

## SENATE COMMITTEE ON COMMERCE AND LABOR

February 08, 2008 Hearing Room B  
10:00 AM Tapes 1 – 2

**MEMBERS PRESENT:** Sen. Ben Westlund, Chair  
Sen. Gary George, Vice-Chair  
Sen. Richard Devlin  
Sen. Floyd Prozanski

**MEMBER EXCUSED:** Sen. Jackie Winters

**MEMBER VISITING:** Rep. Paul Holvey

**STAFF PRESENT:** Theresa Van Winkle, Committee Administrator  
Graham Coslett, Committee Assistant

**Measures or Issues Heard:** Adoption of Committee Rules – Organizational Meeting  
SB 1063 – Public Hearing and Work Session  
SB 1064 – Public Hearing and Work Session  
SB 1090 - Public Hearing

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

<b>TAPE #</b>	<b>COUNTER</b>	<b>BRIEF DESCRIPTION OF SUBJECT MATTER</b>
<b>AND SIDE</b>	<b>NUMBER</b>	<b>OR CHANGE IN SPEAKER</b>
<b>1A</b>	006	Chair Westlund calls the meeting to order at 10:03 a.m.
<b><u>ADOPTION OF COMMITTEE RULES - ORGANIZATIONAL MEETING</u></b>		
	017	Theresa Van Winkle, Committee Administrator ( <b>EXHIBIT A</b> )
	<b>018</b>	<b>MOTION: Sen. Prozanski moves to ADOPT the proposed Committee Rules dated 2/8/08.</b> <b>VOTE: 3-0-2</b> <b>EXCUSED: 2 - Sen. Devlin, Sen. Winters</b> <b>Chair Westlund, hearing no objection, declares the motion CARRIED.</b>
	022	Chair Westlund
	027	Ms. Van Winkle ( <b>EXHIBIT B</b> )
	<b>031</b>	<b>MOTION: Sen. Devlin moves incorporation of 2/6/08 unofficial meeting testimony.</b>
	<b>034</b>	<b>VOTE: 4-0-1</b> <b>EXCUSED: 1 - Sen. Winters</b> <b>Chair Westlund, hearing no objection, declares the motion CARRIED.</b>
<b><u>SB 1063 - PUBLIC HEARING</u></b>		
	037	Chair Westlund
	041	Stephen Kafoury, Oregon Remodelers Association
	065	Chair Westlund

066 Sen. Prozanski  
070 Mr. Kafoury  
073 Rep. Holvey  
078 Chair Westlund

**SB 1063 - WORK SESSION**

**090 MOTION: Sen. Prozanski moves SB 1063 to the floor with a DO PASS recommendation.**

**091 VOTE: 4-0-1  
EXCUSED: 1 - Sen. Winters  
Chair Westlund, hearing no objection, declares the motion CARRIED.  
SEN. WINTERS will lead discussion on the floor.**

095 Sen. Prozanski  
096 Chair Westlund

**SB 1064 – PUBLIC HEARING**

101 Sen. Devlin  
106 Chair Westlund

**SB 1064 – WORK SESSION**

108 Theresa Van Winkle, Committee Administrator (**EXHIBIT C**)

**112 MOTION: Sen. George moves to ADOPT SB 1064-1 amendments dated 2/4/08.**

**114 VOTE: 4-0-1  
EXCUSED: 1 - Sen. Winters  
Chair Westlund, hearing no objection, declares the motion CARRIED.**

**115 MOTION: George moves SB 1064 to the floor with a DO PASS AS AMENDED recommendation and BE REFERRED to the Committee on Ways and Means by prior reference.**

**117 VOTE: 4-0-1  
EXCUSED: 1 - Sen. Winters  
Chair Westlund, hearing no objection, declares the motion CARRIED.**

**SB 1090 – PUBLIC HEARING**

120 Chair Westlund (**EXHIBIT D**)  
138 Cory Streisinger, Director of the Department of Consumer and Business Services

**1A**

153 Chair Westlund  
155 Ms. Streisinger  
219 Sen. Devlin  
225 Ms. Streisinger  
237 Sen. Devlin  
245 Chair Westlund  
248 Ms. Streisinger  
251 Paul Cosgrove, Oregon Financial Services Association (**EXHIBIT E**)  
307 Chair Westlund  
309 Mr. Cosgrove  
375 Chair Westlund  
384 Mr. Cosgrove  
394 Chair Westlund

