

To Whom It May Concern

We run Above & Beyond Real Estate, Inc. in Prineville Oregon. We have been paring down the number of properties we manage for several years as we move toward retirement, which was planned for next April. We manage about 60 units of housing in Central Oregon, and of those 14 are our personal units. We busted our asses developing that portfolio which involved lot's of blood, sweat, and tears to develop including a whole lot of doing without as we did it. We weren't well educated, and our incomes were very modest to start with but we did it on our own. We are really concerned about the virus, public policy, and how it is going to affect us financially.

Kate Brown says she is giving the tenants in Oregon basically 3 months to live in our properties without the risk of eviction for non-payment of rent! Who is going to pay for our expenses! What if she gives them more time! Suddenly, we could be facing a loss of income from our personal rental units that carry at a minimum about \$9,000 monthly in ongoing costs. We also may not see the income that comes in from all our managed portfolio which will remove another \$5,000 a month income from our business that translates into my wages after paying business operating expenses.

If my tenants aren't working and can't or aren't required to pay their rent, and it continues for three months or more, I will have passed my ability to pay for the loss in short order. This was the reserves that were to cover for normal vacancies, repairs, and the normal operating problems associated with owning rentals, not the wholesale raping of our whole financial position by a socialist governor with ongoing policies bent on punishing landlords.

This is a major concern for us. I don't think the water, sewer and garbage services are going to continue to be provided if we don't or can't pay for it. I doubt the ongoing maintenance that has to be done will be done if we can't pay the service providers, and I'm damn sure they won't reduce my property tax and insurance bills for the loss period. I'm fairly certain the mortgage lenders will not give us an extension on the mortgages. Because of our hard work, diligence and responsibility in paying down our mortgages and taking care of our properties we have too much equity in our positions, and the banks will see this as an opportunity to take our properties. They will call it "just business".

It is hard for me to believe that doing property management, and owning rental properties could put us so directly in the financial loss cross hairs, and especially at this point in life. It is going to be a direct hit of financial destruction for us if it is allowed to continue. It is so unfair, especially considering, this whole shut down is based upon less than 470 deaths in the USA to date. Where are all the dead bodies? Why aren't we digging pits to burn the stacking corpses, where are the funeral pyres smoking and burning and why can't we smell the stench of decaying flesh. They aren't there! This is an absolute governmental over reach, a complete over reaction and an absolute crock!

Respectfully,

Douglas O'Doherty

President