

GOVERNMENTAL ADVOCATES

March 20, 2026

The Honorable Lori Wilson
Chair, Assembly Transportation Committee
California State Assembly
1021 N. Street
Sacramento, CA 95814

Re: AB 2280 (Johnson) – Oppose

Dear Assembly Member Wilson:

On behalf of the California Financial Services Association (CFSA) and the American Financial Services Association (AFSA), I am writing to express CFSA and AFSA's opposition to AB 2280, which would inappropriately grant vehicle lien rights to repossession agencies, and to respectfully request that you vote "NO" on this measure.

Vehicle repossessions are done at the request of the creditor/lien holder based on a contractual relationship between the repossession agency and the vehicle's lien holder. If a dispute arises, repossession agencies, like all other businesses in the state of California, are entitled to seek recovery of unpaid fees and charges through legal actions, including in small claims court. This measure attempts to tip the scales in favor of repossession agencies by giving them the authority to lien vehicles when payment disputes arise. Member companies note that repossession companies already hold cars until extra, hidden fees are paid, especially out-of-area companies. While finance companies may dispute these hidden fees, customers desperate to get their cars back often pay them. AB 2280 will exacerbate this problem.

On a national basis, storage and repair lien fraud is rampant, yet this measure would compound that problem by granting repossession companies the ability to easily file liens. Not only would this create additional barriers and expenses for consumers to recover their vehicles, but it would allow repossession companies to leverage consumers when they have disputes with lien holders over hidden fees.

We have seen no evidence that current remedies are insufficient, so we respectfully request that you reject this anti-consumer measure.

Sincerely,

Scott Govenar

Scott Govenar

Cc: Honorable Member: Assembly Transportation Committee

916.448.8240

www.governmentaladvocates.com

1127 11th ST #400 | SACRAMENTO, CA 95814