



MARK BRNOVICH  
ATTORNEY GENERAL

OFFICE OF THE ATTORNEY GENERAL  
STATE OF ARIZONA

April 21, 2020

Center for Economic Integrity  
509 E Radburn Street  
Tucson, AZ 85704

To Whom It May Concern:

The Office of the Arizona Attorney General is in receipt of your letter dated April 13, 2020. Ensuring consumers are protected and not preyed upon is an issue that Attorney General Brnovich has made a centerpiece of his time as Attorney General. This is especially critical during a health and financial crisis such as we are in now.

Since 2015, the Attorney General's Office has helped return nearly \$100 million dollars in consumer restitution. And as your letter mentioned, Attorney General Brnovich recently sent a letter to more than 1,000 financial and lending institutions that serve Arizona consumers, calling on them to waive payments for 90 days and place those payments on the back of loans as our state works through the impact of this pandemic. We also asked mortgage and mortgage lending institutions to cease all foreclosures and evictions for 90 days, and for auto finance companies and lending institutions to cease all repossessions for at least 90 days. The Attorney General's Office has also adjusted the manner in which it collects debts on behalf of the State during the duration of the pandemic.

The question of whether federal economic impact payments under the CARES Act are subject to private debt collection is important. As you are aware, there is currently no law that expressly exempts stimulus monies from debt collection under Arizona law or under any applicable federal statute. In order to address this issue, your request is more properly directed to the policy makers in Arizona, including the Governor and the Arizona Legislature.

Thank you for taking the time to write and for your advocacy with regard to these very important issues.

Sincerely,

A handwritten signature in blue ink, appearing to read "JK", is written over a faint, larger blue signature that is partially obscured.

Josh Kredit  
Deputy Attorney General for Law & Policy