

Requested by SENATE COMMITTEE ON HOUSING AND DEVELOPMENT

**PROPOSED AMENDMENTS TO
A-ENGROSSED HOUSE BILL 2009**

1 On page 3 of the printed A-engrossed bill, line 16, delete “negotiating and
2 agreeing to a foreclosure avoidance meas-”.

3 In line 17, delete “ure or from”.

4 On page 4, line 44, after “lender” insert “or trustee”.

5 On page 5, line 1, after “lender’s” insert “or trustee’s”.

6 Delete lines 25 through 31 and insert:

7 “If you have experienced a loss of income related to the COVID-19
8 pandemic, Oregon law allows you to place your mortgage loan in forbearance
9 until June 30, 2021, or later if the law is extended, and defer the missed
10 payments until the end of the loan term. Forbearance is not automatic. You
11 must notify us that you have a hardship to qualify for the forbearance. If
12 you notified us before (the effective date of this 2021 Act), you must notify
13 us again if your hardship has continued and you cannot make payments due
14 on your mortgage loan. Contact us at (contact information) for further in-
15 formation and to request a forbearance. If you have a federally backed
16 mortgage loan, you might also be eligible for forbearance under the federal
17 CARES Act. Please contact us for questions or to request either forbearance
18 option.”.

19 Delete lines 41 through 43 and insert:

20 “(a) Apply to judgments of foreclosure and sale, writs of execution, no-
21 tices of a trustee’s sale or forfeitures under land sale contracts:

1 “(A) Under which a trustee’s sale or execution sale concluded, or an af-
2 fidavit of forfeiture was recorded, before June 30, 2020;”.

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