

Hello. We have multiple properties in Eugene (my partner and I).  
Our great concern is that if tenants stop paying rent that we will still have to pay mortgage payments on that property.

Being able to cover our mortgage and have a little extra for maintenance is vital for us. Any mortgage relief (holding off bank's ability to collect or issuing us a payment to then pay them) would be most welcome.

We also need to know that tenants will be held accountable for all rent unpaid once things get back to normal. For example, if they pay us 50% of the rent (having shown proof from employer that they were let to or that they can't get unemployment insurance) then we need a legal means to document that they agree (sign) to pay us the remainder. We are concerned that too many tenants will just choose to not pay even if they are working at home and/or have plenty of savings to do so WHILST we are forced to pay the mortgage on the property.

Thanks very much,  
Dr. Mark Gallardo and Elizabeth McCarthy

Your own enlightenment will be your refuge.

S.N. Goenka