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and Funds Transmission Act to provide the Department of Banking and Finance with cease and desist authority to enforce the act. Section 11 would enact a new section in the Nebraska Sale of Checks And Fund Transmission Act to provide that the Director of Banking and Finance with investigative powers, and would authorize the director to request the Attorney General to enforce the act. Section 12 is credit unions, and the section would be amended...or, would amend 21-17,115 of the Credit Union Act, which is the wild-card statute for state-chartered credit unions. This section would be amended to give state-chartered credit unions the same rights, powers, privileges, benefits, and immunities which may be exercised by a federal credit union doing business in Nebraska as of the operative date of this section. Again, the E clause applies. And because of constitutional restrictions, this statute is reenacted annually. Section 13 would amend Section 45-701 of the Mortgage Bankers Registration and Licensing Act to provide that new Section 21 of this bill shall be assigned within the act. Section 14 would amend Section 45-702 of the Mortgage Bankers Registration and Licensing Act, the definition section of the act, to provide for the definition of new term, "offer": every attempt to provide, offer to provide, or solicitation to provide a mortgage loan or any other form of mortgage banking business, including all general and public advertising, whether made in print, through electronic media, or by the Internet. Section 15 would amend Section 45-706 of the Mortgage Bankers Registration and Licensing Act to provide that the Director of Banking and Finance may deny an application for a mortgage banker license if an officer, director, shareholder, partner, or member was convicted of a felony under state or federal law, or convicted of a misdemeanor involving the mortgage banking business, financial institution business, or installment loan business. Section 16 would amend Section 45-707 of the Mortgage Bankers Registration and Licensing Act to provide that the revocation, suspension, cancellation, or expiration of a mortgage banker license shall not be...shall not affect liability for any fine which may be levied against the licensee or any of its officers, directors, shareholders, partners, or members for acts committed previous to the revocation, suspension, cancellation, or expiration. Section 17 amends Section 45-709 of this act to increase the base amount of the surety bond required to be filed