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March 8, 2021

To: Senate Committee on Judiciary and Ballot Measure 110 Implementation; others

**Re: I OPPOSE [SB 829]...Is the Redemption process, as stated in [ORS 18.962-18.985] negated by [SB 829]?**

In the scope of human suffering, foreclosure of your home causes emotional crushing events, scaring some persons for the rest of their lives.

On the other hand, there are those that manipulate the law and intentionally fail to exit the foreclosed property without regard to the new property owner's rights and emotional well-being.

[SB 829] clarifies the foreclosure property law very succinctly by adding a caveat in the, "Text: [Page 1 at (11-13)]."

The "Text: [Page 1 at (13)]," states, "...*another applicable judicial procedure*."

Then the, "Text: [Page 1 at (20-24)]," states, an applicable judicial procedure which seems to eliminate the entire "redemption process" as stated in **[ORS 18.962-18.985]**.

To be successful and retain the property, the Foreclosee must pay the new owner or the "redemptioner" as stated in the, "Text: [Page 1 at (20-24)]."

The unexpired lease defense asserted by the foreclosee may be moot.

**It is unlikely the foreclosee can come up with the cash...But, it is not impossible.**

There is always the rich relative who dies and bequeaths a fortune to the foreclosee. Another rich person out of a generous philanthropy comes to the rescue of the foreclosee. A successful foreclosee, "Go Fund Me" account on social media and lastly, the lucky Lotto ticket can bring victory to the foreclosee.

True, the aforementioned constitute, "the last chance scenario."

The "redemption process" as stated in **[ORS 18.962-18.985]** needs to be clarified if it is negated by **[SB 829]**.

***Respectfully submitted,***

/s/ David S. Wall

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