

I have been a mediator in small claims court for 13 years in 3 different counties: Yamhill, Marion, and Clackamas. In general I support these bills. I have seen many situations where overzealous and seemingly heartless collection agents have used their many years' experience in mediation to bully and over power less experienced and less knowledgeable defendants into an unfair deal. I have also seen the other side where collection agents with the ability to empathize and make human decisions have been helpful in negotiating a fair settlement. The former far outweigh the latter.

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