

March 25, 2009

Mr. Gerald M. Bailey  
Executive Director  
Florida Department of Law Enforcement  
P.O. Box 1489  
Tallahassee, Florida 32302-1489

Dear Commissioner Bailey:

As you know, hundreds of financially distressed Floridians behind in their mortgages are being victimized by those who take fees from them for loan modifications, advise the homeowners not to contact their lenders, and then do nothing. Often homeowners do not realize anything is wrong until they receive a foreclosure notice. Some cases are outright frauds and would most effectively be prosecuted as criminal cases; some are the result of gross negligence by loan modification businesses. There are many different entities including mortgage brokers, real estate agents and lawyers involved in similar scams.

None of us with the responsibility to protect the public from these scams can successfully address the volume of these cases alone. I believe there is a need to form a group representing all concerned to explore how we can work together more effectively on these matters. I hope you can join me and others for such a meeting and would like to propose the following possible dates and times: April 1 at 2:00pm; April 7 at 11:00am; or April 8 at 10:00am. Please respond with your availability to [leslie.jacobs@myfloridalegal.com](mailto:leslie.jacobs@myfloridalegal.com) at your earliest convenience and we will set the date that is best for all.

I know your time and resources are valuable, and I certainly appreciate your participation and support.

Sincerely

Bill McCollum