

THE CALIFORNIA LEGISLATIVE BLACK CAUCUS

PRESENTS

*The* CALIFORNIA  
HOMEOWNERS  
BILL *of* RIGHTS  
*Town Hall*



**Thursday, June 21, 2012 • 6 pm**

California Science Center  
Wallis Annenberg Building (Muses Room)  
700 State Drive, Los Angeles





# CALIFORNIA LEGISLATIVE BLACK CAUCUS

## CAUCUS MEMBERS

**HONORABLE  
CURREN D. PRICE, JR.**  
26th Senate District

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MIKE DAVIS  
48th Assembly District  
VICE-CHAIR

HONORABLE  
WILMER AMINA CARTER  
62nd Assembly District  
TREASURER

HONORABLE  
HOLLY J. MITCHELL  
47th Assembly District  
SECRETARY

HONORABLE  
STEVEN C. BRADFORD  
51st Assembly District

HONORABLE  
ISADORE HALL, III  
52nd Assembly District

HONORABLE  
SANDRÉ R. SWANSON  
16th Assembly District  
CHAIR EMERITUS

HONORABLE  
RODERICK D. WRIGHT  
25th Senate District

June 21, 2012

Dear Town Hall Participants:

Welcome to the Homeowners Bill of Rights Town Hall Meeting. Since its creation in 1967, the California Legislative Black Caucus has represented and advocated for the interests of African Americans throughout the state.

Throughout its history, the Caucus and its members have been instrumental in crafting and supporting legislation to advance the quality of life for all Californians in the areas of health care, employment, housing, education and the criminal justice system.

As you are aware, the foreclosure crisis has disproportionately impacted communities of color. The Homeowners Bill of Rights, authored by Attorney General Kamala Harris, was designed to protect homeowners from unfair practices by banks and mortgage companies and to help consumers and communities cope with the state's urgent mortgage and foreclosure crisis.

As Black Californians continue to face economic hardships in increasing numbers, the American Dream becomes less attainable for many of us. Nevertheless, we are committed to supporting programs that preserve homeownership to save families and children from unnecessary hardship, limit further decline in home values, reduce the spread of blight, and preserve income for mortgage holders and their investors to limit further deepening of the financial crisis.

Thank you for taking the time to come and listen to what California Attorney General Kamala D. Harris and the California Legislative Black Caucus are doing to protect our state's homeowners. Your input is invaluable. We look forward to working with you as we tackle the foreclosure issues that affect our daily lives.

Sincerely,

**CURREN D. PRICE, JR.**  
**CHAIR, CALIFORNIA LEGISLATIVE BLACK CAUCUS**  
**SENATOR, 26<sup>TH</sup> SENATE DISTRICT**



## Honorable Curren D. Price, Jr., Chair

Curren Price was first elected to the California State Assembly in 2006 to represent the 51st District, and was re-elected by an overwhelming margin to a second term in 2008. After serving one full term in the California State Assembly, Mr. Price was elected in May 2009 to represent the 26th District in the State Senate, which includes a portion of Los Angeles, Culver City, Beverlywood, Hollywood, Koreatown, Ladera Heights, Larchmont, Leimert Park, View Park, and Vermont Hills. Senator Price has earned the reputation as a champion for small business, working families, education, and quality health care that is accessible to everyone. He advocates for such policies that spark economic growth, encourage innovation, create jobs and that stimulate our state's economy. Senator Price Chairs the Senate Business, Professions and Economic Development Committee, the Joint Committee on the Arts, and the Select Committee in Procurement.



## Honorable Mike Davis, Vice-Chair

Assemblyman Mike Davis was elected to serve the 48th Assembly District in 2006. Prior to assuming office, Assemblyman Davis made an impact in the community after a notable career as a public servant at three levels of government. He served as a Senior Deputy Supervisor for Los Angeles County Supervisor Yvonne Brathwaite Burke. He also served as District Director for Congresswoman Maxine Waters during her tenure in the California State Assembly and continued to serve in this role when she was elected to Congress. Assemblyman Davis earned his Bachelor's Degree in history from the University of North Carolina at Charlotte; a Masters of Public Administration Degree from California State University at Northridge; and a Masters of Arts Degree in Behavioral Science with a concentration in Negotiations and Conflict Management from California State University at Dominguez Hills. He is also the first elected official to graduate from the Executive Master of Leadership Program at University of Southern California's School of Policy, Planning and Development. A member of Kappa Alpha Psi Fraternity, Inc., Assemblyman Davis served as the Western Regional Social Action Committee Chairman and served on the fraternity's National Social Action Commission. He also served as a member of the National Council for the American Society for Public Administration. He is also a member of the Assembly Rules Committee; Assembly Committee on Appropriations; Committee on Environmental Safety and Toxics Material; Committee on Local Government; and served as Assistant Majority Whip. He has also been appointed by the Assembly Speaker to the Los Angeles Coliseum Commission and the California Cultural and Historical Endowment Board.



