

**Testimony in Support of HB 3482A**  
**Senate Committee on General Government, Consumer and Small Business**  
**Protection**

May 22, 2013

Chair Shields, Vice-chair George, and members of the committee:

I testify in favor of HB 3482A, on behalf of the Manufactured Housing Landlord/Tenant Coalition.

Please see my attached written testimony describing the history of the development of this bill and the three issues addressed by this bill, under the heading “2013 Manufactured Housing Landlord/Tenant Coalition Bill: HB 3482A.”

There is one proposed set of amendments to the bill, the dash-2 amendments. These amendments are not substantive. They remove from Section 15 of the bill an exemption from the mortgage loan originator licensing requirement found in ORS 86A.203 -- an exemption for any person who finances not more than three residential mortgage loans in a year or not more than eight at any time. You have already approved this exemption, in HB 2856A, which was requested by the Oregon Association of Realtors. The reason for the removal of this exemption from HB 3482A is that it exceeds the relating clause of the bill; it was mistakenly added to the bill just before it passed the House. These amendments will leave in HB 3482A two other exemptions, for loans for used manufactured homes sold by persons licensed by DCBS as full or limited manufactured structure dealers.

We have worked closely with DCBS to address concerns it might have about the MLO exemptions. We anticipate working with DCBS after adoption of this legislation to address three technical or timing issues, either in rulemaking by DCBS or through an interpretive letter.

I am happy to answer questions about this bill.

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