HB 2530-5 (LC 1144) 4/4/19 (DFY/ps)

Requested by Representative WILDE

PROPOSED AMENDMENTS TO HOUSE BILL 2530

On <u>page 1</u> of the printed bill, line 2, after the semicolon delete the rest of the line and insert "creating new provisions; and amending ORS 86.756 and 105.113.".

4 Delete lines 4 through 30 and delete page 2 and insert:

<u>SECTION 1.</u> (1) A person who sends or serves a document listed
in subsection (2) of this section shall prominently include the following
information with the document:

8 "(a) A statement that if the recipient is a veteran of the armed 9 forces, assistance may be available from a county veterans' service 10 officer or community action agency;

"(b) Contact information for a service officer appointed under ORS
 408.410 for the county in which the recipient lives; and

"(c) Contact information for a community action agency that serves
 the area where the recipient lives.

15 **"(2) This section applies to the following documents:**

"(a) A notice of termination of tenancy under any provision of ORS
 chapter 90;

"(b) A summons in an action under ORS 105.110 for forcible entry
 or detainer;

"(c) A notice to a borrower that a payment is overdue on a loan
 secured by residential real property;

1	"(d) A summons in an action under ORS 88.010 to foreclose a lien
2	upon residential real property; and
3	"(e) A notice under ORS 86.756 of foreclosure of a residential trust
4	deed.
5	"(3) As used in this section, 'residential real property' means a
6	single-family, owner-occupied dwelling and appurtenances.
7	" <u>SECTION 2.</u> Section 3 of this 2019 Act is added to and made a part
8	of ORS chapter 90.
9	"SECTION 3. A notice of termination of tenancy under any pro-
10	vision of this chapter must include the information required by section
11	1 of this 2019 Act.
12	" <u>SECTION 4.</u> ORS 105.113 is amended to read:
13	"105.113. (1) Notwithstanding ORCP 7, for premises to which ORS chapter
14	90 or ORS 91.120 applies, the summons must be in substantially the following
15	form and be available from the court clerk:
16	"
17	IN THE CIRCUIT COURT
18	FOR THE COUNTY OF
19	
20	No
21	
22	SUMMONS
23	RESIDENTIAL EVICTION
24	
25	PLAINTIFF (Landlord or agent):
26	
27	
28	
29	
30	

1	VS.
2	
3	DEFENDANT (Tenants/Occupants):
4	
5	
6	
7	
8	
9	TO: (Street address and city of property occupied by
10	defendant)
11	(Mailing address if different)
12	
13	NOTICE TO TENANTS:
14	READ THESE PAPERS CAREFULLY
15	YOUR LANDLORD WANTS TO
16	EVICT YOU
17	
18	ON, 2 AT A.M./P.M., you must come to the
19	County Court House located at You do not have to pay any
20	fees to the court for this first hearing.
21	
22	• If you do not appear in court and your landlord does, your landlord will
23	win automatically and can have the Sheriff physically remove you.
24	
25	• If you do show up in court and your landlord does not, this eviction
26	action will be dropped.
27	
28	• If both of you show up:
29	
30	• The judge may ask you to try to reach an agreement with your
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landlord, but this is voluntary. Trained mediators may be available
1
          free of charge to help resolve disputes.
\mathbf{2}
3
          • The court will schedule a trial if you and your landlord do not reach
4
          an agreement or if you do not agree to move out.
\mathbf{5}
6
    IF YOU WANT A TRIAL, YOU MUST:
7
8
       • Show up in court at the time scheduled above;
9
10
       • On the same day, file an Answer with the Court giving a legal reason
11
    why you should not be evicted (the Court can give you a form);
12
13
       • Give a copy of the Answer to your landlord (or your landlord's agent
14
    or attorney); and
15
16
       • Pay a filing fee of $_____ (the judge may allow payment to be deferred
17
    in certain circumstances).
18
19
    IF YOU HAVE QUESTIONS, YOU SHOULD SEE AN ATTORNEY IMME-
20
    DIATELY. If you need help finding an attorney, you can contact the Oregon
21
    State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by
22
    calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere
23
    in Oregon at 800-452-7636.
24
25
26
    Signature of Plaintiff (landlord or agent)
27
28
    Plaintiff's address:
29
30
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1	
2	
3	
4	
5	Plaintiff's telephone number:
6	
7	
8	"
9	"(2) A summons under this section must include the information
10	required under section 1 of this 2019 Act.
11	"SECTION 5. Section 6 of this 2019 Act is added to and made a part
12	of ORS chapter 86.
13	"SECTION 6. A person who sends or serves a notice to a borrower
14	that a payment is overdue on a loan secured by residential real prop-
15	erty, as defined in section 1 of this 2019 Act, must include the infor-
16	mation required under section 1 of this 2019 Act.
17	"SECTION 7. Section 8 of this 2019 Act is added to and made a part
18	of ORS chapter 88.
19	"SECTION 8. A summons in an action under ORS 88.010 to foreclose
20	a lien upon residential real property, as defined in section 1 of this 2019
21	Act, must include the information required under section 1 of this 2019
22	Act.
23	"SECTION 9. ORS 86.756 is amended to read:
24	"86.756. (1) If a notice of default is recorded for property that is subject
25	to a residential trust deed, the sender of a notice of sale under ORS 86.764
26	shall, on or before the date the notice of sale is served or mailed, give notice
27	under this section to the grantor by both first class and certified mail with
28	return receipt requested to all addresses on file with the sender for the
29	grantor, including post office boxes. Subject to any rules adopted under
30	subsection (2) of this section, the notice must be in substantially the fol-
	