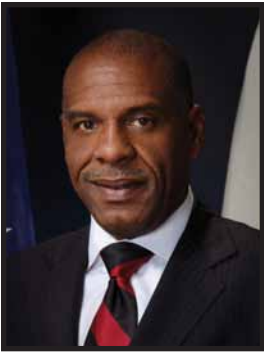
## Honorable Wilmer Amina Carter, Treasurer

Assembly Member Wilmer Amina Carter represents the 62nd District which covers the cities of Rialto and Colton, portions of the cities of Fontana and San Bernardino, and the communities of Bloomington and Muscoy. Ms. Carter has been appointed by the Speaker of the Assembly to serve as Assistant Majority Policy Leader of the 2011 – 2012 Assembly session. She is also the chair of the Select Committee on Inland Empire Transportation Issue, and serves on the Joint Committee on Master Plan for Higher Education and the Education, Insurance and Rules Committees, she is also on the California workforce investment board commission. Representing the 62nd Assembly District Ms. Carter's main objective is to be a voice for her constituents; her legislative focus includes but is not limited to transportation, job creation and education. Prior to being elected to the California State Assembly, she served on the Rialto Unified School District Board for sixteen years. She was a staff member to the late Congressman George Brown for 23 years; during that time, she served as District Director. She also served as a government affairs liaison for California State University, San Bernardino. The Rialto School Board members recognized Ms. Carter's contributions to the community and voted to name Rialto's newest comprehensive International Baccalaureate high school the Wilmer Amina Carter High School. Ms. Carter is the only member of the California State Legislature to have a comprehensive High School named in her honor.



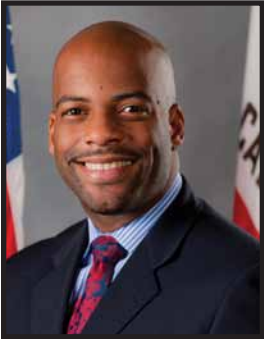
## Honorable Holly J. Mitchell, Secretary

Assemblymember Holly J. Mitchell was elected in November 2010 and serves the 47th Assembly District, which includes the Los Angeles communities of Culver City, West Los Angeles, Westwood, Cheviot Hills, Leimert Park, Baldwin Hills, Windsor Hills, Ladera Heights, the Crenshaw District, Little Ethiopia and portions of Korea Town and South Los Angeles. Ms. Mitchell previously served as the Chief Executive Officer of Crystal Stairs, an advocacy organization that champions childcare-minded policymaking throughout the state. Prior to her work in child advocacy, Ms. Mitchell worked in the office of former Senator Diane Watson as a policy analyst for the Senate Health and Human Services Committee. She has also worked as a legislative advocate for the Western Center on Law and Poverty. In the Assembly, Ms. Mitchell is focused on improving access to and the quality of the state's public health and education systems. She is also committed to job creation and finding a compromise between business and environmental interests to preserve California's natural resources. Most recently, Ms. Mitchell was appointed Chair of the Budget Sub-Committee #1 Health and Human Services. Her policy and fiscal committee assignments include Accountability and Administrative Review, Budget, Health, and Public Safety. She is a graduate of the University of California, Riverside.



## Honorable Steven C. Bradford

Assemblymember Steven C. Bradford represents the 51st Assembly District in the California Legislature, comprised of the communities of Athens, Hawthorne, Lawndale, Inglewood, Lennox, South Central LA, Westchester, Gardena, Willowbrook, Playa Vista, and parts of Ladera Heights and West Compton. Currently, Assemblymember Bradford serves as the Chair of the Assembly Utilities and Commerce Committee and the Select Committee on Procurement and serves on the following fiscal and policy committees: Appropriations, Housing and Community Development, and Local Government. As a member of the state's Legislature, Assemblymember Bradford is focused on providing all children with a quality education and healthcare. Additional priorities include reliable and cost effective clean energy, economic development, and affordable housing in the district and across California.



