

Hello to whom it may concern,

We are a Mom and Pop family with 3 single-family rental houses in the University of Oregon neighborhood. While we understand and empathize with the difficulty facing the students renting our houses making their rent payments due to loss of their part time jobs in the food or retail businesses, we are seriously worried about making the \$3500.00 per month mortgage payments. Also we assume we will continue to be responsible for providing "habitable housing" despite the potential inability of tenants to pay rent.

When considering an emergency/disaster financial program, please keep the landlords in mind as well. We are willing to temporarily forego profit, but it is essential to maintain our good credit record on our mortgages.

A direct-to-landlord payment system would be immensely comforting to both tenants and landlords during this time of uncertainty. We respect our students serious efforts to obtain an education and have always receptive to alternative payment plans. They in turn have been respectful of the need to responsible.

Thank you considering our heartfelt pleas.

Kathryn Netter

Coos Bay OR