August 13, 2010

To the Honorable Members of the Illinois House of Representatives, 96<sup>th</sup> General Assembly

I hereby return House Bill 5055 with a specific recommendation for change.

During this period of unprecedented economic tumult, many Illinois families have been impacted by the foreclosure crisis. As Governor, I am committed to continuing to help those who have been confronted with the prospect of a foreclosure and ensuring fairness in foreclosure practices. I know that the members of the General Assembly share this goal and will dedicate considerable time over the coming weeks and months to address additional measures that protect the citizens of our State.

Since this bill was transmitted to me, I have been contacted by people and organizations from across our State. It is apparent to me that there remain outstanding issues to address in this bill. I am confident that by working together the sponsors will be able to resolve these issues during the upcoming veto session. For that reason, I recommend postponing the effective date of those provisions of House Bill 5055 which would otherwise become effective immediately until after the legislature has an opportunity to revisit these issues.

Therefore, pursuant to Article IV, Section 9(e) of the Illinois Constitution of 1970, I hereby return House Bill 5055, entitled "AN ACT concerning civil law." with the following specific recommendation for change:

on page 18, by replacing lines 15 and 16 with the following:

"Section 99. Effective date. This Act takes effect on January 1, 2011.".

With this change, House Bill 5055 will have my approval. I respectfully request your concurrence.

Sincerely,

PAT QUINN Governor