

By Mary Vandeveire
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Members of a consumer-interest group who say they want to protect people from predatory lending pleaded not guilty to trespassing and disorderly-conduct charges in Tucson City Court on Tuesday.

Five members of the Association of Community Organizations for Reform Now were charged July 23 after chanting inside a Downtown Wells Fargo branch. They presented the branch manager with a copy of a national lawsuit against the bank, alleging predatory lending practices such as unfair early repayment penalties.

State Sen. Jorge Garcia, D-Tucson, joined the members in a press conference in front of the court building Tuesday. Garcia said he was arrested with the defendants, but charges were dropped because he did not enter the bank.

A Wells Fargo spokeswoman declined to comment on the arrests.

Bank officials have said the consumer group has distorted and misrepresented the company's business practices.

Tucson City Court Magistrate Margarita Bernal on Tuesday set hearings for the five defendants: Erl Kimmich, Simon Washburn, Clifford Monzel, Ross Lampert and Jeff Sibley. The hearing dates range from Aug. 30 to Sept. 9.

Kimmich said Wells Fargo is providing inferior loan products to Tucson residents.

And Abelardo and Cecilia Campillo said it will cost them \$5,000 to refinance their Wells Fargo mortgage.

They want to refinance because they need lower monthly payments.

They said they didn't know about an early-payment penalty fee and now are trying to make others aware of predatory lending practices such as telling borrowers they can qualify only for high-rate loans.

People who are charged high rates lose their homes when they can't make the payments, Cecilia Campillo said. This includes the elderly, she said.

"We refuse to be victimized," she said. "We have not missed one single payment. We're not about to lose our home to Wells Fargo."

The lawsuit, filed by ACORN June 28 in Superior Court in San Francisco, charges Wells Fargo with unfair and deceptive lending practices.

ACORN has taken facts about Wells Fargo's customer relationships out of context in order to paint a false and misleading picture of the relationships, Mark Oman, a Wells Fargo & Co. executive, said in a statement. Oman said the allegations are false and contrary to the company's practices.

ACORN National has a Phoenix office. The group has local offices all over the country. ACORN was formed in 1970. The first membership was a group of Arkansas welfare mothers.

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