

For the Committee re H.622
Rep. Maida Townsend
South Burlington
Jan. 17, 2018

I am writing on behalf of my mother,.. [South Burlington, VT](#). Our family lost our Father, ..., back in July due to cancer. Like many people in their 60's they did not have enough money to purchase a new car and elected to lease from Subaru. For some time while combating his disease he was able to drive locally and continued to lease his car. My mother does not drive since she was in a car accident and was diagnosed with Multiple Sclerosis more than 40 years ago.

She is now a widow on a fixed income who is still grieving from the loss of her husband for more than 40 years. The dealership recently sent her a notice stating that she is liable and owes them more than \$2,000 because they sold the vehicle below market value. This is money that she does not have as she is also the care giver of her grandchild.

Yes, the lease conditions are clear. This is where new legislation needs to be drafted that protects seniors and individuals like my mom from being extorted from during a painful and difficult enough time in their lives. It is not the fault of my mother that Subaru agreed to sell the car for less than market value. Nor can my mother validate in any way that Subaru even put their best effort to try to sell the car at market value. Versus, it is just policy to send out collection notices any time an early termination occurs in an attempt to generate profits. Keep in mind, Subaru cars currently have a higher demand than supply.

A quick online search shows that many dealerships have decided this is the one scenario where leases require special consideration:

http://www.autonews.com/article/20160210/FINANCE_AND_INSURANCE/302109999/death-and-leases%3A-the-challenge-of-helping-a-grieving-family

We will continue to do our best to ameliorate the situation between us and Subaru. However, we hope that legislators see that this unchecked business practice needs some laws to better protect seniors and those with limited means.

Thank you for the consideration.