



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Office of Administrative Hearings

DCCA News Release

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STATE LAUNCHES MORTGAGE FORECLOSURE DISPUTE RESOLUTION PROGRAM

HONOLULU – The Hawai'i State Department of Commerce and Consumer Affairs (DCCA) today unveiled the Mortgage Foreclosure Dispute Resolution (MFDR) program, designed to offer owner-occupants of residential property in non-judicial foreclosure the opportunity to meet directly with their lenders to modify their loans or work out an alternative to the foreclosure process.

“The Mortgage Foreclosure Dispute Resolution program came to be through the collaborative efforts of all three branches of government – executive, legislative, and judicial,” said Keali'i Lopez, Director of Commerce and Consumer Affairs. “In addition, the program is a key feature of the Abercrombie Administration's ongoing commitment to invest in the people of Hawai'i and may help prevent homeowners from losing their homes.”

The MFDR program is the primary component established under Act 48 (Session Laws of Hawai'i 2011) which sought to implement a comprehensive strategy to reform the foreclosure process in Hawai'i. The program will be funded by fees paid by participating lenders and owner-occupants. Under Act 48, MFDR was required to commence on October 1, 2011, and will continue until September 30, 2014.

Starting today, lenders may begin submitting non-judicial foreclosure notice filings through the program's website, <http://mfdr.ehawaii.gov>. To use the electronic filing system, a required subscriber account may be obtained by registering at <http://portal.ehawaii.gov/subscriber-services.html>.

Comprehensive answers to “Frequently Asked Questions” about the MFDR program are available at the following link or by calling (808) 586-2886:
<http://hawaii.gov/dcca/oah/mfdr/mortgage-foreclosure-dispute-resolution-mfdr-program>.

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