

# HOUSE COMMITTEE ON CONSUMER PROTECTION

## TAPE LOG

May 30, 2007 Hearing Room E  
1:00 P.M. Tapes 106 – 107

**MEMBERS PRESENT:** Rep. Paul Holvey, Chair  
Rep. Suzanne Bonamici, Vice-Chair  
Rep. Larry Galizio  
Rep. Vic Gilliam  
Rep. Fred Girod  
Rep. Chuck Riley

**MEMBER EXCUSED:** Rep. Donna Nelson, Vice-Chair

**STAFF PRESENT:** Steve Dixon, Committee Administrator  
Mike Reiley, Committee Assistant

**MEASURES HEARD:** SB 684 A – Public Hearing and Work Session  
SB 94 – Work Session  
SB 965 A – Public Hearing

This tape log is in compliance with Senate and House Rules. For complete contents, please refer to the cassette tapes.

<u>TAPE #</u> <u>AND SIDE</u>	<u>COUNTER</u> <u>NUMBER</u>	<u>BRIEF DESCRIPTION OF SUBJECT MATTER</u> <u>OR CHANGE IN SPEAKER</u>
<b>106A</b>	003	Chair Holvey calls the meeting to order at 1:33 p.m.
<b><u>SB 684 A – PUBLIC HEARING</u></b>		
	012	Steve Dixon, Committee Administrator ( <b>EXHIBIT A</b> )
	027	Beka Feathers, Legislative Assistant, Sen. Rick Metsger
	041	Elon Hasson, Office of Oregon Secretary of State
	046	Chair Holvey
	047	Feathers
	048	Rep. Riley
	050	Feathers
	052	Rep. Bonamici
	054	Feathers
	064	Chair Holvey
<b><u>SB 684 A – WORK SESSION</u></b>		
	068	<b>MOTION: Rep. Bonamici moves to ADOPT SB 684 A-A7 amendments dated 5/23/07.</b> <b>VOTE: 6-0-1</b> <b>EXCUSED: 1 - Nelson</b> <b>Chair Holvey, hearing no objection, declares the motion CARRIED.</b>
<b>106A</b>	075	<b>MOTION: Rep. Bonamici moves SB 684 A to the floor with a DO PASS AS AMENDED recommendation.</b> <b>VOTE: 6-0-1</b> <b>AYE: In a roll call vote, all members present vote Aye.</b> <b>EXCUSED: 1 - Nelson</b> <b>Chair Holvey declares the motion CARRIED.</b>

	088	<b>REP. GILLIAM will lead discussion on the floor.</b> Chair Holvey
<b><u>SB 94 – WORK SESSION</u></b>	092	Steve Dixon, Committee Administrator ( <b>EXHIBIT B</b> )
	101	Craig Smith, Administrator, Construction Contractors Board ( <b>EXHIBIT C</b> )
	150	Chair Holvey
	<b>160</b>	<b>MOTION: Rep. Bonamici moves to ADOPT SB 94-1 amendments dated 5/25/07.</b> <b>VOTE: 6-0-1</b> <b>EXCUSED: 1 - Nelson</b> <b>Chair Holvey, hearing no objection, declares the motion CARRIED.</b>
	<b>166</b>	<b>MOTION: Rep. Bonamici moves SB 94 to the floor with a DO PASS AS AMENDED recommendation and be placed on the CONSENT CALENDAR.</b> <b>VOTE: 6-0-1</b> <b>EXCUSED: 1 - Nelson</b> <b>Chair Holvey, hearing no objection, declares the motion CARRIED.</b> <b>REP. HOLVEY will lead discussion on the floor.</b>
	170	Chair Holvey
<b><u>SB 965 A – PUBLIC HEARING</u></b>	180	Steve Dixon, Committee Administrator
	209	Michael Woods, Realtor
	227	Ken Perry, President/CEO, Broker Knowledge Group ( <b>EXHIBIT D</b> )
	290	Rep. Riley
	293	Perry
	297	Rep. Riley
	298	Perry
	310	Rep. Riley
	316	Perry
	320	Rep. Riley
	321	Perry
	344	Rep. Riley
	345	Perry
	355	Rick Bennett, Director of Government Relations, AARP Oregon ( <b>EXHIBIT E</b> )
<b>107A</b>	015	Steve Ensign, Mortgage Lender ( <b>EXHIBIT F</b> )
	075	Rep. Bonamici
	085	Ensign
	089	Rep. Bonamici
	097	Matt Stashin, Residential Mortgage ( <b>EXHIBIT G</b> )
	172	Fred Stewart, Account Executive, Macquarie Mortgages USA Inc.
	268	Lynette Wyrick, RE/MAX Real Estate
	412	Sam Croskell, Certified Mortgage Planning Specialist, Pacific Rim Mortgage ( <b>EXHIBIT H</b> )
<b>106B</b>	034	Don Weathers, West Linn resident
	082	Chair Holvey
	105	Lori DeBord, Business owner, Albany

