

Lawsuit: County board voted unanimously to join 11 others in the suit

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When the housing market collapsed and foreclosures became a regular occurrence across Oregon — and, to a smaller degree than elsewhere in the state, across Clatsop County — these “below ground” transfers meant that property owners often didn’t know who their mortgage holder was. MERS records are not public, say Clatsop County officials, making it even more difficult to find out who is the actual holder of a trust deed.

Multnomah County filed the initial suit against the private registry in 2012. That lawsuit was eventually settled in the county’s favor, bringing in \$9 million to county coffers. The registry agreed to stop using itself as the beneficiary in Multnomah County, but has made no such statements regarding anywhere else in Oregon, Reynolds said.

Clatsop County would not be looking at nearly as large of a settlement as Multnomah, according to Reynolds and Moore, but MERS transfers are still occurring in the county and joining the lawsuit could help the county collect what the company hasn’t paid in filing fees thus far.

According to county documents, Clatsop County has had over 10,000 trust deeds filed since 2011 where the registry is named as the beneficiary. But the county believes a great number of these loans have transferred owners throughout the last five years.

For every transfer in Clatsop County, the registry should be paying a base \$47 filing, according to Tom Bennett, the county public information officer. In a schedule of recording fees found on the county’s website, the county clerk’s office also charges \$5 per each additional page of a document as well as \$5 for



The Daily Astorian/File Photo
Clatsop County Manager Cameron Moore says the county may be missing out on up to \$70,000 a year in filing fees.

each additional transaction in a document.

Clatsop County and the other counties in the lawsuit are being represented by the same attorney who represented Multnomah County, Tom D’Amore of Lake Oswego.

The county Board of Commissioners voted unanimously to join the lawsuit. The county will pay D’Amore a \$1,500 retaining fee for his services.

The other counties listed in the lawsuit include Clackamas, Coos, Crook, Jackson, Josephine, Klamath, Lane, Linn, Marion, Washington and Yamhill.

From caskets to cremation

Caldwell recalls past 40 years in funeral industry

By LUKE WHITTAKER
EO Media Group

She started with apprehension, but now considers her profession a privilege. For the past 40 years, funeral director Renee Caldwell has been a peaceful presence in what is typically a turbulent time in the lives of those seeking her service.

“There are so many facets in funeral service — I was apprehensive,” Caldwell said reflecting on her first days as funeral director in the early 80s. “Once I got into it, I felt privileged to be in this business because you’re helping people.” Since 1976, Caldwell has been helping people through the toughest of times as funeral director at Caldwell’s Luce-Layton Mortuary & North Coast Crematory in Astoria.

Tradition amid transition

Caldwell has witnessed a gradual shift in preference from traditional burials to more cremations.

“We sell less caskets,” Caldwell said. “It’s changed from majority traditional services to more memorial services with



Luke Whittaker/EO Media Group

Over the past 40 years, Renee Caldwell has been helping people through the toughest of times as funeral director at Caldwell’s Luce-Layton Mortuary & North Coast Crematory in Astoria.

cremation instead of a full burial at the cemetery.” Caldwell estimates the services are approximately 80 percent cremation and 20 percent traditional burial, a reversal from she first started 40 years ago.

“In 1976, we weren’t all traditional, but I would say 75 percent,” she said. In 2014, Washington and Oregon were among the top three states with the highest cremation percentage both averaging about 75 percent according to the Cremation Association of North

America. Caldwell believes the trend toward cremation will continue.

“I think the larger cremation rate is here to stay,” she said.

The change in preference has been gradual over the years and the business has adapted to accommodate the growing demand. In 1996, they added their own in-house crematory.

Multifaceted business

“We do everything here,” Caldwell said. A direct cremation, which includes local trans-

fer of the deceased to a funeral home, refrigeration, basic services by funeral director and staff, costs \$990. The price of funerals has been a factor in the eroding favorability of traditional burials versus crematory services. Caldwell estimated that a traditional burial costs \$4,000 to \$6,000 more than cremation, depending on the specific services.

“It depends on what kind of casket and what kind of services they’re wanting and whether they’ve already bought cemetery property,” Caldwell said. The financial burden of funerals has led many to being more proactive.

“People are doing more prearranging,” Caldwell said. “They buy their cemetery plots in advance.” Each family is different, and Caldwell feels privileged to be in the position to help.

“By the time they leave here I want them completely happy with what they’ve selected, whether it be cremation, burial, traditional services or memorial services,” Caldwell said. “That’s my job as a funeral director.”

For more information, visit www.caldwellsmortuary.com

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