



Tuesday, April 05, 2011

The Honorable John Carona, Chair of Business and Commerce Committee
P.O. Box 12068
Capitol Station
Austin, Texas 78711

Dear Honorable Corona:

Several prominent churches in South Dallas have joined together with community organizations such as City Square to address the adverse effects of payday/auto title loans. Among the coalition we represent and serve over 50,000 Dallas citizens.

We have traveled to the state capitol and partnered with Texas Appleseed, AARP and Texas Faith for Fair Lending on a few occasions. We have testified before your committee in support of legislation that will effectively close the loophole, stop the cycle of debt and place some regulatory measures on the payday/auto title loan industry. We walked the corridors of the state capital knocking on Senate doors to discuss the problems with and possible solutions to this industry. We were warmly received. Out of this experience, we returned to Friendship – West Baptist church and began a Sunday morning series on predatory lending to educate the church and community on how these loans work as well as offer financial literacy classes. After months of educating the church we concluded with a “Call to Action”. This “Call to Action” challenged over 3,500 members to sign Texas Faith for Fair Lending postcards.

We are writing you today to express our support of SB 1862. We are excited about the work of the Business and Commerce Committee and remain hopeful that SB 1862 will make it out of the committee. We believe this will be a step in the right direction to bring relief for countless Texans.

Regards,

Dr. Frederick D. Haynes, III – Senior Pastor

Friendship-West Baptist Church

Dallas, TX 75232

Rev. Gerald Britt – Vice President of Public Policy

City Square

511 N. Akard Street

Dallas, TX 75201

Cc: Senator Royce West