

MORTGAGE BROKER TASK FORCE
GROUND RULES FOR CONDUCT OF BUSINESS

I. MEMBERSHIP ON TASK FORCE

The following organizations have designated the following individuals as their Task Force representatives:

Harry Matson - AARP Hawaii
Bonnie Horibata - Better Business Bureau
John Nabers - Consumer Counseling Service
Stephen Higa - Hawaii Association of Mortgage Brokers
Beau P. Springer - Hawaii Association of Realtors
Neal Okabayashi - Hawaii Bankers Association
Dennis Tanimoto - Hawaii Credit Union League
Alvin K. Tanaka - Hawaii Financial Services Association, Inc.
Kendall Hirai - Hawaii Home Ownership Center
Charles Greenfield - Legal Aid Society of Hawaii
Gayle Ishima - Mortgage Bankers Association of Hawaii
Candace Chase – Mortgage Solicitor
Jason Okuhama – Mortgage Solicitor
Nelson G. Oyadomari – Mortgage Solicitor
Nick Griffin – State of Hawaii, Dept. of Commerce & Consumer Affairs

II. VOTING

- A. If voting is required on any matter, only the designated members of the Task Force will have the right to vote.
- B. To ensure continuity in the Task Force's discussions and avoid the necessity of having to review matters when a "substitute" attends a Task Force meeting or subcommittee meeting in place of a member, voting by proxy will not be permitted.
- C. "Substitutes" will not be permitted to sit at the table nor engage in the discussions at either the Task Force or subcommittee level. The function of "substitutes" will be to act as observers, take notes and report back to the designated member of the Task Force.

III. REMOVAL FROM THE TASK FORCE

- A. Since continuity and sustained effort are critical to the Task Force's success, three absences from Task Force meetings will result in automatic removal from the Task Force.
- B. The organization represented will not be given the opportunity to designate another individual to serve on the Task Force.

IV. APPLICABILITY OF HAWAII'S SUNSHINE LAW

Members are advised that all the Task Force's deliberations, as well as the discussions at the subcommittee level will be conducted in accordance with the requirements of Hawaii's Sunshine Law. All decision-making, as well as discussions which could lead to decision-making, must therefore be held in public and in places accessible to the public. A separate handout on the requirements of the Sunshine Law has been distributed to the Task Force.