

HOUSE COMMITTEE ON COMMERCE SUBCOMMITTEE ON BUSINESS

April 5, 1993 Hearing Room H170 8:30 a.m. Tapes 75-7C
MEMBERS PRESENT: Rep. Bob Repine, Chair Rep. Hedy Rijken, Vice-Chair
Rep. Lisa Naito Rep. Liz VanLeeuwen Rep. Cynthia Wooten STAFF
PRESENT: Janet McComb, Committee Administrator Debbie Schieno,
Committee Clerk MEASURES CONSIDERED: HB 2999 - Public
Hearing/Possible Work Session HB 3167 - Public Hearing HB 3524 - Public
Hearing

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes.

TAPE 75, SIDE A

004 CHAIR REPINE: Calls the meeting to order at 8:35 a.m.

PUBLIC HEARING ON HB 3167 011 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines Preliminary Staff Measure Summary (EXHIBIT A) and fiscal analysis (EXHIBIT B). 031 MARK NELSON, OREGON RENTAL DEALERS ASSOCIATION: Outlines the bill and introduces Ronald DeMoss. 044 RONALD DeMOSS, OREGON RENTAL DEALERS: Submits and testifies in favor of HB 3167 (EXHIBIT C). -Outlines the bill by section. 215REP. NAITO: Questions Section 5 (2), relating to the Federal Consumer Credit Protection Act. MR. DeMOSS: Explains at present there is no federal law governing this transaction. 346 CHAIR REPINE: Section 5, dealing with security interest, is this a practice that is commonplace? House Committee on Commerce Business Subcommittee April 5, 1993 - Page 2

MR. DeMOSS: It was five years ago, but it is not a critical factor at this time.

TAPE 76, SIDE A

015 MR. NELSON: Under existing Oregon Law these transactions are not covered to the degree that is outlined. This type of legislation will bring full disclosure and protection to the consumers in Oregon.

066 TIMOTHY WOOD, DEPARTMENT OF JUSTICE: Submits and reviews testimony in favor of HB 3167 (EXHIBIT D). -Outlines the bill by section.

294 RON TERRY, RENT TO OWN DEALER: Submits and reviews testimony in opposition to HB 3167 (EXHIBIT E).

TAPE 75, SIDE B

064 RON DeMOSS, OREGON RENTAL DEALERS: Speaks to the provision which prohibits entering property.

PUBLIC HEARING ON HB 3524

127 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines Preliminary Staff Measure Summary (EXHIBIT F).

135 KEVIN HANWAY, OREGON LAND TITLE ASSOCIATION: Introduces Craig Chisholm. 149 CRAIG CHISHOLM, PRESIDENT, OREGON LAND TITLE ASSOCIATION: Testifies in favor of HB 3524 and explains the history

behind title recording. -Bill is a modification of the existing statute.
-Outlines the range of liens. -Answers questions from the members.

TAPE 76, SIDE B

001 MR. CHISHOLM: Continues to respond to Committee questions and outlines the schedule of fees. 097 REP. NAITO: Could you pass the cost on to the consumer? MR. CHISHOLM: We could take the risk, passing the cost on to the consumer in higher insurance rates, or we could make an exception stating that city liens are not covered. 152 CHAIR REPINE: Recesses the meeting at 10:15 a.m.

CHAIR REPINE: Reconvenes the meeting at 10:25 a.m.

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PUBLIC HEARING ON HB 299 9

161 JANET McCOMB, COMMITTEE ADMINISTRATOR: Reviews prior hearing on HB 299 9. 174 KEITH BURNS, AMERICAN COUNCIL OF LIFE INSURANCE: Testifies in opposition to HB 2999 and outlines hand-engrossed HB 2999 (EXHIBIT G).

TAPE 77, SIDE A

001 Announcements. 049 CHAIR REPINE: Adjourns the meeting at 10:48 a.m.

Submitted by:
Schieno

Reviewed by: Debbie
Janet McComb Clerk Administrator

EXHIBIT LOG:

A - Preliminary Staff Measure Summary - 1 page B - Fiscal Analysis - 1 page C - Testimony on HB 3167 - DeMoss - 7 pages D - Testimony on HB 3167 - Wood - 14 pages E - Testimony on HB 3167 - Terry - 2 pages F - Preliminary Staff Measure Summary - 2 pages G - Hand-Engrossed HB 2999 - Burns - 3 pages

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