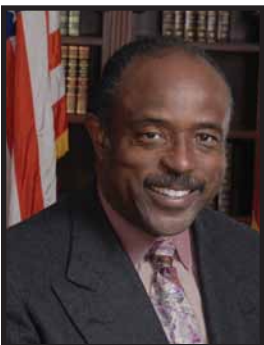
## Honorable Isadore Hall, III

Assemblymember Isadore Hal, III was elected in November 2008 to represent the 52nd Assembly District that includes Compton, North Long Beach, Paramount, Rancho Dominguez, South Los Angeles, Watts and Willowbrook. Hall currently serves as Chairman of the Assembly Committee on Governmental Organization. Hall began his career of public service in 2001 when he served as President of the Compton Unified School District Board of Trustees. Prior to his election to the Assembly, Hall served six years on the Compton City Council where he successfully worked to increase business development and create jobs throughout the city.



## Honorable Sandrè R. Swanson, Chair Emeritus

Assemblymember Sandrè R. Swanson, Chair of the Assembly Committee on Labor and Employment, proudly represents the vibrant East Bay communities of Oakland, Alameda, and Piedmont. Prior to his election to the California State Assembly in 2006, he worked for five years as Congresswoman Barbara Lee's Chief of Staff after working for 25 years as the District Director and Senior Policy Advisor to former Congressman Ron Dellums. Assemblymember SandrŽ R. Swanson is an expert in the fields of labor, education, and budget reform. He has earned a reputation as a dedicated public servant with an impressive record of legislative accomplishments, including employee protection laws and the establishment of stricter penalties on human traffickers. Assemblymember SandrŽ Swanson is proud to represent the 16th Assembly District and the people of California.



## Honorable Roderick D. Wright

Senator Roderick D. Wright was elected to the California State Senate in 2008, representing the 25th District. He is Chair of the Governmental Organization Committee, which oversees horse racing, public gaming, the National Guard, alcoholic beverages, and management of public safety emergencies and disaster response, and legislation permitting the use of state-controlled lands. He served three terms in the California State Assembly representing the 48th Assembly District covering much of south Los Angeles County. From 1998 until 2002, he served as Chair of the Assembly Committee on Utilities and Commerce (U&C) and from 1999 to 2002; he was Chair of the Legislative Black Caucus.





## Attorney General Kamala Harris

On January 3, 2011, Kamala D. Harris was sworn in as the 32nd Attorney General of the State of California. Attorney General Harris told Californians in her inaugural address that she will seek innovative approaches to tackling the state's toughest problems.

As chief law enforcement officer for the state, Attorney General Harris has focused on combating transnational gangs that are trafficking guns, drugs, and human beings through the state. She has travelled to every region of California to further collaboration with local law enforcement and committed resources to increase the adoption of technology and data-driven policing in order to improve efficiency in investigations and prosecutions. Attorney General Harris has long advocated the reduction of California's recidivism rate, which is the nation's highest.

As chief lawyer for the people of California, Attorney General Harris has led a response to the mortgage and foreclosure crisis hurting the state. She secured \$18 billion for California homeowners from the nation's banks, while also expanding prosecutions of mortgage-related fraud and crime and introducing the California Homeowner Bill of Rights to bring justice and transparency to the mortgage process. Attorney General Harris has fought to protect consumers from privacy violations, to preserve the state's natural resources, to ensure marriage equality for all Californians, and to defend the Affordable Care Act. Attorney General Harris has worked her entire career as a prosecutor and served two terms as District Attorney of San Francisco. First elected in 2003, she was overwhelmingly re-elected to a second term in November 2007.

As District Attorney, Attorney General Harris focused intensively on fighting violent crime. She increased conviction rates for serious and violent offenses, expanded services to victims of crime and their families, created new prosecution divisions focused on child assault,

public integrity and environmental crimes, and launched innovative recidivism reduction initiatives to prevent re-offending. During her tenure, the San Francisco District Attorney's Office more than doubled its trial conviction rate for gun felonies to 90 percent and the office's overall felony conviction rate was at its highest point in 15 years. Under her leadership, the office sent 50 percent more serious and violent offenders to prison, put more than 220 gang members behind bars and convicted more than 1,200 domestic violence offenders.

