



Congress of the United States
House of Representatives
Washington, DC 20515

WASHINGTON OFFICE:
2241 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-3001

DISTRICT OFFICES:
2500 NORTH MILITARY TRAIL
BOCA RATON, FL 33431
(561) 988-6302

8461 LAKE WORTH ROAD
LAKE WORTH, FL 33467
(561) 732-4000

MARGATE CITY HALL
5790 MARGATE BLVD.
MARGATE, FL 33063
(954) 972-6454

TAMARAC CITY HALL
7525 NW 88TH AVENUE
TAMARAC, FL 33321
(954) 597-3990

October 4, 2010

The Honorable John Conyers, Jr.
Chairman, House Committee on the Judiciary
2138 Rayburn House Office Building
Washington, D.C. 20515

Dear Chairman Conyers:

I am writing to respectfully request that the Judiciary Committee hold a hearing once Congress returns in November to gather information about possible due process implications in the accelerated foreclosure proceedings many states have adopted.

I am particularly concerned about my home state of Florida, where astronomical foreclosure rates have driven the State to establish foreclosure-only courts. These courts are intended to remove the dramatic backlog of foreclosure cases in the Florida court system. While this goal is well-intentioned, my fear is that American families may be losing their homes without appropriate protection of due process. An accelerated court for foreclosure cases means that fewer of the traditional safeguards are in place to protect homeowners from abuse or even clerical errors. As many states have adopted alternatives to the traditional foreclosure proceedings as well, I believe that this issue has national implications.

Beyond the various extrajudicial alternatives that states have adopted, it appears that traditional foreclosures, too, may have been mishandled. The New York Times reported today that, even in traditional foreclosures, there is evidence that some banks and servicers have forged documents and failed to verify key information. As a result, families may have been wrongly evicted, even in cases that were reviewed by a judge in a traditional foreclosure hearing. The court system has failed these families, and it is the obligation of this Congress to find out why.

While we remain hopeful that the economy is turning around, with nearly 10 percent of home mortgages delinquent, the reality for millions of American families is that economic improvement has not yet reached them. Foreclosures are still at record levels in many areas around the country. Too many families are learning what it means for the American dream of homeownership to become a nightmare; and, when they face foreclosure, they deserve to have all the protections of the law.

I believe it would be extremely beneficial for American families for the House Judiciary Committee were to hold a hearing on this important issue. There is a pattern here -- one that policy makers must change. If some courts have adopted a 'trust but don't verify' approach to

foreclosures, and if states are going to move forward with alternatives to traditional foreclosure proceedings, we need to ensure that appropriate safeguards remain in place to protect the rights of homeowners.

I sincerely appreciate your consideration of my request and your work to protect the rights of all Americans, especially those disadvantaged during this trying economic time.

With warmest regards,

A handwritten signature in black ink, appearing to read "Ted Deutch". The signature is fluid and cursive, with a large initial "T" and "D".

Ted Deutch
MEMBER OF CONGRESS