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HOUSE OF REPRESENTATIVES  
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MEMBER  
FINANCE, REVENUE AND BONDING COMMITTEE  
PUBLIC HEALTH COMMITTEE  
REGULATIONS REVIEW COMMITTEE

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**S.B. 159 AN ACT CONCERNING A REPEAL OF THE PROVISION AUTHORIZING FORECLOSURE BY A HOLDER OF A NOTE WHO DOES NOT HAVE LEGAL TITLE.**

Good afternoon Chairmen Duff and Tong, the ranking members and the members of the Banking Committee. I am here to testify in support of SB 159: An act concerning a repeal of the provision authorizing foreclosure by a holder of a note who does not have legal title.

Today you will hear testimony from constituents from Bridgeport who have been fighting their own foreclosures and have explained the intricacies of how the Banks, attorneys and in many cases even our courts are taking advantage of them.

This bill is simply about leveling the playing field for homeowners to be able to defend their homes. Right now a foreclosure plaintiff does not have to prove anything to foreclose on your home. They can just claim "As a Commissioner of the Court your honor, I am attesting that we have the original note and mortgage and legal assignment" without any proof. They can put a piece of paper before the judge and he will grant them judgment in most cases. Most people don't challenge the copy of the original note because they really are not aware it is not the original. The Foreclosure mills in our state and across the United States are using these misrepresentations to take our constituents' homes away from them.

The banks and high priced attorneys have an unfair advantage against the people we represent because our constituents do not have the wherewithal to pay for high priced attorneys to defend their interests. In many cases they come to the State to get whatever assistance they can get and although we, the General Assembly have put together programs for our constituents to take advantage of, the reality is that our citizens continue to lose their homes and our programs are not able to protect our constituents.

I ask this committee to vote in favor of this bill and level the playing field for our constituents. It is our job to represent the 99% of American citizens who at this time seem to be the forgotten majority.

Testimony Submitted by,  
Rep. Andres Ayala