



**Curtis Hertel Jr.**  
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**AN OPEN LETTER TO BILL SCHUETTE**

The Honorable Bill Schuette  
Attorney General of Michigan

Mr. Schuette -

I have the utmost respect for you and your office, and I wish to commend your hard work on the recent mortgage robo-signing crisis. The challenges we have faced in Michigan concerning property fraud have been unlike anything we have ever seen before, and you have been actively engaged in this fight with myself and the other Michigan Registers of Deeds.

As you know, the deadline for Michigan to sign on to the 50-state mortgage fraud settlement is February 3<sup>rd</sup>. I recognize that this is a difficult decision, and that there are many factors to consider.

I am writing to ask that you stand firm, and refuse to add Michigan to any settlement that would give criminal immunity to the defendants. Our ongoing investigations have demonstrated that the major banks in this settlement, and their hired document mills, were engaged in the practice of robo-signing. Hundreds of residents here in Ingham County, and thousands of residents across the state, were illegally foreclosed upon because of this practice.

These illegalities have stolen due process from our own citizens, and robbed them of precious time that could have been used to recover and resume their mortgages, or obtain a modification. A family who is facing a foreclosure is already vulnerable; this practice insured that they could not possibly reclaim their home.

We have even received information in recent days that shows LPS, a document mill included in the proposed settlement, specifically requested to have this criminal investigation converted to a civil lawsuit. It seems clear that they are aware of their vulnerability to these charges, and are attempting to save their company's stock price by avoiding responsibility.

All I am asking is that we treat the banks in the same way we would treat our own citizens. If a person in Michigan were to commit fraud and forgery, and use these practices to take someone's property, that person would go to jail. I respectfully request that we leave that same possibility open for the banks and corporations that have committed those same crimes here in our state.

Sincerely,

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