

RICHARD BLUMENTHAL
ATTORNEY GENERAL



55 Elm Street
P.O. Box 120
Hartford, CT 06141-0120

Office of The Attorney General
State of Connecticut

June 4, 2009

Mr. Timothy J. Mayopoulos
Executive Vice President and General Counsel
Federal National Mortgage Association
3900 Wisconsin Avenue, NW
Washington, DC 20016

RE: Connecticut Default Servicing

Dear Mr. Mayopoulos:

It is my understanding that the Federal National Mortgage Association ("Fannie Mae") maintains a network of law firms around the country that perform legal services for Fannie Mae relating to foreclosure actions. As the current foreclosure crisis continues to unfold across the nation and here in Connecticut, concerns have been raised about how the foreclosure process is being conducted in Connecticut.

My office has received complaints that consumers are not receiving proper foreclosure notices and are being charged excessive fees in connection with foreclosure actions. At the same time, it appears that representation of lenders in Connecticut foreclosure cases is concentrated in only a few Connecticut law firms. Additionally, astronomical fees are being received by a select group of Connecticut marshals in connection with such foreclosure actions. My office is reviewing these allegations.

I am requesting that Fannie Mae provide my office with information regarding its transactions with Connecticut law firms who provide services to Fannie Mae.

Accordingly, I request that you provide us the following information:

1. Identify all law firms in Connecticut who have provided legal services to Fannie Mae relating to foreclosure actions from 2007 to the present;
2. Identify the criteria you utilize in selecting law firms to handle foreclosure work;
3. Identify the number of foreclosures actions filed from 2007 to present in Connecticut for which Fannie Mae has retained counsel;
4. Identify and itemize all fees paid to such Connecticut law firms from 2007 to the present and identify those law firms;
5. Identify and itemize all fees paid to Fannie Mae by Connecticut law firms from 2007 to the present;

6. Identify all policies and procedures you require Connecticut law firms to comply with in connection with their provision of legal services;
7. Identify all services you provide to lenders relating to the provision of default servicing;
8. Identify any complaints you have received relating to Connecticut consumers who did not receive notice of a foreclosure action or default judgment in a foreclosure action;
9. Identify all lenders to whom you provide default servicing; and
10. Provide copies of all agreements with law firms identified in response to number one, including any fee schedules.

Please forward your responses to Assistant Attorney General Jon Blake at the Office of the Attorney General, 110 Sherman St., Hartford, CT 06105, within fifteen (15) days of the date of this letter. Please direct any questions you may have to AAG Blake, whose phone number is (860) 808-5400. I look forward to your response.

Very truly yours,



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Office of The Attorney General
State of Connecticut

June 4, 2009

Mr. Robert E. Bostrom
Executive Vice President and General Counsel
Federal Home Loan Mortgage Corporation
8200 Jones Branch Drive
McLean, VA 22102-3110

RE: Connecticut Foreclosure Servicing

Dear Mr. Bostrom:

It is my understanding that the Federal Home Loan Mortgage Corporation ("Freddie Mac") maintains a network of law firms around the country that perform legal services to Freddie Mac relating to foreclosure actions. As the current foreclosure crisis continues to unfold across the nation and here in Connecticut, concerns have been raised about how the foreclosure process is being conducted in Connecticut.

My office has received complaints that consumers are not receiving proper foreclosure notices and are being charged excessive fees in connection with foreclosure actions. At the same time, it appears that representation of lenders in Connecticut foreclosure cases is concentrated in only a few Connecticut law firms. Additionally, astronomical fees are being received by a select group of Connecticut marshals in connection with such foreclosure actions.

I am requesting that the Federal Home Loan Mortgage Corporation provide my office with information regarding its transactions with Connecticut law firms who provide services to Freddie Mac.

Accordingly, I request that you provide us the following information:

1. Identify all law firms in Connecticut who have provided legal services to Freddie Mac relating to foreclosure actions from 2007 to the present;
2. Identify the criteria you utilize in selecting law firms to handle foreclosure work;
3. Identify the number of foreclosures actions filed from 2007 to present in Connecticut for which Freddie Mac has retained counsel;
4. Identify and itemize all fees paid to such Connecticut law firms from 2007 to the present and identify those law firms;

5. Identify and itemize all fees paid to Freddie Mac by Connecticut law firms from 2007 to the present;
6. Identify all policies and procedures you require Connecticut law firms to comply with in connection with their provision of legal services;
7. Identify all services you provide to lenders relating to the provision of default servicing;
8. Identify any complaints you have received relating to Connecticut consumers who did not receive notice of a foreclosure action or default judgment in a foreclosure action;
9. Identify all lenders to whom you provide default servicing; and
10. Provide copies of all agreements with law firms identified in response to number one, including any fee schedules.

Please forward your responses to Assistant Attorney General Jon Blake at the Office of the Attorney General, 110 Sherman St., Hartford, CT 06105, within fifteen (15) days of the date of this letter. Please direct any questions you may have to AAG Blake, whose phone number is (860) 808-5400. I look forward to your response.

Very truly yours,



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Office of The Attorney General
State of Connecticut

June 4, 2009

Mr. Ron Cook
Senior Vice President and General Counsel
Fidelity National Information Services, Inc.
601 Riverside Avenue
Jacksonville, FL 32204

RE: Connecticut Default Servicing

Dear Mr. Cook:

It is my understanding that Fidelity National Information Services, Inc. ("Fidelity") is one of the country's largest default servicing firms, and that Fidelity works with lenders and local Connecticut law firms to facilitate the processing of foreclosure actions. As the current foreclosure crisis continues to unfold across the nation and here in Connecticut, concerns have been raised about how the foreclosure process is being conducted in Connecticut.

My office has received complaints that consumers are not receiving proper foreclosure notices and are being charged excessive fees in connection with foreclosure actions. At the same time, it appears that representation of lenders in Connecticut foreclosure cases is concentrated in only a few Connecticut law firms. Additionally, astronomical fees are being received by a select group of Connecticut marshals in connection with foreclosure actions. My office is reviewing these allegations.

I am requesting that Fidelity provide my office with information regarding its transactions with Connecticut law firms who provide services to Fidelity.

Accordingly, I request that you provide us the following information:

1. Identify all law firms in Connecticut who have provided legal services to Fidelity relating to foreclosure actions from 2007 to the present;
2. Identify the criteria you utilize in selecting law firms to handle foreclosure work;
3. Identify the number of foreclosures actions filed from 2007 to present in Connecticut for which Fidelity has retained counsel;
4. Identify and itemize all fees paid to such Connecticut law firms from 2007 to the present and identify those law firms;
5. Identify and itemize all fees paid to Fidelity by Connecticut law firms from 2007 to the present;

8. Identify any complaints you have received relating to consumers who did not receive notice of a foreclosure action or default judgment in a foreclosure action;
9. Identify all lenders to whom you provide default servicing; and
10. Provide copies of all agreements with law firms identified in response to number one, including any fee schedules.

Please forward your responses to Assistant Attorney General Jon Blake at the Office of the Attorney General, 110 Sherman St., Hartford, CT, 06105, within fifteen (15) days of the date of this letter. Please direct any questions you may have to AAG Blake, whose phone number is (860) 808-5400. I look forward to your response.

Very truly yours,

A handwritten signature in black ink, appearing to read "Richard Blumenthal", written in a cursive style.

RICHARD BLUMENTHAL