	399	Sen. George
	407	Mr. Cosgrove
	416	Sen. George
	429	Mr. Cosgrove
<b>2A</b>	008	Chair Westlund
	012	Linda Navarro, Oregon Bankers Association
	031	Chair Westlund
	034	Melissa Briggs, Counsel for Oregon Bankers Association
	075	Chair Westlund
	078	Sen. George
	082	Ms. Briggs
	084	Sen. George
	085	Ms. Briggs
	088	Steve Way, President and CEO, Silver Falls Bank
	123	Chair Westlund
	124	Rep. Holvey
	134	Chair Westlund
	137	Mr. Way
	142	Ms. Navarro
	212	Chair Westlund
	213	Sen. Devlin
	236	Ms. Navarro
	274	Chair Westlund
	275	Sen. George
	280	Ms. Navarro
	297	Sen. George
<b>2A</b>	299	Ms. Navarro
	305	Chair Westlund
	315	Sen. George
	317	Chair Westlund
	334	Speaker of the House Jeff Merkley
<b>1B</b>	003	Speaker Merkley continues
	022	Chair Westlund
	032	Speaker Merkley
	035	Chair Westlund
	041	Julie Morris, CEO, Willamette Communications
	052	Chair Westlund
	053	Ms. Morris
	075	Gretchen Buehner, real estate attorney
	155	Chair Westlund
	158	Shane Jackson, Oregon Coalition of Mortgage Originators
	186	Chair Westlund
	193	Rick Bennett, Director of Government Relations, AARP
	239	Chair Westlund
	240	Mr. Bennett
	250	Chair Westlund
	253	Uriah King, Center for Responsible Lending
	259	Matt Wallace, Oregon State Public Interest Research Group (OSPIRG)
	365	Sen. Prozanski

	371	Mr. Bennett
	373	Sen. Prozanski
	374	Mr. Bennett
	380	Sen. Devlin
	384	Chair Westlund
	425	Jana Jarvis, Oregon Association of Realtors
	433	John Baker
<b>2B</b>	007	Baker continues
	089	Chair Westlund
	091	Ms. Jarvis
	112	Chair Westlund
	120	Kelly Gardner, President and CEO, Pinnacle Mortgage <b>(EXHIBIT F)</b>
	146	Kristina Foster, 1 <sup>st</sup> American Title
	163	Chair Westlund
<b>2B</b>	169	Ms. Foster
	172	Chair Westlund
	174	Ms. Foster
	176	Chair Westlund
	177	Ms. Foster
	181	Chair Westlund
	182	Scott Oliver, The Mortgage Consultants, Inc.
	193	Chair Westlund
	194	Mr. Oliver
	225	Chair Westlund
	228	Sen. George
	238	Mr. Oliver
	252	Chair Westlund
	257	Linda McKinney, member, ACORN
	258	Chair Westlund
	260	Ms. McKinney
	288	Keith Karnes, attorney
	327	Arthur Towers, Political Director, SEIU
	362	Chair Westlund
	366	Ms. McKinney
	372	John McCulley, Oregon Association of Mortgage Professionals
	385	Chair Westlund
	388	Sen. George
		<b>The following prepared testimony is submitted for the record without public testimony:</b>
		Tom Potter, Mayor of Portland, et al. <b>(EXHIBIT G)</b>
		Our Oregon <b>(EXHIBIT H)</b>
		Michael Burdick, Portland resident <b>(EXHIBIT I)</b>
	401	Chair Westlund adjourns the meeting at 12:01 p.m.

**EXHIBIT SUMMARY**

- A. Rules, Committee, staff, 3 pp
- B. Rules, 2/6/08 unofficial meeting testimony and tapes (A & B), staff, 19 pp

- C. **SB 1064, -1 amendments, staff, 1 p**
- D. **SB 1090, -1 amendments, staff, 15 pp**
- E. **SB 1090, written testimony, Paul Cosgrove, 1 p**
- F. **SB 1090, written testimony, Kelly Gardner, 58 pp**
- G. **SB 1090, written testimony of Tom Potter et al., staff, 2 pp**
- H. **SB 1090, written testimony of Our Oregon, staff, 1 p**
- I. **SB 1090, written testimony of Michael Burdick, 1 p**