

## **HOUSE COMMITTEE ON CONSUMER PROTECTION**

**January 26, 2009  
3:00 P.M.**

**Hearing Room E**

**MEMBERS PRESENT:**        **Rep. Paul Holvey, Chair**  
                                     **Rep. Chuck Riley, Vice-Chair**  
                                     **Rep. Jim Weidner, Vice-Chair**  
                                     **Rep. Brent Barton**  
                                     **Rep. Jean Cowan**  
                                     **Rep. Vic Gilliam**  
                                     **Rep. Wayne Krieger**  
                                     **Rep. Greg Matthews**  
                                     **Rep. Matt Wingard**

**MEMBERS EXCUSED:**       **Rep. Carolyn Tomei**

**STAFF PRESENT:**           **Victoria Cox, Committee Administrator**  
                                     **Cindy Hupp, Committee Assistant**

**MEASURES/ISSUES HEARD:** **Mortgage Lending and Foreclosure Issues – Informational Meeting**

**This recording log is in compliance with Senate and House Rules. For complete contents, refer to the digital audio recording.**

## HCP

1/26/2009 3:06:11 PM

- 3:06:18 PM Meeting Called to Order
- 3:07:20 PM Mortgage Lending and Foreclosure Issues - Informational Meeting
- 3:08:16 PM Cory Streisinger, Director, Department of Consumer and Business Services
- 3:08:17 PM {Exhibit} 1: Streisinger
- 3:40:07 PM Chair Holvey
- 3:40:11 PM Rep. Wingard
- 3:40:23 PM Streisinger
- 3:40:26 PM Rep. Wingard
- 3:41:07 PM Streisinger
- 3:41:48 PM Rep. Wingard
- 3:43:34 PM Streisinger
- 3:44:19 PM Chair Holvey
- 3:44:21 PM Rep. Barton
- 3:45:17 PM Streisinger
- 3:46:39 PM Chair Holvey
- 3:46:52 PM Rep. Barton
- 3:46:56 PM Rep. Cowan
- 3:48:30 PM David Tatman, Administrator, Division of Finance and Corporate Securities, Department of Consumer and Business Services
- 3:50:04 PM Rep. Cowan
- 3:50:26 PM Tatman
- 3:50:43 PM Rep. Cowan
- 3:50:47 PM Chair Holvey
- 3:50:51 PM Vice-Chair Weidner
- 3:51:15 PM Streisinger
- 3:51:25 PM Vice-Chair Weidner
- 3:51:45 PM Streisinger
- 3:52:27 PM Chair Holvey
- 3:53:21 PM Linda Navarro, President, Oregon Bankers Association
- 3:53:22 PM {Exhibit} 2: Navarro
- 4:03:19 PM Chair Holvey
- 4:03:24 PM Pamela Leavitt, Senior Vice President, Governmental Affairs, Credit Union Association of Oregon
- 4:03:25 PM {Exhibit} 3: Leavitt
- 4:07:12 PM Paul Kirkbride, Vice President, Credit Services, Unitus Community Credit Union
- 4:07:15 PM {Exhibit} 4: Kirkbride
- 4:09:32 PM Chair Holvey

