

To Whom It May Concern:

I am writing in response to the Governor's proposal to continue the rent payment/mortgage foreclosure moratorium during the coronavirus pandemic. My husband and I are retired after having practiced law and having owned and operated several successful businesses in Central Oregon. We currently own several rental units which we acquired methodically during our 50+ working years and on which we currently rely for a substantial amount of our retirement income. Many of the loans on our rental properties are not "federally backed."

I object to deferring rent payments and evictions for tenants who are NOT affected by the coronavirus. We have tenants who are still working at the same job(s) (for the same number of hours) they had before the coronavirus pandemic and yet are choosing not to pay their rent under the current rent deferral rules. We should be allowed to charge late fees and evict these people who are just taking advantage of the current system, but we are barred from doing so. The deferral of rent payments should be limited to people whose inability to pay rent is **directly** caused by the coronavirus situation. These tenants should have to prove that the coronavirus is the reason they are not paying the rent. Also, all deferred aggregated rent payments should be due and payable in their entirety (i.e., one lump sum) at the end of the deferral period. We do not object to waiving late fees for legitimately affected tenants.

While tenants' rent payments are deferred, our mortgage payments continue to be due every month, whether or not the tenants pay, because many of our mortgage loans are not federally backed. If a tenant is not paying rent because of coronavirus, the landlord with a mortgage on that property should be allowed to defer mortgage payments -- without penalties or late fees - whether or not the mortgage is federally backed. If the tenant pays all back-due rent upon the end of the deferral period, then all deferred mortgage payments will be due. If not, however, the mortgagor should be allowed to continue to defer mortgage payments - again without penalties or late fees -- until the tenant pays the full amount due.

I understand that these proposals may be administratively cumbersome, but the Dodd Frank Act wasn't exactly a piece of cake procedurally, and we managed with it. Moreover, to penalize responsible citizens who have worked all of their lives to provide for their retirement - and place them in a position where they may lose their retirement-income properties to foreclosure through no fault of their own - is beyond irresponsible.

Janet Breyer

"If a 'court does not temper its doctrinaire logic with a little practical wisdom, it will convert the constitutional Bill of Rights into a suicide pact.'" Justice Robert Jackson as quoted by Justice John Roberts