



# Relief effort in Alabama PAGE 3A



# West Hawaii Today

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## Foreclosure overhaul calls for mediation

BY MARK NIESSE  
THE ASSOCIATED PRESS

HONOLULU — Hawaii families in danger of losing their homes will be able to meet their lenders face-to-face in an attempt to avoid foreclosure, according to a broad overhaul of state foreclosure laws nearing approval.

The 102-page bill calls for a dispute resolution process to begin facilitating potential loan modifications by October.

Residential owner-occupants also would have the option to convert their nonjudicial foreclosures to a process overseen by the courts.

The measure, modeled on a similar mediation system used in foreclosure-plagued Nevada, is scheduled for final votes in the House and Senate on Tuesday.

“More people will be able to enter into loan modifications and will be allowed to stay in their

homes,” said Kealii Lopez, director for the state Department of Commerce and Consumer Affairs, which will handle dispute resolution.

Consumer protections written into the legislation aim to prevent loan servicing companies from enforcing foreclosures before homeowners have a chance to contest them, said Sen. Roz Baker, chairwoman of the Commerce and Consumer Protection Committee.

Residents could continue living in their homes, and lenders would still get paid if dispute resolution is successful.

“It gives them an opportunity for a face-to-face discussion on either modifying their loan or working out some other payment plan,” said Baker, D-Honokohau-Makena. “Even if this process only helps a

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## No-bid contract canceled following media inquiries

KENOI CAMPAIGN MANAGER WILL GIVE ONLY ONE ‘ALOHA’ TRAINING SESSION — FOR FREE

BY NANCY COOK LAUER  
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HILO — Mayor Billy Kenoi late Monday put an end to a planned Police Department contract with his 2008 campaign manager after the no-bid project drew media scrutiny.

Instead, campaign manager Christian Kimo Alameda will conduct one training session on “Aloha in Difficult Times” free of charge and there will be no contract for subsequent sessions, Kenoi told West Hawaii Today.

The newspaper had earlier in the day been told by Police Department officials that the first two-hour class July 8 in Hilo would include 40 officers at a cost of less than \$500. Police Chief Harry Kubojiri said all 430 sworn officers and 150 civilian employees would subsequently be required to take the course at a cost that had not yet been determined.

Alameda, of Hilo, holds a

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# Hunting down bin Laden

## The raid that killed al-Qaida leader Osama bin Laden took shape after detainees identified a bin Laden courier

### First information

- After 9/11, CIA chases leads about bin Laden's inner circle
- Detainees repeatedly mention one courier's pseudonym, identifying him as one of the few trusted by bin Laden; true name, location unknown
- Courier's true identity learned in 2007
- Two years later, locations where courier and his brother operate in Pakistan are learned

### Narrowing in

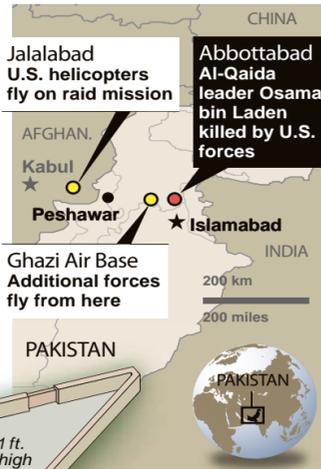
- **August 2010** Courier's residence found: high-security compound in Abbottabad, Pakistan
- **September 2010** U.S. thinks bin Laden may be hiding in compound
- **February 2011** U.S. thinks intelligence is strong enough to begin developing plan for going after bin Laden
- **March 2011** First of five National Security Council meetings on capturing or killing bin Laden; other meetings: March 29, April 12, April 19, April 28

