



## Open Government Impact Statement

83rd Oregon Legislative Assembly  
2025 Regular Session

## Measure: HB 2781

Only impacts on Original or Engrossed  
Versions are Considered Official

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### SUMMARY

Digest: The Act makes changes to laws about home loans and lender collateral. (Flesch Readability Score: 67.7).

Provides that a court may not stay or prohibit a Federal Home Loan Bank from exercising rights to collateral pledged by an insurer-member that is subject to a delinquency proceeding. Requires a receiver to comply with provisions of this Act with respect to claims against the insurer-member.

Requires a Federal Home Loan Bank that exercises a right to collateral to repurchase any outstanding capital stock that exceeds the amount of Federal Home Loan Bank stock that the insurer-member must hold as a minimum investment, subject to certain determinations.

Prohibits a receiver from voiding the transfer of, or obligation to transfer, moneys or property under the terms of a Federal Home Loan Bank security agreement.

Declares an emergency, effective on passage.

## **NOTICE OF NO OPEN GOVERNMENT IMPACT**