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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
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MEMORANDUM

To: All House Members

From: Representative Tina Davis *Tina M. Davis*

Date: July 15, 2011

Subject: Request for Co-sponsorship: Establishing a Single Point of Contact in Mortgage Companies

In the near future I will be introducing legislation designed to establish a single point of contact between a mortgage company and a borrower.

In recent years borrowers have been foreclosed upon due to a lack of coordination within mortgage company ranks: papers were misfiled, records lost, communications not recorded. Further, borrowers received different information when speaking with separate representatives. Ultimately foreclosures occurred when it was not the company's intent to do so as a result of misunderstanding or lack of timely filing of essential documents.

A single point of contact would ensure that a foreclosure was not the result of a lack of communication between the mortgage company and the borrower. I'm encouraging members to consider this legislation since it's an important issue for many districts.

Thank you for your attention in this matter. If you'd like to co-sponsor this legislation, please contact Debi Brady at 783-4903 or dbrady@pahouse.net.