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October 13, 2010

## JOINT STATEMENT OF THE MORTGAGE FORECLOSURE MULTISTATE GROUP

It has recently come to light that a number of mortgage loan servicers have submitted affidavits or signed other documents in support of either a judicial or non-judicial foreclosure that appear to have procedural defects. In particular, it appears affidavits and other documents have been signed by persons who did not have personal knowledge of the facts asserted in the documents. In addition, it appears that many affidavits were signed outside of the presence of a notary public, contrary to state law. This process of signing documents without confirming their accuracy has come to be known as “robo-signing.” We believe such a process may constitute a deceptive act and/or an unfair practice or otherwise violate state laws.

In order to handle this issue in the most efficient and consistent manner possible, the states have formed a bi-partisan multistate group to address issues common to a large number of states. The group is comprised of both state Attorneys General and the state bank and mortgage regulators. Currently 49 state Attorneys General have joined this coordinated multistate effort. State bank and mortgage regulators are participating both individually and through their Multistate Mortgage Committee, which represents mortgage regulators from all 50 states. Through this process, the states will attempt to speak with one voice to the greatest extent possible. At the end of this statement is a list of the participating states.

Our multistate group has begun inquiring whether or not individual mortgage servicers have improperly submitted affidavits or other documents in support of foreclosures in our states. The facts uncovered in our review will dictate the scope of our inquiry. The Executive Committee is comprised of the following Attorneys General Offices: Arizona, California, Colorado, Connecticut, Florida, Illinois, Iowa, New York, North Carolina, Ohio, Texas, and Washington; and the following state banking regulators: Maryland Office of the Commissioner of Financial Regulation, New York State Banking Department, and the Pennsylvania Department of Banking.

## **Participating Attorneys General**

Alaska  
Arizona  
Arkansas  
California  
Colorado  
Connecticut  
Delaware  
Florida  
Georgia  
Hawaii Department of the Attorney General / Hawaii Office of Consumer Protection  
Idaho  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky  
Louisiana  
Maine  
Maryland  
Massachusetts  
Michigan  
Minnesota  
Mississippi  
Missouri  
Montana  
Nebraska  
Nevada  
New Hampshire  
New Jersey  
New Mexico  
New York  
North Carolina  
North Dakota  
Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island  
South Carolina  
South Dakota  
Tennessee  
Texas  
Utah  
Vermont

Virginia  
Washington  
West Virginia  
Wisconsin  
Wyoming

**Participating State Bank and Mortgage Regulators**

Arizona Department of Financial Institutions  
Arkansas Securities Department  
Connecticut Department of Banking  
D.C. Department of Insurance Securities and Banking  
Florida Office of Financial Regulation  
Idaho Department of Finance  
Illinois Secretary of Financial and Professional Regulation  
Indiana Department of Financial Institutions  
Iowa Division of Banking  
Kentucky Department of Financial Institutions  
Louisiana Office of Financial Institutions  
Maine Bureau of Consumer Credit Protection  
Maine Bureau of Financial Institutions  
Maryland Office of the Commissioner of Financial Regulation  
Division of Banks, Commonwealth of Massachusetts  
Michigan Office of Financial & Insurance Regulation  
Minnesota Department of Commerce  
Mississippi Department of Banking and Consumer Finance  
Montana Division of Banking and Financial Institutions  
Nebraska Department of Banking and Finance  
Nevada Financial Institutions Division and Mortgage Lending Division  
New Hampshire Banking Department  
New Jersey Department of Banking & Insurance – Office of Consumer Finance  
New York State Banking Department  
North Carolina Commissioner of Banks  
North Dakota Department of Financial Institutions  
Ohio Division of Financial Institutions  
Oregon Department of Consumer and Business Services – Division of Finance  
and Corporate Securities  
Pennsylvania Department of Banking  
Rhode Island Department of Business Regulation - Division of Banking  
South Carolina Department of Consumer Affairs  
Tennessee Department of Financial Institutions  
Texas Department of Banking  
Texas Finance Commission and Consumer Credit Commissioner  
Vermont Department of Banking, Insurance, Securities and Health Care Administration  
Washington State Department of Financial Institutions

West Virginia Division of Banking  
Wisconsin Department of Banking  
Wyoming Division of Banking