

DATE: April 27, 2023

TO: Representative Julie Fahey, Chair
House Committee on Rules

SUBJECT: Support of House Bill 2008

My name is Robert Unger and I am writing in support of House Bill 2008, specifically the Porter v. Hill fix (*pg. 31 In 30, pg. 32 In 1-4 of the -2 amendment*), because I have firsthand experience with having debt collected on an amount that I did not owe nor were notified or aware of until it was deducted from my paycheck. House Bill 2008 would make it clear that collecting debts that are not owed would be an unfair debt collection practice in Oregon.

In 2015, I noticed an unfamiliar deduction for over \$1,000 in my legislative paycheck. After consultation with HR and the debt collection company who served the garnishment, I came to find this was a default judgement on a different Robert Unger. Though this particular individual had a different address and identifying information on the garnishment order the debt collection company found my work address associated with a similar name and carelessly served them notice of collection.

I have since learned that over 90% of small claims court cases involving debt collection were also resolved without a consumer having representation. In my opinion my case was resolved because the collection agency took note of my employer and quickly refunded my money.

As an Oregonian I worry about the folks who don't have the same situation as me. Do they have the means to fight these cases in court? Passing House Bill 2008 will strengthen our consumer protection laws and help everyday Oregonians who need to challenge debts they have been unfairly assigned in court.

Thank you for your consideration.



Robert Unger