Attorney General Harris attended the University of California Hastings College of the Law. She began her career as a prosecutor in the Alameda County District Attorney's Office, where she specialized in prosecuting child sexual assault cases. In 1998, she was recruited to the San Francisco District Attorney's Office, where she led the Career Criminals Unit. She also served as the head of the San Francisco City Attorney's Division on Families and Children.

Born and raised in the East Bay, Attorney General Harris is the daughter of Dr. Shyamala Harris, a breast cancer specialist who traveled to the United States from India to pursue her graduate studies at UC Berkeley. After attending public schools, Attorney General Harris' strong commitment to justice and public service led her to Howard University, America's oldest historically black university, from which she received an honorary doctorate of laws.

Attorney General Kamala (KA-ma-la) D. Harris is the author of the book *Smart on Crime: A Career Prosecutor's Plan to Make Us Safer*.



## Moderator: Dominique DiPrima

Dominique DiPrima is the host of the daily early morning talk radio show *The Front Page* on Los Angeles radio station KJLH 102.3-FM. Ms. DiPrima is also producer of the program which tackles issues of interest to Los Angeles African American community.

She was the anchor of choice for KJLH radio station owner Stevie Wonder when he hosted his own program. At his request, Dominique handled news reports for the *Stevie Wonder Morning Thunder Thousand Dollar Thursdays* on KJLH morning drive.

Ms. DiPrima spent three years as a co-host of *The Steve Harvey Morning Show* on Los Angeles radio powerhouse KKBT-FM, and in limited syndication. She served as one of “Harvey’s Angels” interviewing celebrities, participating in comic skits and providing fuel for Harvey’s humor. In addition she was the News Director/Anchor for the show.

Dominique is a talk radio veteran, with a stint as Host and Producer of her own talk show *Street Science with Dominique DiPrima* for almost nine years on 100.3-FM The Beat. *Street Science with Dominique DiPrima* tackled topics of relevance to the Beat’s primarily African American and Latino 18-35 year-old audience. She also served as Community Action Director at the Beat, building the department into an unprecedented, large arm of the radio station, and working closely with grassroots community organizations. For that work she was able to bring the radio station an NAB Crystal Award. *Street Science* earned Dominique an L.A. Weekly “Best of L.A.” award, and a Gracie Award from the American Women in Radio and Television among many others.

Before getting into radio, Dominique DiPrima was a television host for San Francisco NBC affiliate KRON-TV. Working on-camera as well as in the role of segment producer, Dominique garnered five Emmy Awards, six Parents Choice Awards, an Ollie and the SAG/AFTRA American

Scene Award for positive portrayals of women, the disabled, senior citizens and minorities.

Dominique is also deeply involved in her community, emceeding, speaking and participating at countless non-profit events, and fundraisers. She was the Director of the acclaimed Summer of Success violence prevention program in Baldwin Village in 2003 and 2004. She has been recognized for her work in promoting dialogue between ethnic groups by the Los Angeles Human Relation Commission, and was recognized with the Community Coalition’s coveted Ryben Salazar Award for empowering journalism. In 2005 she was appointed Commissioner, with the Commission on the Status of Women, by Los Angeles Mayor Antonio Villaraigosa. She continues to serve as in that role.

Dominique is currently the COO of a small film/video production company. The South L.A. based business is called YeYe Productions and specializes in work for independent artists and community organizations.





## Lori Gay

Lori R. Gay is the President and Chief Executive Officer of Neighborhood Housing Services of Los Angeles County (NHS), a non-profit lender, developer, and neighborhood revitalization corporation. She has worked in the community development field for over 25 years and has focused her efforts on rebuilding impoverished communities and creating mechanisms for community empowerment and ownership.

NHS is a non-profit committed to creating lifelong homeowners and stable communities for families of modest means throughout Los Angeles County. Since 1984, NHS has developed and rehabilitated more than 13,000 housing and commercial units, placed 2.47 million families on the road to homeownership, created 175 block clubs, employed 200 neighborhood youth, and invested more than \$2.43 billion back into some of Los Angeles' toughest neighborhoods.

