

Statement of Zonya Jones, Waynesboro, Va.

In 2002, I was newly divorced and moving from San Diego, Calif., back to Virginia where I was born. Needing a safe family vehicle to take me and my two small children cross country, I went to a large local car dealership that was considered very reputable. I purchased a 2000 Ford Windstar van with low mileage for nearly \$20,000. I was assured the vehicle was in great condition, and it had passed a 42-point inspection at the dealer. I even purchased an extended warranty to be extra safe and make sure I would be protected against any future mechanical problems.

In 2005, I received a letter from the Attorney General in Virginia notifying me that my used vehicle, which had been sold by State Farm, needed to have its title branded as salvaged, junked or rebuilt. State Farm offered me \$3,000 on the condition that I would not seek any further damages stemming from my purchase of the Windstar. They wanted me to keep quiet for \$3,000. What good is \$3,000 going to do me? I still have that check.

I have been afraid to drive my van since I received that letter. It's just sitting outside. I started looking for a consumer advocate who could help me find a lawyer to take my case. In the event of an accident, I would hate to think what might have happened to me or my children if the airbags did not deploy, or what potential mechanical malfunction may have caused an accident injuring myself or others. We were really lucky for those three years when I didn't know that it was fraud to sell me that car. I don't even know what the actual problems are, since no one would give me any details. All I know is that it was salvaged, junked or rebuilt, and now that the title is branded with that information, who is going to want to buy my van? Maybe a mechanic who might want it for parts, but the Kelley Blue Book value is gone.

I'm a single mom with two young boys. I work as an office manager in a small dentist's office in the Shenandoah Valley. I don't make much money but at least I'm near my sons' schools. Consumers need to hear about this kind of fraud, and we need laws to protect consumers from being victimized. It's a terrible thing how the government is letting the insurance companies get away with fraud and putting the public in danger.

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