

**SENATE AMENDMENTS TO
A-ENGROSSED HOUSE BILL 2009**

By COMMITTEE ON HOUSING AND DEVELOPMENT

May 12

1 On page 3 of the printed A-engrossed bill, line 16, delete “negotiating and agreeing to a fore-
2 closure avoidance meas-”.

3 In line 17, delete “ure or from”.

4 On page 4, line 44, after “lender” insert “or trustee”.

5 On page 5, line 1, after “lender’s” insert “or trustee’s”.

6 Delete lines 25 through 31 and insert:

7 “If you have experienced a loss of income related to the COVID-19 pandemic, Oregon law allows
8 you to place your mortgage loan in forbearance until June 30, 2021, or later if the law is extended,
9 and defer the missed payments until the end of the loan term. Forbearance is not automatic. You
10 must notify us that you have a hardship to qualify for the forbearance. If you notified us before (the
11 effective date of this 2021 Act), you must notify us again if your hardship has continued and you
12 cannot make payments due on your mortgage loan. Contact us at (contact information) for further
13 information and to request a forbearance. If you have a federally backed mortgage loan, you might
14 also be eligible for forbearance under the federal CARES Act. Please contact us for questions or to
15 request either forbearance option.”.

16 Delete lines 41 through 43 and insert:

17 “(a) Apply to judgments of foreclosure and sale, writs of execution, notices of a trustee’s sale
18 or forfeitures under land sale contracts:

19 “(A) Under which a trustee’s sale or execution sale concluded, or an affidavit of forfeiture was
20 recorded, before June 30, 2020;”.

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