

JOINT INTERIM TASK FORCE ON ADDRESSING RACIAL DISPARITIES IN HOME OWNERSHIP

October 22, 2018
01:00 PM

Hearing Room B

MEMBERS PRESENT: Sen. James Manning Jr., Co-Chair
Rep. Mark Meek, Co-Chair
Sen. Cliff Bentz
Rep. A. Richard Vial
Frederick Edwards
Maria Elena Guerra
Joe Enlet
Maxine Fitzpatrick
Julie Nash
Debra Neal

MEMBER(S) EXCUSED: Se-Ah-Dom Edmo

STAFF PRESENT: Melissa Leoni, LPRO Analyst
Matthew DeRosa, Committee Assistant

EXHIBITS: Exhibits from this meeting are available [here](#)

MEASURES/ISSUES: Organizational Meeting
Adoption of Rules
Informational Meeting
Welcome and Background on House Bill 4010
Task Force Member Introductions and Perspectives
Overview, History, and Current Conditions
Task Force Member Discussion and Next Steps

00:00:06 Meeting Called to Order

00:00:07 Co-Chair Meek

00:00:25 [Welcome and Introductions](#)

00:00:26 Co-Chair Meek

00:00:38 Rep. Vial

00:00:43 Melissa Leoni, LPRO Analyst

00:00:49 Julie Nash

00:01:25 Se-ah-dom Edmo, Sovereignty Program Director, Western States Center

00:02:48 [Common Language - Informational Meeting](#)

00:02:49 Co-Chair Meek

00:03:05 Co-Chair Manning Jr. (via telephone)
00:03:10 Sen. Bentz (via telephone)
00:04:08 EXHIBIT 1: Melissa Leoni, LPRO Analyst
00:08:36 Se-ah-dom Edmo

00:10:21 **Mortgage Loan Overview, Practices, and Procedures - Informational Meeting**
00:10:22 Co-Chair Meek
00:11:18 Melissa Leoni, LPRO Analyst
00:11:38 EXHIBITS 2-6: Julie Nash, Loan Officer, loanDepot
00:12:42 Qualen Carter, Loan Consultant, loanDepot
00:26:21 Rep. Vial
00:28:10 Debra Neal
00:31:20 Frederick Edwards
00:33:03 Se-ah-dom Edmo
00:56:01 Joseph Portillo, Mortgage Loan Officer, Umpqua Bank
01:00:57 Joe Enlet
01:58:44 EXHIBIT 7: Alex Cheng, Senior Policy Analyst, Division of Financial Regulation, Department of Consumer and Business Services
01:58:56 Lauren Winters, Senior Policy Analyst, Division of Financial Regulation, Department of Consumer and Business Services
01:59:32 Christine Lewis, Legislative Director, Bureau of Labor and Industries

02:36:21 **Loan and Finance Programs - Informational Meeting**
02:36:22 Co-Chair Meek
02:36:43 EXHIBIT 8: Melissa Leoni, LPRO Analyst
02:37:54 Co-Chair Manning Jr. (via telephone)

02:38:58 **Task Force Member Discussion and Next Meeting Agenda - Informational Meeting**
02:38:59 Co-Chair Meek
02:39:40 Rep. Vial
02:41:40 Julie Nash
02:41:42 Joe Enlet
02:43:59 Frederick Edwards
02:45:24 Debra Neal
02:46:38 Se-ah-dom Edmo
02:50:10 Co-Chair Manning Jr. (via telephone)
02:50:35 Sen. Bentz (via telephone)
02:52:34 The following is submitted for the record without public testimony:
EXHIBIT 9: Ariel Nelson, Government Relations and Communications Liaison, Oregon Housing and Community Services
EXHIBIT 10: Richard Y. Blackwell, Policy Manager, Oregon Department of Consumer and Business Services
02:52:35 Meeting Adjourned