4:11:28 PM Navarro  
4:15:22 PM Chair Holvey  
4:15:25 PM Kirkbride  
4:16:28 PM Chair Holvey  
4:16:33 PM Vice-Chair Weidner  
4:17:23 PM Navarro  
4:19:27 PM Vice-Chair Weidner  
4:19:45 PM Leavitt  
4:20:44 PM Chair Holvey  
4:20:48 PM Vice-Chair Riley  
4:21:11 PM Navarro  
4:21:28 PM Vice-Chair Riley  
4:21:31 PM Leavitt  
4:21:40 PM Kirkbride  
4:22:13 PM Vice-Chair Riley  
4:22:18 PM Chair Holvey  
4:22:23 PM Rep. Krieger  
4:23:32 PM Chair Holvey  
4:23:50 PM Rep. Gilliam  
4:24:41 PM Leavitt  
4:26:17 PM Chair Holvey  
4:26:18 PM Navarro  
4:27:30 PM Chair Holvey  
4:28:43 PM Phil Goldsmith, Attorney, Law Office of Phil Goldsmith  
4:28:44 PM {Exhibit} 5: Goldsmith  
4:38:42 PM Chair Holvey  
4:38:45 PM Sybil Hebb, Director of Legislative Advocacy, Oregon Law Center  
4:38:46 PM {Exhibit} 6: Hebb  
4:50:02 PM Chair Holvey  
4:50:22 PM Vice-Chair Weidner  
4:50:52 PM Goldsmith  
4:51:28 PM Vice-Chair Weidner  
4:51:29 PM Chair Holvey  
4:51:31 PM Vice-Chair Weidner  
4:52:08 PM Chair Holvey  
4:52:44 PM Eric Wiley, Oregon Association of Mortgage Professionals  
5:03:36 PM Chair Holvey  
5:03:54 PM Todd Williams, Past President, Oregon Association of Mortgage Professionals  
5:11:50 PM Wiley  
5:11:52 PM Williams  
5:15:08 PM Chair Holvey  
5:15:21 PM Rep. Wingard  
5:15:28 PM Williams  
5:15:32 PM Rep. Wingard  
5:16:31 PM Wiley

**5:20:21 PM** Chair Holvey  
**5:20:25 PM** Vice-Chair Riley  
**5:21:12 PM** Williams  
**5:23:35 PM** Chair Holvey  
**5:23:35 PM** Vice-Chair Riley  
**5:24:00 PM** Chair Holvey  
**5:24:02 PM** Rep. Wingard  
**5:24:50 PM** Chair Holvey  
**5:27:29 PM** Angela Martin, Economic Fairness Coalition Director, Our Oregon  
**5:27:30 PM** {Exhibit} 7: Martin  
**5:37:02 PM** Chair Holvey  
**5:37:03 PM** Matt Wallace, Consumer Advocate, Oregon State Public Interest  
Research Group  
**5:37:07 PM** {Exhibit} 8: Wallace  
**5:45:08 PM** Chair Holvey  
**5:45:48 PM** Tatman  
**5:45:56 PM** Chair Holvey  
**5:47:08 PM** Tatman  
**5:50:20 PM** Chair Holvey  
**5:50:30 PM** Tatman  
**5:50:38 PM** Chair Holvey  
**5:51:04 PM** Meeting Adjourned

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**HCP**

**1/26/2009 3:06:11 PM**

- 3:08:17 PM** {Exhibit} 1: Mortgage Lending and Foreclosure Issues, Written Testimony, Cory Streisinger, 64 pp
- 3:53:22 PM** {Exhibit} 2: Mortgage Lending and Foreclosure Issues, Written Testimony, Linda Navarro, 10 pp
- 4:03:25 PM** {Exhibit} 3: Mortgage Lending and Foreclosure Issues, Written Testimony, Pamela Leavitt, 3 pp
- 4:07:15 PM** {Exhibit} 4: Mortgage Lending and Foreclosure Issues, Written Testimony, Paul Kirkbride, 1 p
- 4:28:44 PM** {Exhibit} 5: Mortgage Lending and Foreclosure Issues, Written Testimony, Phil Goldsmith, 3 pp
- 4:38:46 PM** {Exhibit} 6: Mortgage Lending and Foreclosure Issues, Written Testimony, Sybil Hebb, 6 pp
- 5:27:30 PM** {Exhibit} 7: Mortgage Lending and Foreclosure Issues, Written Testimony, Angela Martin, 4 pp
- 5:37:07 PM** {Exhibit} 8: Mortgage Lending and Foreclosure Issues, Written Testimony, Matt Wallace, 3 pp
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