Mrs. Gay has served on numerous boards and community coalitions which further social policy agendas and implementation of community development initiatives. She is a board member of the National NeighborWorks® Association, a member of the FDIC's Alliance for Economic Inclusion Steering Committee, and the JP Morgan Chase Advisory Council. Some of her activities have included serving as Chair of the California Organized Investment Network (COIN) and as a former Board Member of the California Housing Finance Agency (CalHFA), and Federal Reserve Bank of San Francisco Los Angeles Branch.

Mrs. Gay has worked for NHS since 1990, holds an MBA degree from Pepperdine University and a B.S. degree in Development, Resource and Consumer Economics from the University of California at Davis. She is a licensed minister, married to Bob Gay, and is the mother of five children.



## Denise Hunter

Denise Hunter is the President and Chief Operating Officer of FAME Corporations. FAME Corporations serves as the non-profit arm of the First A.M.E. Church of Los Angeles, the oldest African American congregation in Los Angeles. In her role as President, Mrs. Hunter has direct responsibility for management and oversight for the thirteen corporate entities borne out of First A.M.E. Church. Mrs. Hunter also holds the honor of being the first female President of FAME Corporations.

Through its various programs and partnerships, FAME is able to provide services to more than one million residents annually. From transportation assistance, environmental protection, health services, business development, housing and construction, FAME is meeting the needs of the residents of California through the leadership of Mrs. Hunter.

Designing programs that support and empower women and children has always been a priority in Mrs. Hunter's life. Since coming to FAME she has been responsible for the development of FAME's Back-to-School Giveaway, FAME's Summer Youth Enrichment Program, First Lady Michelle Obama's Let's Move LA initiative and the FAME So-Fresh Produce Market. In November 2010, Mrs. Hunter was invited to the White House by Mrs. Obama to participate in the national launch of Let's Move: Faith

and Communities. Mrs. Hunter is currently working with more than 200 churches to promote health and fitness in the faith community.

A former Chief Operating Officer for the Urban League of Metropolitan Seattle and Commissioner of Purchasing for Kansas City, Missouri, Mrs. Hunter is a dynamic leader and relentless advocate for communities in need.

Mrs. Hunter currently serves on the Community Advisory Board for the National Children's Study for Los Angeles and Ventura Counties; she also serves as a member of the transition team for California Attorney General Kamala Harris. Mrs. Hunter has also had the privilege of serving on the Pacific Northwest Ballet Board of Trustees, the Fred Hutchinson Cancer Research Institutional Review Board and many other boards and committees.

Mrs. Hunter has received honors and commendations from President Barack Obama, First Lady Michelle Obama, Senator Diane Feinstein, Congresswomen Karen Bass, Maxine Waters and Diane Watson. Since moving to Los Angeles, Mrs. Hunter has received the Lifetime Achievement Award from the National Coalition of 100 Black Women, the Woman of Distinction Award from the Special Needs Network and the Woman Making History Award from Senator Barbara Boxer.





## **Amber Lewis**

*Neighborhood Assistance Corporation of America*

Amber Lewis received a Bachelor of Science in Business Management and I/O Psychology from High Point University and also has a background in Financial Planning.

She began as a Mortgage Counselor with NACA in 2008. Amber has previously served as the Office

Manager for Washington, DC, and is currently a Regional Operations Director. She has participated in various NACA actions including the original Save the Dream event in 2008, the Fannie Mae Protest, the Predators Tour and the start of the American Dream Tour, which was the largest homeownership event in US history, this past January in Atlanta, GA.



## **Tunua Thrash**

Tunua Thrash has served as a community advocate in the area of economic development for over 15 years. Her leadership in a number of important initiatives surrounding urban revitalization, affordable housing development, urban infill, and transit-oriented development has literally transformed South Los Angeles.

As Executive Director of West Angeles Community Development Corporation, Ms. Thrash has proven her commitment to the organization's mission by increasing social and economic justice, demonstrating compassion, and alleviating poverty throughout the community. West Angeles Community Development Corporation is the community outreach arm of West Angeles Church of God In Christ, a 25,000 member mega-church in Los Angeles. A native Angeleno, Ms. Thrash is admired for her ability to provide a unique perspective while analyzing and managing the real estate development process in some of the country's most complicated marketplaces.

