



OFFICE OF THE GOVERNOR

SEP 29 2012

To the Members of the California State Senate:

I am returning Senate Bill 956 without my signature.

This bill requires, among other things, that "buy-here-pay-here" dealers be regulated by the Department of Corporations under the California Finance Lender's Law.

I am not yet convinced the evidence merits the regulatory oversight of this bill. I signed two "buy-here-pay-here" consumer protection bills this session. If consumers need added protection once those bills are implemented, my administration will work with the Legislature to find appropriate, measured solutions.

Sincerely,


Edmund G. Brown Jr.