

My name is Glenn Harris. I'm here with my wife, Crystal, and our three children. We live in Bakersfield. I'm a veteran of the United States Navy. I currently work as a maintenance mechanic at PepsiCo.

One year ago this month, Crystal and I went to a car dealership, Express Auto Sales, in Bakersfield. We bought a 2003 Chevy Suburban for \$6,350. We made a down payment of \$850 and financed the rest. The dealership told us that they would register the Suburban with DMV and send us the permanent license plates. We paid the dealer a document fee and a registration fee, and they were supposed to take care of completing the registration process. In the meantime, they gave us a temporary sticker with the Vehicle Identification Number, placed in the lower right hand side of the windshield, and plates with just the name of the dealership.

Months went by, and we still didn't get the permanent license plates. We called the dealership over and over again, but no would answer the phone. Finally, we called the bank that the dealership got to finance our loan, and that we've been paying ever since, Westlake Financial. The bank told us the dealership went out of business in March 2018, three months before we even bought the car! Why did they finance a loan made by a dealership that was out of business?

The bank told us to sign a power of attorney so they could get the car registered and send us the permanent plates. So we did. But then they told us that it could take up to 10 months for the DMV to process the documents.

Worst of all, while I was driving to work recently, the CHP pulled me over. They noticed that I was driving with a temporary sticker that had expired, and my car was impounded. The CHP also said there was over a year of back fees owed to DMV that Express Auto Sales never paid. They said we had to pay the DMV those extra fees, from before we even bought the car, before it could be registered in our names. We can't afford to pay DMV those unexpected fees, that were not disclosed when we bought the car, on top of what we're already paying the bank.

I can't afford to pay the hefty impound fees, which are hundreds of dollars. I also can't get the car out of impound because I am not the registered owner. Even if I got the car out of impound, I couldn't afford to get it registered, so I may get pulled over and ticketed again. Meanwhile, I have to keep paying Westlake

another \$2500 or else my credit will be ruined. A repossession stays on credit reports for 7 years, and can be a barrier to getting another car, or a better job, or housing.

It's a serious hardship for me and my family to be without a car. There's very little public transportation in Bakersfield. My kids are all in school, and are missing out on extra-curricular activities because we can't give them rides. I needed the car to get to work, and I'm also taking college classes. Logistically, it's been a nightmare trying to keep our lives together.

Auto fraud experts have told us that we have a good case against the dealer and the lender, but we can't find an attorney to represent us. One that we talked to said he would have taken our case in the past, but that a bad court decision made it impossible for him to afford to take our case. This isn't something we can handle ourselves in small claims court, where the bank can send an expert who might as well be an attorney, but we won't have anyone to represent us.

All I want is a safe, reliable car for me and my family. Buying a car in California from an auto dealership shouldn't mean your life falls apart and there's nothing you can do about it. Please help us and other consumers harmed by businesses that cheat them, then go belly-up, get simple justice, by passing this bill.