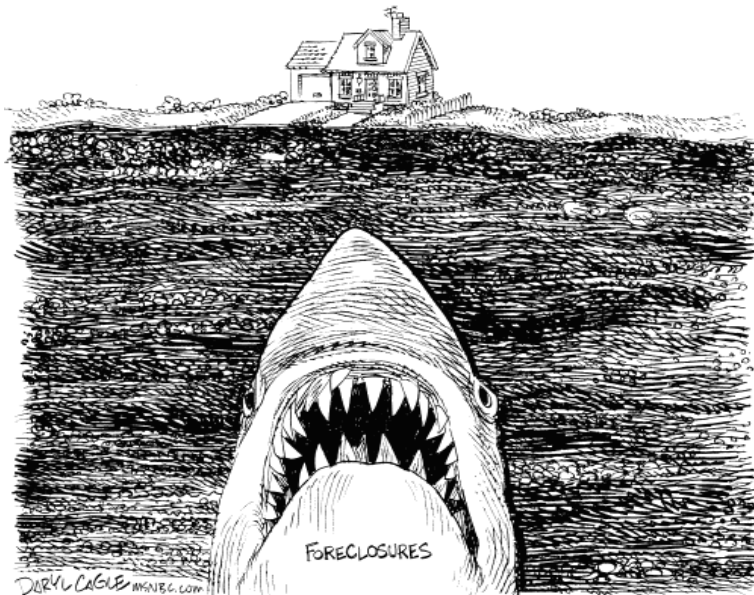


Tell Your State Senator and State Assembly Member:

**“Californians deserve to be protected from predatory subprime mortgage lending and devastating foreclosures.”**



**Call/Send a letter/Email your state senator and assembly member and ask them to pass strong consumer protection legislation that will:**

- Ban the steering of borrowers into more expensive and costly loans than they deserve and ensure that borrowers are sold loans they can repay.
- Ban prepayment penalties which lock borrowers into bad loans.
- Ban Yield Spread Premiums that allow brokers to get paid more in fees and put borrowers into higher interest rate loans.
- Require strong penalties for mortgage brokers who violate the law.
- Require that brokers and lenders translate key loan documents into non-English languages, if that was how they sold the loan to the borrower.
- Require loan servicers to act in good faith to modify loans and to report data on their success in doing so to the state. This data should be made available to the public so that consumers can see which companies are helping borrowers avoid foreclosure.

To find your senator's and assembly member's name and contact info, you can go to [www.leginfo.ca.gov](http://www.leginfo.ca.gov) and click on My Legislature, then type in your zip code.