

Oregon's General Requirements for Disclosure Questions Relating to Individuals

Bankruptcy	<ol style="list-style-type: none"> 1. Written explanation from the individual that sets forth the circumstances that led to the bankruptcy 2. Copy of at least one of the following the BK documents: <ul style="list-style-type: none"> • Discharge • Dismissal • Full Petition with all schedules
Judgment	<ol style="list-style-type: none"> 1. Written explanation from individual that sets forth the circumstances that led to the judgment 2. Copy of the judgment 3. Active payment plan – This requires that the individual either be making regular payments on a regular basis to the creditor or setting aside a regular amount of funds each month to make a lump sum payment to the credit. The individual must attest to the accuracy of the payment plan.
Lien	<ol style="list-style-type: none"> 1. Written explanation from individual that sets forth the circumstances that led to the lien 2. Copy of the lien 3. Plan for payment - This requires that the individual either be making regular payments on a regular basis to the creditor or setting aside a regular amount of funds each month to make a lump sum payment to the credit. The individual must attest to the accuracy of the payment
Foreclosure	<p>Written explanation including:</p> <ol style="list-style-type: none"> 1. Type of property involved (primary residence, secondary residence, investment property) 2. Why the applicant was unable to make the mortgage payments as required in the contract the applicant entered into 3. What the current status of the situation is (property has been foreclosed, brought current, etc.). If the foreclosure is still in process, the applicant must also explain the plan to address the outstanding foreclosure.
Past Due Items	<p>Written explanation that includes why the items are past due, what items are past due and the applicant's specific plan to bring the items current</p>
Criminal Convictions	<ol style="list-style-type: none"> 1. Written explanation detailing the event that led to the conviction. 2. Copy of the charging documents (may be called an indictment, complaint, information, etc.) and the conviction documents (again, may have many different names depending on the jurisdiction such as sentence, Order of conviction, Entry of Plea and Imposition of Sentence). The court docket is typically not acceptable.
License Action in Another State	<ol style="list-style-type: none"> 1. Written explanation detailing the what action was taken and why 2. Copy of the other state's letter or order.
Litigation	<ol style="list-style-type: none"> 1. Written explanation summarizing the litigation. 2. Copy of the pleadings, if the case is not final. If the case is final, a copy of the decision in the case (this may have different names depending on the jurisdiction).