HB 2530-6 (LC 1144) 4/5/19 (DFY/ps)

Requested by Representative WILDE

## PROPOSED AMENDMENTS TO HOUSE BILL 2530

- On page 1 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
- 3 and 105.113.".
- Delete lines 4 through 30 and delete page 2 and insert:
- "SECTION 1. (1) Except as provided in subsection (3) of this section,
- a person who sends or serves a document listed in subsection (2) of
- 7 this section shall include the following information with the docu-
- 8 ment:

21

- 9 "(a) A statement that if the recipient is a veteran of the armed
- 10 forces, assistance may be available from a county veterans' service
- officer or community action agency;
- 12 "(b) Contact information for a service officer appointed under ORS
- 13 408.410 for the county in which the recipient lives; and
- "(c) Contact information for a community action agency that serves
- 15 the area where the recipient lives.
- 16 "(2) This section applies to the following documents:
- "(a) A notice of termination of tenancy under any provision of ORS chapter 90;
- 19 "(b) A summons in an action under ORS 105.110 for forcible entry 20 or detainer;
  - "(c) A notice to a borrower that a payment is overdue on a loan

1	secured by residential real property;	
2	"(d) A summons in an action under ORS 88.010 to foreclose a lien	
3	upon residential real property; and	
4	"(e) A notice under ORS 86.756 of foreclosure of a residential trust	
5	deed.	
6	"(3) This section does not apply to documents sent or served by the	
7	judicial department, as defined in ORS 174.113.	
8	"(4) As used in this section, 'residential real property' means a	
9	single-family, owner-occupied dwelling and appurtenances.	
10	"SECTION 2. Section 3 of this 2019 Act is added to and made a part	
11	of ORS chapter 90.	
12	"SECTION 3. Except as provided in section 1 (3) of this 2019 Act, a	
13	notice of termination of tenancy under any provision of this chapter	
14	must include the information required by section 1 of this 2019 Act.	
15	"SECTION 4. ORS 105.113 is amended to read:	
16	"105.113. (1) Notwithstanding ORCP 7, for premises to which ORS chapter	
17	90 or ORS 91.120 applies, the summons must be in substantially the following	
18	form and be available from the court clerk:	
19	<b>«</b>	
20	IN THE CIRCUIT COURT	
21	FOR THE COUNTY OF	
22		
23	No	
24		
25	SUMMONS	
26	RESIDENTIAL EVICTION	
27		
28	PLAINTIFF (Landlord or agent):	
29		
30	<del></del>	

	vs.
DE	EENDANII (Tononta/Ossumonta).
DE.	FENDANT (Tenants/Occupants):
TO	: (Street address and city of property occupied by
	endant)
	(Mailing address if different)
	NOTICE TO TENANTS:
	READ THESE PAPERS CAREFULLY
	YOUR LANDLORD WANTS TO
	EVICT YOU
ON	, 2 AT A.M./P.M., you must come to the
Cou	anty Court House located at You do not have to pay any
fees	s to the court for this first hearing.
,	• If you do not appear in court and your landlord does, your landlord will
win	automatically and can have the Sheriff physically remove you.
	• If you do show up in court and your landlord does not, this eviction
acti	ion will be dropped.
	• If both of you show up:

1	<ul> <li>The judge may ask you to try to reach an agreement with your</li> </ul>
2	landlord, but this is voluntary. Trained mediators may be available
3	free of charge to help resolve disputes.
4	
5	• The court will schedule a trial if you and your landlord do not reach
6	an agreement or if you do not agree to move out.
7	
8	IF YOU WANT A TRIAL, YOU MUST:
9	
10	<ul> <li>Show up in court at the time scheduled above;</li> </ul>
11	
12	• On the same day, file an Answer with the Court giving a legal reason
13	why you should not be evicted (the Court can give you a form);
14	
15	• Give a copy of the Answer to your landlord (or your landlord's agent
16	or attorney); and
17	
18	• Pay a filing fee of \$ (the judge may allow payment to be deferred
19	in certain circumstances).
20	
21	IF YOU HAVE QUESTIONS, YOU SHOULD SEE AN ATTORNEY IMME-
22	DIATELY. If you need help finding an attorney, you can contact the Oregon
23	State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by
24	calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere
25	in Oregon at 800-452-7636.
26	
27	
28	Signature of Plaintiff (landlord or agent)
29	
30	Plaintiff's address:

