Dakota Soda

From: Daniel Coffey <dan@dancoffey.com>
Sent: Thursday, June 11, 2026 11:23 AM
To: Dakota Soda
Cc: Thaddeus Hackworth; Daniel Coffey
Subject: Support for the Proposals presented by Thaddeus Hackworth HB 5152 and 5153

Dear Legislators,

I apologize for the lateness of my comments.

I owned and operated RE/MAX harbor country for 40 years. I have had a licenses in Michigan and Indiana for 45 years. Represented at least a couple of thousand buyers and sellers in the past 45 years. Helped formulate and pass legislation related to Land Division, Real Estate Agency, Critical Dunes, and Wetlands in Michigan.

I have had personal experience with a friend of mine who has been"taken" for $30,000 and is now paying a high interest land contract to keep his property. And I personally know of other situations where the local "bad apples" have, to my way of thinking, abused local owners of property foreclosed on by their banks. The situations are very ugly. Lies are being told to owners at a time when they are panicked about losing their properties that actually still have value (sometimes great value) for the owners. The owners are losing that value because they do not know their rights and do not understand the foreclosure system.

The "bad apples" have worked their way into the court houses so they know about the foreclosure before the property owners receive notice of the foreclosure. These "bad apples" arrive first to tell the owners all sorts of lies about their rights and then get a quit-claim (used to be a warranty) deed of the property and continue to not pay off the mortgage for months. These "bad apples" collect large profits from the ultimate sale of the properties. The original owners usually get little or nothing of the profits that they possessed at the time of foreclosure. .

The local "bad apples" have bragged in writing about making $1,000,000 in profit from these abusive transactions in one year.

I understand that there are supposed issues related to the way and timeliness of official county recordings that have caused those representing title companies and registers of deeds to oppose the proposals in HB 5152 and 5153. .

That is very sad. And very irritating.

Whatever issues caused by tardy recordings ought to be resolved rather than used as an excuse to do nothing.

The foreclosure notice posted on the property and in the local newspaper does more damage to the property owner than any register of deeds recordings related to the foreclosure can do. Why oppose recording things that help and protect initial owners?

Bottom line, please do not let technical problems stop the needed reforms proposed by our legislators and Thaddeus Hackworth.

It pains me, and it should pain you, to see people suffer just because the system is not set up to make sure they understand and exercise their rights. .

Fix the system!!!

Pass this legislation that provides protection for the people who need it. Do more to make the foreclosure process easier for property owners to understand work their way through.

Thank you for your consideration of this matter,

Happy to offer more comments from myself, and others, **in person in Lansing** if we can help these bills and other needed legislation pass.

Thanks,

Dan

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