185	Elaine Miller, Homeowner, Loan consumer
203	Sonja Greenman, Business owner
222	Judy Woods, Senior Mortgage Consultant <b>(EXHIBIT I)</b>
254	Chris Wagner, US Funding Group
283	Brad Cornilles, Branch Manager, Pacific Rim Mortgage
360	Cornilles reads letter from his client Richard Blumenauer
377	Phillip Dunham, Mortgage broker, Eugene

**The following prepared testimony is submitted for the record without public testimony:**

	Laura Etherton, Oregon State Public Interest Research Group (OSPIRG) <b>(EXHIBIT J)</b>
	Steve Emory, President, Pacific Sunset Mortgage, Inc. <b>(EXHIBIT K)</b>
	Angela Martin, Our Oregon <b>(EXHIBIT L)</b>
	Todd Williams, Oregon Association of Mortgage Professionals <b>(EXHIBIT M)</b>
	Harriet Bing, Broker, Park Avenue Mortgage <b>(EXHIBIT N)</b>
	Ken Le Veille, Mortgage Broker, Capitol Mortgage Company <b>(EXHIBIT O)</b>
	Hatti Porter, Portland resident <b>(EXHIBIT P)</b>
	Melissa Stashin, Residential Mortgage <b>(EXHIBIT Q)</b>
415	Chair Holvey adjourns the meeting at 3:00 p.m.

-  
-  
-  
-  
-  
-  
-  
-  
-  
-  
-  
-  
-  
-  
-

**EXHIBIT SUMMARY**

- A. **SB 684 A, -A7 amendments, staff, 9 pp**
- B. **SB 94, -1 amendments, staff, 3 pp**
- C. **SB 94, prepared testimony, Craig Smith, 17 pp**
- D. **SB 965 A, prepared information, Ken Perry, 7 pp**
- E. **SB 965 A, prepared testimony, Rick Bennett, 2 pp**
- F. **SB 965 A, prepared information, Steve Ensign, 1 p**
- G. **SB 965 A, prepared information, Matt Stashin, 1 p**
- H. **SB 965 A, prepared information, Sam Croskell, 2 pp**
- I. **SB 965 A, prepared information, Judy Woods, 1 p**
- J. **SB 965 A, prepared information, Laura Etherton, 1 p**
- K. **SB 965 A, prepared information, Steve Emory, 11 pp**

- L. **SB 965 A, prepared information, Angela Martin, 1 p**
- M. **SB 965 A, prepared information, Todd Williams, 3 pp**
- N. **SB 965 A, prepared information, Harriet Bing, 3 pp**
- O. **SB 965 A, prepared information, Ken Le Veille, 3 pp**
- P. **SB 965 A, prepared information, Hatti Porter, 1 p**
- Q. **SB 965 A, prepared information, Melissa Stashin, 2 pp**