

To whom it may concern:

As individuals who own less than 3 residential rental properties we are willing to do what we can in these extraordinary times.

My concern is that any action be fair to both tenant and landlord. If tenants are allowed to waive paying rent for a specified period then landlords need to have received written permission from their lenders that our mortgages are waived for that period as well.

Further, will these waived payments be permanent or need to be re-paid in the future? If so, as landlords our property is the lenders security if we don't repay. As landlords, what is our security to have the tenants repay? The court system? A judgement requires time and money and DOES NOT guarantee repayment of monies owed.

PLEASE consider equity for both Landlord and Tenant as you proceed forward with these incredibly difficult decisions.

Sincerely,

Tim & Cris Fissori

Bend, Or.