Prior to joining West Angeles Community Development Corporation as Executive Director, Ms. Thrash served as a Director for Green Door Advisors, an urban real estate advisory firm. Her numerous accomplishments with the firm drew upon her real estate development expertise in the private, public, and non-profit sectors. Ms. Thrash is a highly-skilled community redevelopment leader with an unparalleled ability to connect various stakeholders such as non-profit coalitions, political leaders, faith-based organizations, and lending institutions.

Ms. Thrash spent over four years serving as Managing Director of Housing and Economic Development for West Angeles Community Development Corporation where she oversaw more than \$100 million in real estate assets and development projects, brokered public-private relationships with equity partners,

and structured complex financing from multiple sources. She has also previously worked as Director of Commercial Revitalization for a Massachusetts-based development corporation. While in that role, she assisted in the acceleration of private capital investment throughout Roxbury, an inner city Boston neighborhood.

As a graduate of the Greenlining Institute's Academy Program, Ms. Thrash spent over a decade working in a number of notable positions with the Institute including Director of Innovation, Program Manager, Co-Founder of the Alumni Board Association, and member of the Executive Committee for the Board of Directors.

Ms. Thrash received her Masters in City Planning from the Massachusetts Institute of Technology with an emphasis on urban economic development and a Bachelor of Arts in Interdisciplinary Studies from the University of California at Berkeley. Ms. Thrash is also a graduate of the Ross Minority Program in Real Estate sponsored by the University of Southern California's Lusk Center.

Along with a host of other designations and distinctions, Ms. Thrash is an active member of the Urban Land Institute, Board Member of the Los Angeles Development Fund, and former Commissioner for the Los Angeles Housing Authority.



## Attorney General Kamala D. Harris Appoints Independent Monitor to Protect Interests of Homeowners in \$18 Billion California Commitment

Friday, March 16, 2012

Contact: (415) 703-5837

SACRAMENTO --- Attorney General Kamala D. Harris today announced the appointment of Professor Katherine Porter of the University of California, Irvine School of Law as the California monitor of the commitment by the nation's five largest banks to perform as much as \$18 billion worth of homeowner and borrower benefits in the state. Attorney General Harris' decision to appoint a California monitor was made independent of the national settlement, and Professor Porter's role is focused exclusively on ensuring compliance in California.

This California commitment is part of a national federal-state mortgage settlement penalizing robo-signing and other servicing and foreclosure misconduct that is currently pending approval in a federal court in Washington, D.C. Upon approval of the settlement, California's monitor will assist the Attorney General's office in holding the banks accountable for their commitments to the state and ensuring that the promised benefits are delivered to homeowners in full and on time.

"Hundreds of thousands of California homeowners will benefit from the commitments of up to \$18 billion extracted from mortgage lenders. We must enforce full and timely compliance with these commitments, and the appointment of Professor Porter as our California monitor is central to that enforcement," said Attorney General Harris. "Professor Porter's wealth of experience and knowledge will protect the interests of homeowners and ensure the settling banks deliver on their promises," Attorney General Harris continued.

"I will work hard to make sure banks hold up their promises to change troubling practices so that families and communities across California see the benefits of the settlement," said Professor Porter. "Part of repairing the damage of the mortgage crisis is restoring public confidence that our largest financial institutions will treat consumers fairly and follow the law."

Katherine Porter is a Professor at University of California, Irvine School of Law. She specializes in commercial and consumer law, including mortgage foreclosures and bankruptcy, and just released a book, *Broke: How Debt Bankrupts the Middle Class*. In 2007, Porter authored an empirical study that offered some of the first systemic evidence of the problems in mortgage servicing that harmed homeowners. She has worked with other government entities, including the Federal Trade Commission and the Consumer Financial Protection Bureau, on issues relating to mortgage servicing.

Upon approval of the settlement, Professor Porter will verify the extent and timeliness of lenders meeting their obligations to California homeowners. Using information obtained by the national monitor of the mortgage settlement, former North Carolina Commissioner of Banks Joseph Smith, Professor Porter will review lender filings, homeowner reports and complaints, and other compliance documents to ensure that benefits committed by the banks are performed and result in meaningful relief to California borrowers. She will regularly report the results of her findings to the Attorney General's Office.

