



**Comparison Between California Legislation (A.B. 278 & S.B. 900)  
And The National Mortgage Settlement**

	<b>California' Homeowner Bill of Rights (A.B. 278 &amp; S.B. 900)</b>	<b>National Mortgage Settlement</b>
Applies to	All Mortgage Servicers	Ally Ally/GMAC Bank of America Citi JPMorgan Chase Wells Fargo
Restricts Dual-Track Foreclosures	YES	YES
Requires Single Point of Contact for Borrowers	YES	YES
Requires Verification of Documents to be Recorded or Filed in Court Proceedings	YES	YES
Requires Mortgage Servicers to Either Contact or Exercise Due Diligence in Attempting to Contact the Borrower Prior to Recording a Notice of Default	YES	NO
Requires that Mortgage Servicers Follow Certain Loan Modification Guidelines	YES	YES
Requires Development of Internet or Web-Based Tools to Assist Borrowers	YES	YES
Permits Borrowers to Seek Injunctive Relief to Enforce Requirements	YES	NO
Permits Borrowers to Seek Damages After a Foreclosure for Violations of the Requirements	YES	NO
Permit Courts to Award Attorney's Fees for Violations of the Requirements	YES	NO
Provides Civil Penalties for "Robo-Signing" Documents	YES	NO
Requires Quality Assurance Reviews	NO	YES
Requires Third-Party Oversight	NO	YES
Requires Notification of Loss Mitigation Options	NO	YES
Requires Independent Evaluation of Loan Modification Denials	NO	YES
Requires Protections for Military Personnel	NO	YES
Restricts Servicing Fees	NO	YES
Prohibits Automatic Acquisition of Force-Placed Insurance	NO	YES
Requires Efforts to Deter Community Blight	NO	YES
Requires Mortgage Services to Honor Tenants' Contractual and Statutory Rights	NO	YES