1		-
2		
3		-
4		
5	Plaintiff's telephone number:	
6		
7		
8	« 	

"(2) Except as provided in section 1 (3) of this 2019 Act, the information required under section 1 of this 2019 Act must be included with the summons.

"SECTION 5. Section 6 of this 2019 Act is added to and made a part of ORS chapter 86.

"SECTION 6. Except as provided in section 1 (3) of this 2019 Act, a person who sends or serves a notice to a borrower that a payment is overdue on a loan secured by residential real property, as defined in section 1 of this 2019 Act, must include the information required under section 1 of this 2019 Act.

"SECTION 7. Section 8 of this 2019 Act is added to and made a part of ORS chapter 88.

"SECTION 8. Except as provided in section 1 (3) of this 2019 Act, the information required under section 1 of this 2019 Act must be included with a summons in an action under ORS 88.010 to foreclose a lien upon residential real property, as defined in section 1 of this 2019 Act.

"SECTION 9. ORS 86.756 is amended to read:

"86.756. (1) If a notice of default is recorded for property that is subject to a residential trust deed, the sender of a notice of sale under ORS 86.764 shall, on or before the date the notice of sale is served or mailed, give notice under this section to the grantor by both first class and certified mail with return receipt requested to all addresses on file with the sender for the

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

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

- 1 keep your property. You should be careful about those offers. Make sure
- 2 you understand any papers you are asked to sign. If you have any questions,
- 3 talk to a lawyer or one of the organizations mentioned above before signing.

5 DATED: \_\_\_\_\_, 2\_\_\_\_

6

4

7 Trustee name: \_\_\_\_\_ (print)

8 9

Trustee signature: \_\_\_\_\_

10 11

13

14

15

16

17

18

19

20

21

22

23

24

25

30

Trustee telephone number: \_\_\_\_\_

12 '

- "(2) The Department of Consumer and Business Services may adopt rules prescribing the format, font size and other physical characteristics of the notice form set forth in subsection (1) of this section. The department shall adopt rules specifying the resource telephone contact numbers and website addresses the sender is to insert in completing the notice.
- "(3) When filling blanks in the notice form set forth in subsection (1) of this section, the sender of the notice shall include, stated in plain language:
- "(a) The amount of payment that was needed to bring the mortgage loan current as of the date stated in the notice; and
  - "(b) One or more telephone numbers consisting of:
- "(A) A telephone number that will allow the grantor access during regular business hours to details regarding the grantor's loan delinquency and repayment information; and
- "(B) A telephone number that will allow the grantor access during regular business hours to person-to-person consultation with an individual authorized by the beneficiary to discuss the grantor's payment and loan term negotiation and modification options.
  - "(4) Telephone numbers described in subsection (3) of this section must

- 1 be toll-free numbers unless the beneficiary:
- 2 "(a) Made the loan with the beneficiary's own money;
- 3 "(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) Except as provided in section 1 (3) of this 2019 Act, the information required under section 1 of this 2019 Act must be included with a notice under subsection (1) of this section.
  - "SECTION 10. On or before December 1 of each year, the Department of Veterans' Affairs and the Housing and Community Services Department shall jointly submit a written report on veterans' housing programs to the interim House committee related to veterans. The report must describe:
  - "(1) Expenditures relating to veterans' housing programs, including how moneys were expended and the source of the moneys;
  - "(2) Programs or initiatives to enroll veterans in or inform veterans of existing housing programs;
  - "(3) Implementation of programs and training for identification of veterans who are or may become homeless; and
  - "(4) Training of and coordination with state and local agencies on veterans' housing programs, including 'Operation Welcome Home'.".

28

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27