The appointment of Professor Porter as the state's monitor is one of a series of enforcement mechanisms to ensure transparent compliance with the national settlement and the separate California agreement. Bank of America, Wells

Fargo, and JP Morgan Chase will face significant financial penalties if they do not meet their guarantee of a minimum of \$12 billion in principal reductions and short sales for homeowners within the state. Unlike the larger national agreement, which is only enforceable in a federal court in Washington, D.C., the agreement reached with California empowers Attorney General Harris to enforce the penalty provisions in California state court.

California secured the estimated \$18 billion in borrower benefits and relief as part of a national multistate settlement to penalize robo-signing and other bank servicing and foreclosure misconduct. The agreement comes after California departed from the multistate negotiations last September when the relief to California was estimated at \$4 billion. Attorney General Harris insisted on more relief for the most distressed homeowners, on stronger enforcement provisions, and that California and other states preserve key investigations into mortgage misconduct.

California's separate commitment also creates important incentives to ensure that banks will reduce the principal mortgage balance of underwater homeowners in California's hardest-hit counties and that the principal reductions in these and other California communities will occur within the first year of the settlement. Professor Porter will ensure that both the California-specific and national settlements are properly implemented in the state.

"The California commitment provides a path for thousands of struggling homeowners in California to retain their homes, while preserving our ability to investigate banker crime and predatory lending," added Attorney General Harris. "This is one important stride in our ongoing efforts to address the mortgage and foreclosure crisis that has devastated too many California communities."

Attorney General Harris earlier this month joined Assembly Speaker John A. Perez, Senate President pro Tem Darrell Steinberg and other state legislators to unveil the California Homeowner Bill of Rights, designed to protect homeowners from unfair practices by banks and mortgage companies and to help consumers and communities cope with the state's urgent mortgage and foreclosure crisis. The legislation would make permanent and available to everyone the interim reforms agreed to as part of the California commitment, including a single point of contact for mortgage-holders and restrict the unfair and inherently deceptive system of dual-track foreclosures. State legislators authoring key components of the Homeowner Bill of Rights include Assemblymembers Wilmer Carter, Mike Davis, Mike Eng, Mike Feuer, Holly Mitchell, Nancy Skinner, Senate President pro Tem Darrell Steinberg, and Senators Mark DeSaulnier, Loni Hancock, Mark Leno, and Fran Pavley.

Attorney General Harris also continues her work to have the Federal Housing Finance Agency authorize Fannie Mae and Freddie Mac – holders or guarantors of over 60 per cent of California mortgages – to participate in targeted programs of principal reduction that will benefit struggling homeowners, stabilize the country's housing market, and benefit taxpayers.

The state's Mortgage Fraud Strike Force continues its work to crack down on all forms of mortgage misconduct. Earlier this month, three prominent attorneys were arrested and are accused of running a loan modification scam.

A photo of Professor Porter is attached to the electronic version of this release at <http://oag.ca.gov/>



## Attorney General Kamala D. Harris Warns Homeowners to Beware of Mortgage Settlement Scams

Tuesday, March 6, 2012

Contact: (415) 703-5837

SAN FRANCISCO -- Attorney General Kamala D. Harris today, as part of National Consumer Protection Week, warned California homeowners to beware of phone solicitations from scam artists claiming to provide assistance related to the recent national mortgage settlement.

Under California law, it is illegal to charge an up-front fee for loan modification services. Third parties that claim to offer homeowners access to funds under the national mortgage settlement are likely running a scam. Homeowners receiving such solicitations should not provide any personal or financial information and should report the solicitation to the California Department of Justice ([http://ag.ca.gov/contact/complaint\\_form.php?cmplt=CL](http://ag.ca.gov/contact/complaint_form.php?cmplt=CL) ).

Californians seeking relief under the state's recent \$18 billion mortgage settlement are advised to heed the following tips to avoid falling prey to scams that often arise around high profile settlements:

- Be skeptical of third party phone solicitations. Only your bank/loan servicer can assist you with regard to the recent national mortgage settlement.
- Do not give your personal financial information to a solicitor such as your bank account number, social security number or even the name of your loan servicer. Your bank will already have this information.
- Never pay an up-front fee for mortgage-related services. It is against California law and should be reported to the California Department of Justice.
- Call your bank to see if you qualify for relief under the settlement.

