



STATE OF FLORIDA

BILL McCOLLUM
ATTORNEY GENERAL

October 12, 2010

Mr. Larry B. Litton, Jr.
President and Chief Executive Officer
Litton Loan Servicing LP
4828 Loop Central Drive
Houston, TX 77081

Dear Mr. Litton:

As Attorney General of the State of Florida, I am writing you to express my concern for Florida's economic future and the credibility of Florida's judicial foreclosure system as a result of the actions of your company – actions that have affected the integrity of title to real property for Florida's homeowners as well as the foreclosure process in Florida.

I was distressed to learn from media reports that your company may have engaged in filing faulty affidavits in foreclosure cases in Florida courts with regard to ownership of promissory notes and affidavits that attested to personal knowledge of facts when, in fact, the affiant had no such personal knowledge. The net effect of these actions, among other things, has been to cast a shadow on the title to these properties which is of such proportions that at least one major title company is now refusing to write title insurance on foreclosed properties. Even more disturbing is that some of these foreclosed properties have already been sold and resold, and now their titles are in question, which may substantially slow the economic recovery for the citizens of Florida.

All of this has been compounded by the impact of the recently announced moratoria on foreclosures by several mortgage servicers and the plethora of private litigation that has already commenced. In my view, the moratoria and the private litigation are counterproductive to obtaining the swift solution necessary to address this serious problem facing Florida's already fragile economy.

Mr. Larry B. Litton, Jr.
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I am requesting that you come to Tallahassee to meet with me as soon as possible to discuss ways to promptly and effectively redeem the integrity of the foreclosure process and ensure the marketability of real estate titles in Florida. I realize that correcting the faulty affidavits and reopening many of the foreclosure cases may take many months, even years given the state of our overburdened court system. Florida cannot wait that long to correct the linchpin of our economic recovery – clearing the foreclosure backlog. I look forward to our discussion and trust you will assist us in our efforts to come up with a creative solution to restore Floridians' faith in the judicial foreclosure process as well as maintaining the viability and marketability of real property titles in Florida.

I look forward to meeting with you.

Sincerely,

A handwritten signature in dark ink, appearing to read "Bill McCollum", with a long, sweeping horizontal stroke extending to the right.

Bill McCollum



STATE OF FLORIDA

BILL McCOLLUM
ATTORNEY GENERAL

October 12, 2010

Mr. Brian Moynihan
President, Chief Executive Officer and Director
Bank of America Corporation
100 N. Tryon Street
Charlotte, NC 28255

Dear Mr. Moynihan:

As Attorney General of the State of Florida, I am writing you to express my concern for Florida's economic future and the credibility of Florida's judicial foreclosure system as a result of the actions of your company – actions that have affected the integrity of title to real property for Florida's homeowners as well as the foreclosure process in Florida.

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Bill McCollum



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ATTORNEY GENERAL

October 12, 2010

Mr. Jamie Dimon
Chairman and Chief Executive Officer
JP Morgan Chase & Company
270 Park Avenue
New York, NY 10017-2070

Dear Mr. Dimon:

As Attorney General of the State of Florida, I am writing you to express my concern for Florida's economic future and the credibility of Florida's judicial foreclosure system as a result of the actions of your company – actions that have affected the integrity of title to real property for Florida's homeowners as well as the foreclosure process in Florida.

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Bill McCollum



STATE OF FLORIDA

BILL McCOLLUM
ATTORNEY GENERAL

October 12, 2010

Mr. James E Rohr
Chairman and Chief Executive Officer
The PNC Financial Services Group, Inc.
One PNC Plaza
249 Fifth Avenue
Pittsburgh, PA 15222

Dear Mr. Rohr:

As Attorney General of the State of Florida, I am writing you to express my concern for Florida's economic future and the credibility of Florida's judicial foreclosure system as a result of the actions of your company – actions that have affected the integrity of title to real property for Florida's homeowners as well as the foreclosure process in Florida.

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Bill McCollum



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ATTORNEY GENERAL

October 12, 2010

Mr. Michael Carpenter
Chief Executive Officer
GMAC Mortgage, LLC
1100 Virginia Drive
Ft. Washington, PA 19034

Dear Mr. Carpenter:

As Attorney General of the State of Florida, I am writing you to express my concern for Florida's economic future and the credibility of Florida's judicial foreclosure system as a result of the actions of your company – actions that have affected the integrity of title to real property for Florida's homeowners as well as the foreclosure process in Florida.

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