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ONE HUNDRED ELEVENTH CONGRESS

# Congress of the United States

## House of Representatives

COMMITTEE ON ENERGY AND COMMERCE

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May 12, 2009

Mr. Gene L. Dodaro  
Acting Comptroller General  
U.S. Government Accountability Office  
441 G Street, NW  
Washington, DC 20548

Dear Mr. Dodaro:

We are writing to request that GAO evaluate the federal government's recently announced efforts to combat mortgage foreclosure rescue scams and loan modification fraud, and to educate consumers about the risks posed by these scams.

As you know, the foreclosure crisis is at the root of the current economic crisis. More than eight million homeowners are expected to face foreclosure over the next four years, and many of these homeowners are seeking assistance in modifying their loans to save their homes. Too often, these struggling homeowners are tricked by scam artists posing as "foreclosure consultants" whose services only put the homeowners deeper into debt.

The Obama Administration has undertaken an ambitious effort to combat these fraudulent activities. On April 6, 2009, the Treasury Department, the Department of Housing and Urban Development, the Department of Justice, and the Federal Trade Commission announced a multi-agency crackdown targeting mortgage foreclosure rescue scams and loan modification fraud. This effort is aimed at combating fraudulent loan modification schemes, coordinating agency investigations of fraud, and assisting with enforcement and prosecutions.

It is imperative that Congress understand the scope of these efforts, their effectiveness, and their likelihood of success. On May 7, 2009, the U.S. House of Representatives passed H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act of 2009. An amendment to that bill introduced by Rep. Matsui would require GAO to assess and report on the Administration's interagency efforts to combat mortgage foreclosure rescue scams and loan modification fraud.

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Rather than waiting for H.R. 1728 to become law, however, we request that GAO begin this review of the Administration's multi-agency effort now.

If you have questions, please contact Kyle Victor with Rep. Matsui at 202-225-7163 or Anna Laitin with the Energy and Commerce Committee staff at 202-226-5853. Thank you for your consideration.

Sincerely,



Bobby L. Rush  
Chairman  
Subcommittee on Commerce, Trade,  
and Consumer Protection



Doris Matsui  
Member  
Subcommittee on Commerce, Trade,  
and Consumer Protection

cc: Henry A. Waxman  
Chairman

Joe Barton  
Ranking Member

George Radanovich  
Ranking Member  
Subcommittee on Commerce, Trade  
and Consumer Protection