

The Commonwealth of Massachusetts Office of the Attorney General

One Ashburton Place Boston, Massachusetts 02108

> (617) 727-2200 www.mass.gov/ago

July 25, 2011

William P. O'Donnell Register of Deeds Norfolk Registry District of the Land Court 649 High Street Dedham, MA 02026

Re: Massachusetts Register of Deeds Association Request for Meeting

Dear Register O'Donnell,

Thank you for your letter of July 8, 2011. We look forward to meeting with you and your fellow Registers on August 11th, to discuss your concerns regarding MERS, the filing of false or misleading documents with registries, and other matters.

As you are aware, we are currently investigating creditor misconduct in connection with unlawful foreclosures, including failure to establish the right to start a foreclosure as well as filing false or misleading documents with registries in the Commonwealth. We have focused particularly on creditors' reliance on MERS and whether MERS conforms to the requirements of Massachusetts law, in the context of foreclosures and otherwise. In the next week, we plan to send civil investigative demands (CID) to Registers in order to gather critical information to our investigation, and appreciate your continuing cooperation in this process. If the Massachusetts Registers of Deeds Associations or any individual Registers have questions or concerns about the CIDs, they should contact Public Protection and Advocacy Deputy Bureau Chief Stephanie Kahn at 617-963-2986.

Many of your fellow Registers also have asked about the impact of our investigation on the ongoing federal-state negotiations with the large banks. We have made clear that Massachusetts will not sign on to any global agreement with the banks if it includes a comprehensive liability release regarding securitization and the MERS conduct. We strongly believe that these investigations must continue and responsible parties must be held accountable in order to fully protect homeowners and return to a healthy economy.

We look forward to continuing to work with you on these important matters.

Cordially,

Martha Coakley

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cc: John F. Meade, Barnstable Register Andrea F. Nuciforo, Jr., Berkshire Middle Register Frances T. Brooks, Berkshire Northern Register Wanda M. Beckwith, Berkshire Southern Register Barry J. Amaral, Bristol Northern Register J. Mark Treadup, Bristol Southern Register Bernard J. McDonald, III, Bristol Fall River Register Dianna E. Powers, Dukes Register Robert F. Kelley, Northern Essex Register John L. O'Brien, Jr., Southern Essex Register Joseph A. Gochinski, Franklin Register Donald E. Ashe, Hampden Register Marianne L. Donohue, Hampshire Register Richard P. Howe, Jr., Northern Middlesex Register Eugene C. Brune, Southern Middlesex Register Jennifer H. Ferreira, Nantucket Register John R. Buckley, Jr., Plymouth Register Francis Roache, Suffolk Register Kathleen Reynolds Daigneault, Northern Worcester Register Anthony J. Vigliotti, Southern Worcester Register

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