For free, trustworthy advice:

- Call a HUD approved counselor – (888) 995-4673
- Call Keep Your Home CA – (888) 954-5337

If you think you may be eligible for relief under the national mortgage settlement, call your bank directly:

- Bank of America/Countrywide – (877) 488-7814
- JPMorgan Chase/Washington Mutual – (866) 372-6901
- GMAC Mortgage/Ally Financial – (800) 766-4622
- Citibank/CitiMortgage – (866) 272-4749
- Wells Fargo/Wachovia – (800) 288-3212

For additional information regarding the mortgage settlement, please visit:

<http://oag.ca.gov/nationalmortgagesettlement> and our frequently asked questions page:

<http://oag.ca.gov/nationalmortgagesettlement/faqs>

# CALIFORNIA HOMEOWNER BILL OF RIGHTS

*Kamala D. Harris, Attorney General of California*

The California Legislature is considering key elements of the 2012 California Homeowner Bill of Rights, a legislative package designed to bring fairness, accountability and transparency to the state's mortgage and foreclosure process.

More than one million California homes were lost to foreclosure between 2008 and 2011—with an additional 500,000 currently in the foreclosure pipeline. Seven of the nation's 10 hardest-hit cities by foreclosure rate in 2011 were in California.

The California Homeowner Bill of Rights marks the third step in Attorney General Harris' response to the state's foreclosure and mortgage crisis. The first step was to create the Mortgage Fraud Strike Force, which has been investigating and prosecuting misconduct at all stages of the mortgage process. The second step was to extract a commitment from the nation's five largest banks of an estimated \$18 billion for California borrowers. The settlement contained thoughtful reforms but are only applicable for three years, and only to loans serviced by the settling banks.

Two key bills are being considered in the two-house conference committee. The first bill includes language that restricts the dysfunctional dual-track foreclosure process. The second bill ensures struggling homeowners will receive a single point of contact at their bank. These proposals will extend to all homeowners many of the reforms contained in the recent national mortgage settlement, and fix our broken mortgage and foreclosure process.

**THE FORECLOSURE REDUCTION ACT OF 2012:** This bill would extend to all distressed homeowners many of the procedural safeguards agreed to by the five major banks in the National Mortgage Settlement, including a restriction on abusive dual-track foreclosures.

**HOMEOWNERS' DUE PROCESS RIGHTS ACT:** This bill would provide additional protections to homeowners, including a guarantee for homeowners in foreclosure to have a single point of contact at their bank as well as an increase in penalties for robo-signing.

*The other bills in the California Homeowner Bill of Rights are:*

**BLIGHT PREVENTION LEGISLATION:** AB 2314 (Carter) & SB 1472 (Pavley and DeSaulnier) to help combat the blight and crime associated with foreclosed properties. These bills have passed the Assembly and Senate, respectively, and now will be heard in the other house.

**TENANT PROTECTION LEGISLATION:** AB 2610 (Skinner) and SB 1473 (Hancock) to help protect tenants in foreclosed properties. These bills have passed the Assembly and Senate, respectively, and will now be heard in the other house.

**ENHANCEMENT OF ATTORNEY GENERAL ENFORCEMENT ACT:** AB 1950 (Davis) to strengthen the law enforcement response to mortgage and foreclosure fraud. This bill passed the Assembly and will now be heard in the Senate.

**ATTORNEY GENERAL SPECIAL GRAND JURY ACT:** AB 1763 (Davis) and SB 1474 (Hancock) to strengthen prosecutions of complex, multi-jurisdictional fraud and crimes. These bills have passed the Assembly and Senate, respectively, and will now be heard in the other house.







# CONTACT YOUR REPRESENTATIVE

## Senator Curren D. Price, *Chair*

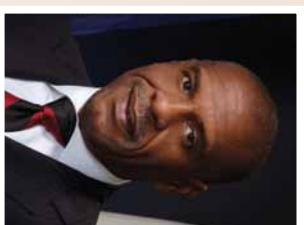
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## Assemblymember Steven Bradford

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## Assemblymember Mike Davis, *Vice Chair*

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## Assemblymember Isadore Hall

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## Assemblymember Holly Mitchell, *Secretary*

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## Assemblymember Sandre Swanson

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## Assemblymember Wilmer Amina Carter, *Treasurer*

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## Senator Rod Wright

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