

Dear Tracie K. Lindeman

Concerning ADKT No. 435
June 22 2009

I am totally against forming any new time consuming expensive foreclosure mediation program. It takes months for a foreclosure now giving plenty of time to mediate. The system is already stacked against the lender considering the borrower can file bankruptcy at the last minute. The bankruptcy court can rule on any outlandish terms of the lending agreement. We have more than enough protection for the borrower now.

Thank You *Don Blain Ellis* retired general contractor and trying to stay retired investor.

Melba J Ellis

FILED

JUN 23 2009

TRACIE K. LINDEMAN
CLERK OF SUPREME COURT
BY *[Signature]*
CHIEF DEPUTY CLERK

RECEIVED
JUN 23 2009
TRACIE K. LINDEMAN
CLERK OF SUPREME COURT
DEPUTY CLERK

09-31784