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COUNTY OF MENDOCINO BOARD OF SUPERVISORS

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April 24, 2012

The Honorable Noreen Evans, Senator Second District California State Senate State Capitol 1303 10th Street Sacramento, CA 95814 The Honorable Wesley Chesbro, Assemblymember First District California State Assembly State Capitol P.O. Box 942849 Sacramento, CA 94249-0001

RE: Letter of Support - California Homeowner Bill of Rights

Dear Senator Evans and Assemblymember Chesbro:

The Mendocino County Board of Supervisors is deeply concerned about the impacts of the ongoing home foreclosure crisis and how this prolonged situation will be managed in the best interests of our citizens. We are heartened to see California's legislative leaders take measures to address this continuing challenge by putting protections into law enabling more constituents to save their homes.

Property owners throughout California will benefit from the legislature's adoption of this package of bills by receiving protections against unfair practices by banks and mortgage companies and to help consumers and communities cope with the state's urgent mortgage and foreclosure crisis. As presented, the Homeowner Bill of Rights consists of six bills designed to guarantee:

- -Basic standards of fairness in the mortgage process, including an end to dual-track foreclosures;
- Transparency in the mortgage process, including a single point of contact for homeowners;
- Community tools to prevent blight after banks foreclose upon homes;
- Tenant protections after foreclosures;
- Enhanced legal enforcement to defend homeowner rights paid for by fees imposed on banks; and
- A special grand jury to investigate financial and foreclosure crime.

Again, the Mendocino County Board of Supervisors supports the *California Homeowner Bill of Rights* legislative package and urges your support of same. Questions regarding this communication may be directed to the Mendocino County Executive Office at 707.463.4441.

Sincerely,

John McCowen, Chair Mendocino County Board of Supervisors

cc: Ms. Sue Ranochak, Mendocino Co. Assessor/Clerk-Recorder California State Association of Counties (CSAC)

THE BOARD OF SUPERVISORS