lobbyist (registered) YES  NO   
 State Employee YES  NO

I wish to speak:  Proponent   
 \* I have been requested to speak  Opponent   
 Information

Subject matter: Mortgage foreclosure fraud

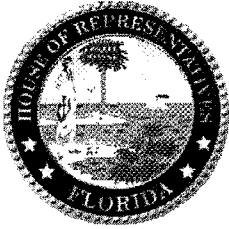
Council/Committee: Financial Institutions

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Appearing at request of Chair

Approved by \_\_\_\_\_ Chair

Copies to:  
 Original - Council/Committee  
 Copy - Person requested to appear



COUNCIL/COMMITTEE APPEARANCE RECORD

W/S

W/S

Bill No. 643 Date 3.6.08

Name Andrea Meland

Title Legislative Director

Address 101 E. Gaines St.

City Tallahassee State/Zip FL

Phone Number 410-9662

Representing Office of Financial Regulation

Lobbyist (registered) YES  NO

State Employee YES  NO

I wish to speak:

Proponent

\* I have been requested to speak

Opponent

Information

Subject matter: Foreclosure Fraud

Council/Committee: \_\_\_\_\_

\*If you are appearing at the request of the Chair, you must get signature of the Chair before leaving.  
Appearing at request of Chair   
Approved by \_\_\_\_\_ Chair

Copies to:  
Original - Council/Committee  
Copy - Person requested to appear



W/S

### COUNCIL/COMMITTEE APPEARANCE RECORD

Bill No. 643 Date 3/6/08  
 Name Anthony DiMarco  
 Title EVP  
 Address 1001 Thomasville Rd  
 City Tallahassee State/Zip FL/32303  
 Phone Number 224-2265  
 Representing Florida Bankers Assoc

Lobbyist (registered) YES  NO

State Employee YES  NO

I wish to speak:

\* I have been requested to speak

Proponent

Opponent

Information

Subject matter: Bill

Council/Committee: Financial Institutions

\*If you are appearing at the request of the Chair, you must get signature of the Chair before leaving.

Appearing at request of Chair

Approved by \_\_\_\_\_ Chair

Copies to:  
 Original - Council/Committee  
 Copy - Person requested to appear



W/S

### COUNCIL/COMMITTEE APPEARANCE RECORD

Bill No. 643 Date 2/6/08  
 Name Lorie Spencer  
 Title Associate State Director for Highway  
 Address 200 West Valley Avenue  
 City Tallahassee State/Zip FL 32301  
 Phone Number 850-577-5165  
 Representing AAAP

Lobbyist (registered) YES  NO

State Employee YES  NO

I wish to speak:  Proponent

\* I have been requested to speak  Opponent

Information

Subject matter: TRIP ISSUES

Council/Committee: Financial Institutions

**\*If you are appearing at the request of the Chair, you must get signature of the Chair before leaving.**

Appearing at request of Chair

Approved by \_\_\_\_\_ Chair

Copies to:  
 Original - Council/Committee  
 Copy - Person requested to appear