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Honorable Jerry Brown
Governor, State of California
State Capitol
Sacramento, CA 95814

RE: AB 516 (Mullin): Request for Veto

Dear Governor Brown:

I am an attorney who represents consumers in California. I respectfully request that you veto AB 516. I have represented numerous Californian's who have been pulled over by law enforcement, ticketed and have had their cars towed because a car dealer has not delivered permanent license plates within the 90-day deadline. Many have complained directly to the dealer and the bank that financed the car loan to no avail. Some of my current and past clients find that the dealers are out of business. Those same clients make weekly, monthly visits and phone calls to the Department of Motor Vehicle and they are left unsatisfied. The temporary permits issued by the DMV increases stops by law enforcement and do little to alleviate further stress and anxiety. What's more, the bank's who have a security interest in the car claim ignorance. When a consumer stops making payment on the car loan in protest many banks' begin to make multiple phone calls a day to consumers in an attempt to collect the debt. Many of those bank collectors ignore the consumer's good faith dispute and only seek payment. Today, in practice the consumer bears most of the burden in righting this wrong. AB 516 does nothing to address this problem and will shift the burden further.

Years ago I represented a consumer in a jury trial in San Jose. The dealer had gone out of business and never delivered permanent plates. Unknown to my client, months prior to purchase the dealer had borrowed money from a retail floor planner to buy the car and it agreed to repay the loan once it found a consumer to buy it. However, when my client bought the car the dealer pocketed the sales money, went out of business and never paid off the floor planner. The DMV could never identify what happened, it just kept issuing temporary permits while my client kept getting pulled over. Only through costly litigation and a jury trial was it learned that the floor planner still held title to the vehicle.

I currently represent James who suffered a similar fate. He bought his first car and drove it for a year. One morning he stepped out to go to work, but found his car missing. He phoned to report it stolen, however, he learned that it had been towed because the

dealer had given him 'false plates.' The dealer never completed registration and later went out of business.

AB 516 will negatively impact low-income individuals, non-English or limited English speakers and those with challenged credit. My suggestion is that all sales should be void if a dealer does not deliver permanent plates and registration within the 90-day deadline.

Respectfully submitted,

A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke extending to the right.

Balam O. Letona