

Emailed Testimony from: Evelyn Cunningham [ecunningham7680@yahoo.com](mailto:ecunningham7680@yahoo.com)  
2/21/2013

Subject: Property Tax Deferral  
Sirs;

I am writing to you in regards to the Property Tax Deferral program. I am 81 years old and have been in my home for 31 years. I worked very hard to have my home built and have managed to keep it all these years with very little income. I worked 22 years and paid my taxes until I retired and my income decreased with less than \$500 social security at that time and a small pension that has since ran out.

In 2008 I secured a reverse mortgage in order to survive. At that time I paid in full the deferred tax bill in the amount of \$23,000 with interest. So they received all the money back from me. Now I am in jeopardy again because of the ruling on reverse mortgages I feel if the applications were based on income it would be fair as it would help the lowest income people who really need it the most.

The question now in my mind is that if I don't have the help .where will I go and how will I live on my small income? I could not even pay rent. I've survived cancer, but I don't know how I will survive without my home. At my age, time is running out and I would like to spend the time I have left in my own home.

I appreciate all the State of Oregon has done for me and I am truly grateful for the property tax deferral help I have received. My prayer is that you all will understand my situation and help me keep the only home I have known.

Thank you for reading my letter

Sincerely

Mary Evelyn Cunningham Tillamook