SAMPLE SUPPORT LETTER

Submit through Legislative Portal

And to Samantha.Omana@sen.ca.gov

DATE

The Honorable Monique Limón

California State Senate

State Capitol, Room 3092

Sacramento, CA 95814

**RE: Support – SB 633 (Limón): Contracts: Translations**

Dear Senator Limón:

YOUR ORGANIZATION supports SB 633 (Limón) which will provide significant anti-fraud consumer protections and pro-business measures by requiring that non-English speaking cosigners be given a notice disclosing the financial responsibilities that they will undertake by cosigning on the contract written in language that they speak.

INSERT INFORMATION ABOUT YOUR ORGANIZATION AND REASON FOR SUPPORTING THE BILL.

According to the last census, 44.1% of California households speak a language other than English in the home, and the 2020 census is likely to show an even larger percentage. SB 633 will help close a loophole in current law by protecting those non-English speaking Californians who are responsible for cosigning contracts.

Existing law, Civil Code § 1632, was enacted in 1976 to increase protections for non-English speaking consumers. If a person negotiates a contract in Spanish, Chinese, Tagalog, Vietnamese, or Korean, they must receive a copy of the contract in the language in which they negotiated. For example, if a consumer negotiates a lease contract in Spanish, they must receive a copy of the lease in Spanish. This law was enacted so that when a contract is negotiated in another language, the consumer cannot be given a contract with different terms in English.

When a physical contract is only provided in English, a monolingual cosigner is not able to read the terms of the contract themself and is more likely to be a victim of fraud. The primary signer can tell them what the terms are, but there is no way for the cosigner to confirm those terms. The cosigner then has all of the financial liability of the contract with no knowledge of the terms to which they have agreed. Under SB 633, if a business knows or should know that a cosigner speaks Spanish, Chinese, Tagalog, Vietnamese, or Korean, it will supply a notice provided by the State containing disclosure of financial responsibility for the cosigner in English and the five languages referenced. The protections in this bill would address both individuals and small businesses, which may rely on personal credit or a non-business partner to cosign agreements that are subject to Civil Code § 1632.

These protections are integral to protecting many non-English speakers from fraud, misrepresentation, and the resulting lasting harm to their credit, which can have a snowball effect on their long-term housing and job prospects. The protections in SB 633 would also benefit California’s business owners, as they strive to conduct business in a fair and straightforward manner without unfair competition from less scrupulous rivals.

For these reasons, YOUR ORGANIZATION is proud to support SB 633.

Sincerely,

NAME
TITLE
ORGANIZATION