



## SENATE FLOOR ALERT

To: Honorable Members, California State Senate  
Re: AB 2021 (Chen) **OPPOSE: VOTE “NO”**

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 strongly urge you to Vote NO on AB 2021 (Chen). AB 2021 would:

- Exempt repossessors 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%.

Do not make such widespread illegal practices even worse by giving auto repo agents special access to private property. Vote NO on AB 2021.