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**Testimony on Senate Bill 15A
House Committee on Judiciary
May 7, 2025**

Chair Kropf, Vice Chair Chotzen, Vice Chair Wallan and members of the House Committee on Judiciary, my name is Kevin Christiansen, and I am the government affairs director for the Oregon Bankers Association ("OBA") and Community Banks of Oregon ("CBO"). Our organizations represent the diverse FDIC insured banks and trust companies doing business in Oregon. The banking industry employs nearly 20,000 Oregonians at approximately 800 locations throughout our state. Thank you for the opportunity to provide written testimony on Senate Bill 15A. We appreciate the sponsors bringing forward this legislation.

Senate Bill 15A makes changes to the simple estate affidavit process. The bill would, among other things, increase the simple estate affidavit personal property and real property limits, when a decedent dies testate, from \$75,000 and \$200,000 to \$250,000 and \$750,000, respectively. While we are supportive of an increase in these thresholds, we would encourage an amount, especially with respect to personal property, of less than \$250,000 which is currently in the bill. As banks who are responsible for turning over personal property with the presentment of a simple estate affidavit, we are concerned about potential abuse and fraud with this increased sum. Once personal property, such as money from an account, is turned over to an affiant, it can be exceedingly difficult, if not impossible, to recover. The amounts set forth in the Senate Bill 15-A6 amendment presented by Rep. Mannix would be preferable to the current sums in the bill.

OBA and CBO stand ready to assist the sponsors and other interested parties in reaching a mutually agreeable solution to this issue. If you have any questions, please feel free to contact me at (503) 576-4123 or our lobbyist John Powell at (503) 510-8758.

Thank you.