

*Only Impacts on Original or Engrossed  
Versions are Considered Official*

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**Measure Description:**

Establishes temporary limitations on lenders' remedies for borrowers' failures to make payments on obligations secured by mortgages, trust deeds or land sale contracts for certain real property.

**Government Unit(s) Affected:**

Department of Consumer and Business Services (DCBS), Housing and Community Services Department (HCSD), Oregon Judicial Department (OJD)

**Analysis:**

The proposed legislation has been determined to have

**MINIMAL EXPENDITURE IMPACT**

on state or local government.

While this individual measure has a "Minimal" fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.