Hello Committee,

Please deeply consider the needs of landlords in addition to tenants in your policies dealing with the economic impact of COVID19.

I am a landlord as well as a residential loan officer. Many landlords do not have sufficient reserves to weather a significant storm, much like tenants. Please provide a fair mechanism for landlords to recapture lost rent and if funds are awarded for rent please have payments made directly to landlords.

Please review carefully the impact on terminating tenancies in the first year of occupancy if terminations are halted.

To insure stable housing both sides of the issue must be considered.

Best Regards,

Mike Martin Sr. Mortgage Loan Officer | NMLS#296965



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Wire scams are common please confirm all wire instructions verbally with your escrow officer.