

Dear House Committee on Business and Labor,

Please support SB 381 that requires certain notices related to real estate loans to be mailed to all addresses on file for recipient, including post office boxes.

I have tried several times to refinance my home. Each time the Bank has sent confidential loan documentation to my Unsecure Home location mail box. Always refusing to send the confidential documents to my Secure Post Office Box location. This has caused me a great deal of stress getting confidential information at an Unsecure Mail Box. Any information that an identify thief would need is included in the confidential real estate documents, including Social Security #, Driver License and complete Financial information. Real Estate documents should require a signature with ID to be release.

Each time, I have requested that the confidential information be sent to the Post Office Box. Each time they have refused to send to PO Box. One time they told me they would sent to a secure USPS PO Box location. But, then sent it to the unsecure Street Address anyway. In all cases, not once did they require a signature to leave the information. If no one is at the home street address, the Postman just leaves it in the unsecure mail box. Customers of Real Estate Loans should be able to ask for Real Estate Loan Companies to send confidential real estate documents to a Secure United State Post Office Box. No matter which location, Confidential Documents should Only be delivered the Customer with a Signature Acceptance. Considering the high ID thief rates at unsecure mail boxes at people street addresses, a signature should be required to leave confidential mail. This is a simple solution to the confidential documents being kept safe. I strongly support SB 381 requiring Real Estate Companies to mail to PO Boxes also.

Please Support SB 381 a very important bill to many Oregonians.

Thank you,
Cyndi Karp
Consumer