### The operation

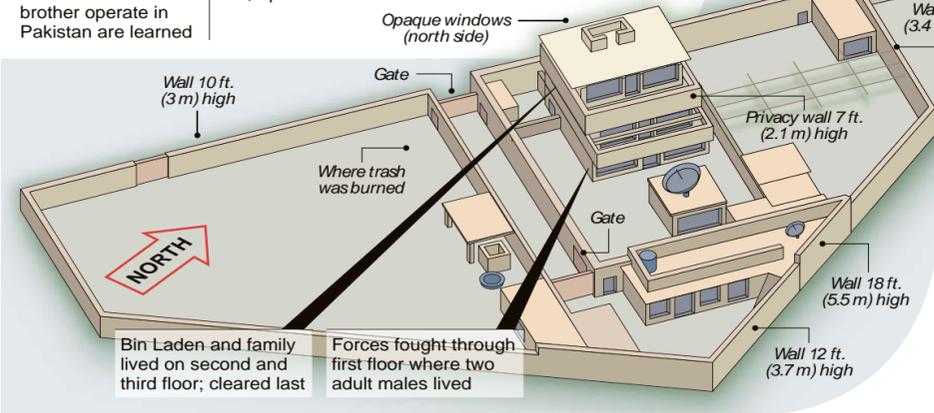
- **April 29, 2011, 8:20 a.m. EDT** Obama authorizes operation
- **May 1, 1 p.m.** Top advisers gather at White House
- **Around 3 p.m. (midnight in Pakistan)** Helicopters heard over Abbottabad
- Two dozen Navy SEALs drop into high-walled compound; inside for 40 minutes
- Bin Laden killed in last five or 10 minutes of siege; shot twice in the head on third floor of main building

### Inside the compound in Abbottabad

- Built in 2005; about 3,000 sq. ft. (279 sq. m) of space; but no telephone or Internet service to avoid detection
- Two men lived on first floor
- Exterior walls topped with barbed wire



2005 aerial image of the compound



### Outcome and aftermath All times EDT

- One U.S. helicopter lost because of mechanical failure; destroyed for security purposes
- Along with bin Laden, three adult males killed: bin Laden's son and two al-Qaida facilitators
- Woman identified as bin Laden's wife used as human shield, killed; two others injured
- **3:32 p.m.** Obama returns for update
- **3:50 p.m.** Obama told bin Laden appears to be one of those killed during raid
- **11:35 p.m.** After confirmation, Obama announces in televised address that U.S. forces killed bin Laden and are in custody of his body
- Bin Laden's body put aboard the USS Carl Vinson, then placed in the North Arabian Sea

Sources: U.S. Government, The White House, AP, Reuters, ESRI, National Journal.com

Graphic: Robert Dorrell, Judy Treible, Melina Yingling

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# 40 minutes to capture or kill

BY BOB DROGIN, CHRISTI PARSONS AND KEN DILANIAN  
MCCLATCHY NEWSPAPERS

WASHINGTON — The nail-biting moment, the period when absolute disaster loomed, came at the very start. About two dozen Navy SEALs and other U.S. commandos were supposed to rope down into a Pakistani residential compound from a pair of specially modified Black Hawk helicopters in the predawn hours Monday, race into two buildings, and capture or kill Osama bin Laden. One chopper stalled as it hovered between the compound's high walls, unable to sustain its lift, and thudded into the dirt.

Half a world away in the White House Situation Room, the president and his war council crowded around a table covered with briefing papers and keyboards, and watched nervously as video feeds streamed in. The special forces team needed a rescue chopper. Gunfire was blazing around them. No one wanted another “Black Hawk Down” debacle.

“A lot of people were holding their breath,” recalled John Brennan, the president's counterterrorism adviser.

The extraordinary drama surrounding the killing of bin Laden encompassed the White House, the CIA and other arms of America's vast national security apparatus. The tale is part detective story, part

spy thriller. But the decade-old manhunt for the al-Qaida leader ultimately came down to a three-story building on a dirt road in the Pakistani army town of Abbottabad, north of Islamabad.

If the raid went wrong, Obama would bear the blame. He had vetoed a plan to obliterate the compound with an airstrike. Obama wanted to be certain he had bin Laden, and there was no guarantee that a smoking crater would yield proof. He had asked for a bolder plan, one that would allow the U.S. to take custody of bin Laden or his body. It posed far more risk.

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## FISHERIES REPORT Longliners face criticism

### COMMERCIAL FISHERMEN UNDERREPORTING

BY ERIN MILLER  
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Longline fishermen are Hawaii's small boat commercial fishermen's number one concern, followed by criticisms of the state's bottom-fishing policies.

Small boat fishermen also appear to be underreporting the numbers of commercial fisherman, classifying themselves as recreational fishermen, even when they sell fish.

That's according to a report released last month by the National Oceanic and Atmospheric Administration's Pacific Islands Fisheries Science Center.

“The most consistently negative comments received from commercial fishermen were with respect to the Hawaii longline fleet,” the report, authored by Justin Hospital, Skaidra Scholey Bruce and Minling Pan,

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