



OREGON HOUSE OF REPRESENTATIVES

February 18, 2026

Timothy G. Sekerak
Chief Clerk of the House
State Capitol Building
Salem, OR 97301

RE: Vote Explanation on House Bill 4116

Dear Chief Clerk Sekerak,

I voted no on HB 4116 because I believe this bill, while well-intentioned, would ultimately harm Oregon consumers, disadvantage our community banks, and invite costly legal challenges without delivering meaningful protections.

I remain committed to protecting consumers from predatory lending. But we must do so with targeted, enforceable solutions.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Levy".

Emerson Levy

State Representative, HD53