

# The INSIDE

Week in The Review pages 2

HEALTH pages 6-7

OPINION

pages 8-9



Observing Vancouver

page 10



MIETRO

pages 11



AUGUST CALENDAR page 12



Arts & ENTERTAINMENT

pages 13-15



RELIGION

page 16-17



CLASSIFIEDS

page 18

FOOD

page 20



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# Fred Meyer

What's on your list today?

## LOCAL NEWS

# Senator on Mission to Expose Mortgage Scams

### Portland visit points out loan abuses

BY MINDY COOPER  
THE PORTLAND OBSERVER

U.S. Sen. Jeff Merkley of Oregon held a news conference Friday in northeast Portland to address the dangers of mortgage modification scams, which he said is costing families their homes.

Victims of the loan scams shared their stories at the event and urged other Oregonians to be cautious when companies contact them to offer help in securing mortgage modifications and offer assistance to individuals to negotiate with their bank for new lending terms.

"The stories that I've heard today are heartbreaking and just plain wrong," said Merkley. "We can't allow our families to be taken advantage of when they are going through the mortgage modification process."

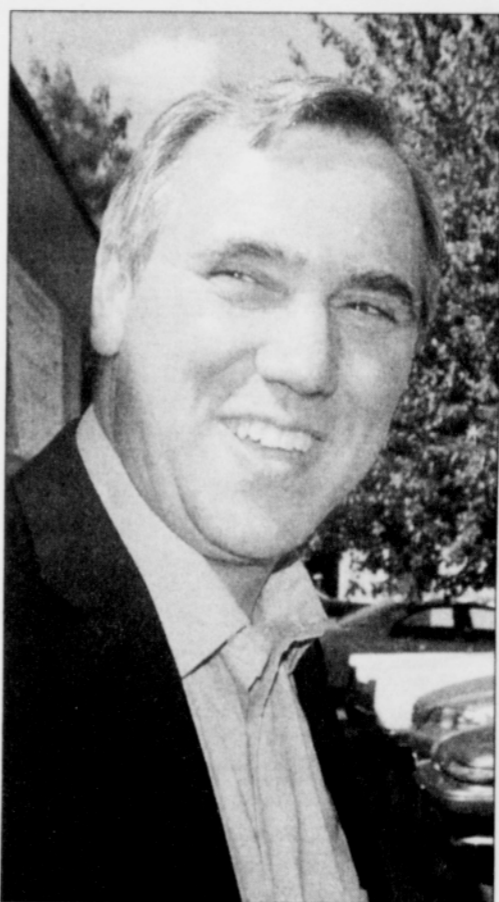
After requiring money up-front and promising that a lawyer would act on their behalf, victims said these companies stopped returning calls and never contacted the bank.

Many homeowners were left with thousands of dollars out of their pocket and further confusion and problems with their mortgage modification.

During a visit to the Portland

Observer offices after the press conference, Merkley said ending these scams is a "personal mission."

The senator also said expressed his full support for the new Consumer Financial Protec-



Jeff Merkley

tion Bureau which is working to give consumers the information they need to understand the terms of their loan agreements and to

educate the public with the belief that an informed consumer is the first line of defense against abusive practices.

Last May, Merkley and Minnesota Sen. Amy Klobuchar, were successful in getting an amendment to Sen. Chris Dodd's financial regulatory reform law to protect mortgage consumers from predatory lending practices. It prohibits mortgage lenders from receiving hidden commission payments when they sell high-cost loans and prohibits companies from giving loan officers higher pay for selling riskier or higher-fee loans.

The amendment also supported strong underwriting standards to ensure borrowers have the ability to repay their mortgages; and precludes lenders from offering so-called "liar loans" and "no-doc" loans.

In Portland, Merkley said he was dedicated to exposing predatory lending while a state senator in Oregon and has made it a priority during his service in the U.S. Senate.

"We need to take steps to stop these scams but we also must make the public aware that there are con artists looking to take advantage of people," he said.

## Police Custody Death Reviewed

### DA's office says suspect died of cardiac arrest

(AP) — A prosecutor's review has found no improper conduct by Portland police in the July 10 cardiac arrest death of a man who ran from police.

After reviewing police reports in the death of Darris Eugene Johnson, prosecutor Bob Leineweber of the Multnomah County district attorney's office concludes the two arresting officers "showed professional diligence and care."

The 26-year-old man was a passenger in a car

that was pulled over because of a faulty tail light. He was wanted on a parole violation warrant. Police say he ran two to three blocks and jumped over

three fences. The Oregon state medical examiner's office says Johnson had a significantly enlarged heart. A urine drug screen showed methamphetamine and cannabinoids in his system.

The Oregonian said Johnson complained of shortness of breath but the officers thought he was exhausted by the chase. The officers stopped en route to the precinct to check Johnson

and found no pulse. They called for an ambulance and began CPR.



Darris Eugene Johnson