lowing form and printed in at least 14-point type: 1 " $\mathbf{2}$ NOTICE: 3 YOU ARE IN DANGER OF LOSING 4 YOUR PROPERTY IF YOU DO NOT $\mathbf{5}$ TAKE ACTION IMMEDIATELY 6 7 This notice is about your mortgage loan on your property 8 at _____ (address). 9 10 Your lender has decided to sell this property because the money due on your 11 mortgage loan has not been paid on time or because you have failed to fulfill 12 some other obligation to your lender. This is sometimes called 13 "foreclosure." 14 15 The amount you would have had to pay as of _____ (date) to bring your 16 mortgage loan current was \$_____. The amount you must now pay to bring 17 your loan current may have increased since that date. 18 19 By law, your lender has to provide you with details about the amount you 20owe, if you ask. You may call ______ (telephone number) to find out 21the exact amount you must pay to bring your mortgage loan current and to 22get other details about the amount you owe. You may also get these details 23by sending a request by certified mail to: _____. 2425THIS IS WHEN AND WHERE 26YOUR PROPERTY WILL BE SOLD 27IF YOU DO NOT TAKE ACTION: 2829 Date and time: _____, 2____ at _____ 30

1	Place:
2	
3	THIS IS WHAT YOU CAN DO
4	TO STOP THE SALE:
5	
6	1. You can pay the amount past due or correct any other default, up to five
7	days before the sale.
8	2. You can refinance or otherwise pay off the loan in full anytime before the
9	sale.
10	3. You can call (name) at (telephone number) to
11	find out if your lender is willing to give you more time or change the terms
12	of your loan.
13	4. You can sell your home, provided the sale price is enough to pay what you
14	owe.
15	
16	There are government agencies and nonprofit organizations that can give you
17	information about foreclosure and help you decide what to do. For the name
18	and telephone number of an organization near you, please call the statewide
19	telephone contact number at You may also wish to talk to a
20	lawyer. If you need help finding a lawyer, you may call the Oregon State
21	Bar's Lawyer Referral Service at or toll-free in Oregon at
22	or you may visit its website at: Legal assistance
23	may be available if you have a low income and meet federal poverty guide-
24	lines. For more information and a directory of legal aid programs, go to
25	·
26	
27	
28	WARNING: You may get offers from people who tell you they can help you
29	keep your property. You should be careful about those offers. Make sure
30	you understand any papers you are asked to sign. If you have any questions,

1	talk to a lawyer or one of the organizations mentioned above before signing.
2	
3	DATED:, 2
4 5	Trustee name: (print)
6 7 8	Trustee signature:
9 10	Trustee telephone number:
11	"(2) The Department of Consumer and Business Services may adopt rules
12	prescribing the format, font size and other physical characteristics of the
13	notice form set forth in subsection (1) of this section. The department shall
14	adopt rules specifying the resource telephone contact numbers and website
15	addresses the sender is to insert in completing the notice.
16	"(3) When filling blanks in the notice form set forth in subsection (1) of
17	this section, the sender of the notice shall include, stated in plain language:
18	"(a) The amount of payment that was needed to bring the mortgage loan
19	current as of the date stated in the notice; and
20	"(b) One or more telephone numbers consisting of:
21	"(A) A telephone number that will allow the grantor access during regu-
22	lar business hours to details regarding the grantor's loan delinquency and
23	repayment information; and
24	"(B) A telephone number that will allow the grantor access during regu-
25	lar business hours to person-to-person consultation with an individual au-
26	thorized by the beneficiary to discuss the grantor's payment and loan term
27	negotiation and modification options.
28	"(4) Telephone numbers described in subsection (3) of this section must
29	be toll-free numbers unless the beneficiary:
30	"(a) Made the loan with the beneficiary's own money;

1 "(b) Made the loan for the beneficiary's own investment; and

"(c) Is not in the business of making loans secured by an interest in real
estate.

"(5) If the sender giving notice under subsection (1) of this section has actual knowledge that the grantor is not the occupant of the residential real property, the sender shall also give notice to the occupant of the property by both first class and certified mail with return receipt requested to all addresses on file with the trustee for the occupant, including post office boxes.

"(6) Notice under this section must include the information required
under section 1 of this 2019 Act.".

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