



September 13, 2024

Honorable Gavin Newsom
Governor, State of California
State Capitol
Sacramento, CA 95814

Re: AB 2120 (Chen) Request for Veto

Dear Governor Newsom:

On behalf of each of our organizations, which each represent moderate and low-income workers and consumers, and many of which also provide assistance to victims of illegal repossessions, we respectfully request that you please VETO AB 2120 (Chen). AB 2120 would:

- Exempt repossession agents from California's laws against trespassing on private property, allowing them to enter into otherwise private spaces and seize possessions such as motor vehicles at any time of the day or night
- Further harm innocent victims of unscrupulous corporations that engage in common scams, such as falsification of loan applications, fraud, and forgery
- Increase risks of violent altercations when cars and other possessions are seized from private property

Currently, under existing law, repossession agents in California often engage in "self-help" repossessions and seize property

- **without** a court order
- **without** providing victims an "opportunity to cure" by getting current with their payments

Major auto lender Wells Fargo has a history of violating the Servicemembers Civil Relief Act over a period of 7 years and [illegally seizing over 860 vehicles](#) purchased by members of the U.S. Armed Forces.

Major subprime auto lender Santander has a history of [illegally entrapping consumers](#) in loans they cannot afford to pay, leading to a sky-high default rate of 70%.

AB 2120 would make such widespread illegal practices even worse by giving auto repo agents special access to private property. Please VETO AB 2120.

Thank you for your consideration of our views.

Sincerely,

Rosemary Shahan
President
Consumers for Auto Reliability and Safety

Robert Herrell
Executive Director
Consumer Federation of California

Arthur Levy
Director of Litigation
Housing and Economic Rights Advocates

Stephanie Carroll
Directing Attorney, Consumer Rights and Economic Justice Project
Public Counsel

Kevin Stein
Chief of Legal and Strategy
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Christine Hines
Senior Policy Director
National Association of Consumer Advocates

Erin Witte
Director of Consumer Protection
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