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# California State Senate

## SENATE COMMITTEE ON BANKING AND FINANCIAL INSTITUTIONS

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## THE HOMEOWNER BILL OF RIGHTS (SB 900/AB 278): AN IMPLEMENTATION UPDATE

### INFORMATIONAL HEARING

Santa Rosa City Council Chambers  
100 Santa Rosa Avenue, Santa Rosa

Friday, May 2, 2014  
10 AM – 12 PM

- I. Welcome and Opening Remarks** – Chairwoman Evans
- II. Economic and Housing Impacts of SB 900 and AB 278**
  - A. Madeline Schnapp, Director of Economics Research, Property Radar*
- III. Oversight and Monitoring of HBOR Implementation**
  - A. Jill Habig, Special Assistant Attorney General, Office of Attorney General Kamala Harris*
  - B. Kent Qian, Attorney, National Housing Law Project*
  - C. Jan Owen, Commissioner, Department of Business Oversight*
- IV. Consumer Perspectives**
  - A. Lisa Sitkin, Managing Attorney, Housing and Economics Rights Advocates*
  - B. Ka Rynn Kelly, Borrower*
  - C. Kevin Stein, Associate Director, California Reinvestment Coalition*
- V. Servicer Perspectives**
  - A. Cynthia Negri, Executive Vice President, Chief Lending Officer, Redwood Credit Union*
  - B. Mark A. Crawford, Executive Vice President, Chief Credit Officer, Exchange Bank*
- VI. Public Comment**
- VII. Closing Remarks** -- Chairwoman Evans

