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**Testimony for Assembly Bill 779
Assembly Committee on State Affairs and Government Operations
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I would like to thank the Assembly Committee on State Affairs and Government Operations for allowing me to testify on Assembly Bill 779. Assembly Bill 779 is a simple legislative change to modernize the method of sending notices by pawnbrokers.

Under current law, pawnbrokers receive security for loans to customers by taking possession of the customer's personal property. If the customer defaults on the loan, the pawnbroker may sell the personal property, subject to certain conditions. At least 30 days before selling the personal property, the pawnbroker must send to the customer, by registered mail, a notice of the contemplated sale, which notice must also state the amount due on the loan. Under this proposal, Assembly Bill 779 adds a provision which will allow for the notice to be sent electronically, by means of e-mail or text message instead of registered mail.

Additionally, if the sale of the property results in a surplus, the pawnbroker is obligated to send the customer a surplus notice by registered mail. AB 779 will also allow for this notice to be sent electronically. To be clear, for the notices to be sent by electronic means, the customer must agree to the form of electronic communication.

This legislation will update the statutes so they reflect more modern and convenient means of communication.

I would like to thank Senator Frank Lasse, for his help and support during the drafting of this proposal.