

**SPEAKER BARRETT:** Thank you. Senator Moore, for what purpose do you rise?

**SENATOR MOORE:** At the risk of offending my seatmate, I am going to ask the Speaker to rule this amendment out of order given the fact that actually Senator Schmit is striking the whole amendment and then making amendments to the bill. The proper motion would be, if he is so inclined, to defeat the amendment, then offer this amendment to the bill itself. I think this amendment itself is out of order.

**SPEAKER BARRETT:** Senator Schmit, a question. With reference to AM2162, does it, in fact, strike the Miller amendment? In item 1 on the amendment, are you striking the Miller amendment?

**SENATOR SCHMIT:** Mr. President and members, it could have been done either way. The Bill Drafter chose to do it this way. If, in fact, you rule the amendment out of order, I will simply offer the amendment as was outlined by my good friend and youthful seatmate, Senator Moore. I'm not going to be terribly upset if he wants to pursue that, but it is just going to take up more time, Mr. Chairman, and I don't think that is what we want to do. So it is up to the Chair. I have the other amendment prepared here. This was decided to be the cleaner way to go. Thank you, Mr. Chairman.

**SPEAKER BARRETT:** Thank you. Well, in the opinion of the Chair, the amendment offered by Senator Schmit does strike the Miller amendment and the balance of 2162 refers to changes in the green copy and not the Miller amendment. It is, therefore, the opinion of the Chair that the amendment offered by Senator Schmit is an improper amendment and is, therefore, ruled out of order. Further discussion on the amendment offered by Senator Miller? Senator Ashford, your light is on. Senator Elmer, on the Miller amendment. Further discussion?

**SENATOR ELMER:** Thank you, Mr. President. Senator Miller, would you yield to a couple of questions, please?

**SENATOR MILLER:** Yes, sir.

**SENATOR ELMER:** Senator Miller, in your amendment, if a lender requests mediation, is the mediation then mandatory if it is requested? I mean, then the borrower and the lender must sit