

Fred Young, Oregon consumer
Testimony in support of HB 2975
March 13, 2017

Dear Legislators:

My name is Fred Young, and I am an Oregon consumer and resident of Salem. On September 13, 2016, my girlfriend Barbara Cox and I purchased a travel trailer from Northwest RV Sales on Portland Rd. My credit union approved the financing on September 20, and the credit union paid almost \$20,000 to Northwest RV Sales. But I didn't receive the title like I was supposed to. I made my first payment in late October, but I still did not receive my title.

I came to find out later that Northwest RV never paid the previous owner of the trailer from the money they received from my credit union. They also never completed the documents to transfer the title to our names. So I filed a complaint with the Department of Justice and the DMV but they couldn't do anything for me. I even went to the Salem Police but they said this was outside their control.

I had no choice but to contact an attorney. My girlfriend and I receive social security disability as our sole income, so we live on very limited income. I was worried about having to pay an attorney to get my title, but I had no choice because I was making monthly payments for a trailer that I didn't have title to. I was worried that our trailer would be towed away one day, leaving us with nothing but a huge debt. Luckily, we were able to find Young Walgenkim, who agreed to represent us pro bono.

Within about a month, he was able to get me my title when DMV, DOJ, and the Salem Police were not able to. I didn't have to pay a dime for his services, and he didn't make any money helping me get my title. I ask you to support this bill because Oregon consumers like me deserve to get the titles to vehicles they purchased, and many Oregonians don't have any more money to hire lawyers to get what they already paid for. And lawyers like Mr. Walgenkim deserve to get paid for the great work they do for consumers. Since it's the dealer who broke the law, it's only right that the dealer should pay to fix the problem they caused. Thank you.


Fred Young