Dear Sirs,

I understand we are living in a time that no one could have predicted for this beautiful state.

I have always worked with my tenants when something unexpected happened and they needed some help. I am glad to say that not many of those that I have helped over the years have taken advantage of me.

In the big picture for the entire state I am concerned the Governor's Order is coming as a pre-emptive action. We have no information, we do not know how many tenants cannot pay their rent or would have paid their rent from their saving accounts. We have not gone through a complete 30 day rental cycle. Now, some tenants may and will take advantage of the no eviction order from Governor Roberts by not paying their rent. This may lead to problems for landlords and owners who 1, pay mortgages and/or 2, who use their net monthly rental money to live on. Whether this will be rampant is yet to be seen. I hope it will not be, Oregonians are very grounded, practical and concerned citizens. I believe we are all in this together.

It is important to tackle the virus problem with all our collective energies, first.

Thanks for the opportunity to address this.

Mike

Michael Kozak, CCIM

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