

Date

Dear Assembly Member _____

Dear Senator _____

I am writing to express my opposition to AB 278 / SB 900, the Homeowner's Bill of Rights. I am concerned that passage of this legislation will *adversely* affect California's fragile housing recovery by further extending the foreclosure period – already at an all-time high – and thereby reduce home values. Longer foreclosure periods actually *encourage* homeowners to default on their loans. The more delays and costs that are added to the foreclosure timeline, the longer neighborhood blight is affected, which ultimately hurts consumers and the economy.

Sincerely,

Name

Address