

## **HOUSE COMMITTEE ON CONSUMER PROTECTION**

**April 17, 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. Vic Gilliam**  
                                     **Rep. Wayne Krieger**  
                                     **Rep. Greg Matthews**  
                                     **Rep. Carolyn Tomei**  
                                     **Rep. Matt Wingard**

**MEMBER ABSENT:**        **Rep. Jean Cowan**

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

**MEASURES/ISSUES HEARD:** **HB 3085 – Work Session**  
                                     **HB 2189 – Public Hearing**

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

## HCP

4/17/2009 3:15:23 PM

- 3:15:40 PM Meeting Called to Order
- 3:15:43 PM Chair Holvey
- 3:15:54 PM Vice-Chair Riley
- 3:15:55 PM MOTION: Rep. Riley moves to SUSPEND the RULES to RECONSIDER HB 3085
- 3:16:07 PM Chair Holvey
- 3:16:22 PM VOTE: 9-0-1
- 3:16:22 PM Ayes: Barton, Gilliam, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey; Excused: Cowan
- 3:16:29 PM Rep. Gilliam
- 3:16:39 PM Chair Holvey
- 3:17:15 PM Vice-Chair Riley
- 3:17:16 PM MOTION: Rep. Riley moves to RECONSIDER the VOTE on HB 3085
- 3:17:24 PM Chair Holvey
- 3:17:34 PM Rep. Tomei
- 3:17:37 PM Rep. Barton
- 3:17:39 PM Chair Holvey
- 3:18:14 PM Vice-Chair Weidner
- 3:18:21 PM Rep. Tomei
- 3:18:23 PM Vice-Chair Weidner
- 3:18:32 PM Chair Holvey
- 3:18:47 PM VOTE: 9-0-1
- 3:18:47 PM Ayes: Barton, Gilliam, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey; Excused: Cowan
- 3:19:06 PM Chair Holvey
- 3:19:27 PM HB 3085-Work Session
- 3:19:30 PM Vice-Chair Riley
- 3:19:34 PM MOTION: Rep. Riley moves to SUSPEND the RULES to RECONSIDER -1 amendments
- 3:19:46 PM Chair Holvey
- 3:20:01 PM VOTE: 8-1-1
- 3:20:01 PM Ayes: Barton, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey; Nays: Gilliam; Excused: Cowan
- 3:20:27 PM Chair Holvey
- 3:20:31 PM MOTION: Rep. Riley moves to RECONSIDER the VOTE on -1 amendments
- 3:20:45 PM Chair Holvey
- 3:20:56 PM Rep. Wingard

**3:21:02 PM** Chair Holvey  
**3:21:15 PM** VOTE: 8-1-1  
**3:21:15 PM** Ayes: Barton, Krieger, Matthews, Tomei, Wingard, Weidner, Riley, Holvey; Nays: Gilliam; Excused: Cowan  
**3:21:38 PM** Chair Holvey  
**3:22:07 PM** Rep. Barton  
**3:22:40 PM** Meeting Recessed  
**3:23:36 PM** Meeting Reconvened  
**3:23:51 PM** Meeting Recessed  
**3:24:52 PM** Meeting Reconvened  
**3:25:30 PM** HB 2189-Public Hearing  
**3:27:04 PM** David Tatman, Administrator, Division of Finance and Corporate Securities, Oregon Department of Consumer and Business Services  
**3:27:05 PM** {Exhibit} 1: Tatman  
**3:28:24 PM** {Exhibit} 2: Tatman  
**3:39:53 PM** Chair Holvey  
**3:40:08 PM** Rep. Gilliam  
**3:40:20 PM** Tatman  
**3:40:23 PM** Rep. Gilliam  
**3:40:31 PM** Chair Holvey  
**3:40:33 PM** Rep. Gilliam  
**3:40:55 PM** Tatman  
**3:42:08 PM** Rep. Gilliam  
**3:42:09 PM** Chair Holvey  
**3:42:10 PM** Rep. Gilliam  
**3:42:24 PM** Tatman  
**3:44:03 PM** Rep. Gilliam  
**3:44:38 PM** Chair Holvey  
**3:45:37 PM** Rep. Gilliam  
**3:45:46 PM** Chair Holvey  
**3:46:40 PM** Tatman  
**3:48:37 PM** Rep. Gilliam  
**3:48:39 PM** Chair Holvey  
**3:48:40 PM** Rep. Gilliam  
**3:49:03 PM** Chair Holvey  
**3:49:04 PM** Rep. Barton  
**3:49:52 PM** Chair Holvey  
**3:50:15 PM** Tatman  
**3:50:31 PM** Chair Holvey  
**3:50:45 PM** Paul Cosgrove, Representative, Oregon Financial Services Association  
**3:51:55 PM** {Exhibit} 3: Cosgrove  
**3:54:49 PM** Chair Holvey  
**3:54:54 PM** Cosgrove  
**3:54:56 PM** Chair Holvey

