

Dear Committee Members,

My name is Breeauna Sagdal, my Husband and I own a home in Molalla, Oregon where we've not only been severely impacted by Covid-19 restrictions, but also by devastating forest fires.

My husband has been out of work since June, when operations and construction were scaled back to meet lockdown orders. I had hoped to start a new job lobbying for a grassroots group, that instead, lost its funding, in addition to the Capitol being closed. We've struggled to keep up on our mortgage payments, and have had to apply for mortgage assistance.

We applied in July, when work was not forthcoming. Our mortgage company finally responded this month, by way of contacting our Home Owners insurance carrier to let them know we supposedly no longer live at our home and only residence. Come to find out, the HAMP program we've applied for only applies to owner occupied homes. Whether done on purpose or not, is not known, but what I can say for sure, is that our lender has pushed out our application to the very end of the Governors foreclosure moratorium, while simultaneously not accepting payments from us, or applying payments to our loan.

We have two small children, and we're terrified of losing our home, and largest investment. We humbly ask that you consider passing a Home Owner protection policy from predatory lending practices at this time, OR add struggling Home Owners into the relief funding package.

Please do not leave out Home Owners, hit by Covid and fires, please do not leave us out in the cold. I know that, if we're experiencing these types of lender issues, others are too, or will be soon. Please be the State that leads our Nation by example, and into economic security, rather than a repeat of 2008.

Thank you for your time.

Breeauna Sagdal

HD18 resident Molalla, Oregon.