**3:54:58 PM** Cosgrove  
**3:55:00 PM** Chair Holvey  
**3:55:01 PM** Cosgrove  
**3:56:31 PM** Chair Holvey  
**3:56:35 PM** Cosgrove  
**4:00:18 PM** Chair Holvey  
**4:01:00 PM** Cosgrove  
**4:01:20 PM** Chair Holvey  
**4:01:27 PM** Cosgrove  
**4:01:31 PM** Chair Holvey  
**4:01:34 PM** Rep. Barton  
**4:02:35 PM** Cosgrove  
**4:04:04 PM** Rep. Barton  
**4:04:05 PM** Chair Holvey  
**4:04:06 PM** Rep. Barton  
**4:05:05 PM** Cosgrove  
**4:06:38 PM** Chair Holvey  
**4:07:08 PM** Cosgrove  
**4:08:44 PM** Chair Holvey  
**4:08:45 PM** Rep. Barton  
**4:09:29 PM** Chair Holvey  
**4:09:37 PM** Tatman  
**4:12:52 PM** Cosgrove  
**4:12:55 PM** Chair Holvey  
**4:12:57 PM** Cosgrove  
**4:13:55 PM** Chair Holvey  
**4:13:58 PM** Rep. Barton  
**4:13:59 PM** Chair Holvey  
**4:14:01 PM** Rep. Barton  
**4:14:42 PM** Cosgrove  
**4:15:05 PM** Chair Holvey  
**4:15:19 PM** Vice-Chair Weidner  
**4:15:20 PM** Chair Holvey  
**4:15:24 PM** Vice-Chair Weidner  
**4:15:25 PM** Chair Holvey  
**4:15:27 PM** Vice-Chair Weidner  
**4:15:39 PM** Tatman  
**4:17:18 PM** Chair Holvey  
**4:17:21 PM** Rep. Wingard  
**4:17:27 PM** Tatman  
**4:17:34 PM** Rep. Wingard  
**4:17:36 PM** Tatman  
**4:17:37 PM** Vice-Chair Weidner  
**4:17:41 PM** Tatman  
**4:17:45 PM** Chair Holvey  
**4:17:49 PM** Tatman

**4:17:51 PM** Chair Holvey  
**4:18:30 PM** Tom Hendrickson, President, Oregon Association of Mortgage Professionals  
**4:18:35 PM** Chair Holvey  
**4:18:37 PM** Hendrickson  
**4:21:07 PM** Chair Holvey  
**4:21:26 PM** Hendrickson  
**4:21:53 PM** Chair Holvey  
**4:22:08 PM** Hendrickson  
**4:23:07 PM** Chair Holvey  
**4:23:11 PM** Hendrickson  
**4:23:13 PM** Rep. Tomei  
**4:23:14 PM** Hendrickson  
**4:23:20 PM** Chair Holvey  
**4:23:42 PM** Scott Barrie, Representative, Habitat for Humanity  
**4:24:46 PM** Chair Holvey  
**4:25:13 PM** Vice-Chair Riley  
**4:25:17 PM** Barrie  
**4:25:21 PM** Chair Holvey  
**4:25:23 PM** Rep. Matthews  
**4:25:42 PM** Barrie  
**4:26:16 PM** Chair Holvey  
**4:26:32 PM** Angela Martin, Representative, Our Oregon  
**4:26:39 PM** Chair Holvey  
**4:26:45 PM** Martin  
**4:30:35 PM** Chair Holvey  
**4:30:36 PM** Matt Wallace, Consumer Advocate, Oregon State Public Interest Research Group (OSPIRG)  
**4:30:50 PM** Chair Holvey  
**4:30:52 PM** Wallace  
**4:30:57 PM** Chair Holvey  
**4:30:58 PM** Wallace  
**4:32:26 PM** Chair Holvey  
**4:33:09 PM** The following written testimony was submitted for the record without public testimony:  
**4:33:10 PM** {Exhibit} 4: Phil Goldsmith, Lawyer, Portland, Oregon  
**4:33:10 PM** Meeting Adjourned

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**HCP**

**4/17/2009 3:15:23 PM**

**3:27:05 PM** {Exhibit} 1: HB 2189, summary of amendments, David Tatman,  
2 pp

**3:28:24 PM** {Exhibit} 2: HB 2189, -2 amendments, David Tatman, 61 pp

**3:51:55 PM** {Exhibit} 3: HB 2189, -5 amendments, Paul Cosgrove, 60 pp

**4:33:10 PM** {Exhibit} 4: HB 2189, written testimony from Phil Goldsmith,  
submitted by Angela Martin, 3 pp

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