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declining payments, as you mentioned it will allow balloon payments. Generally speaking, aren't we allowing for a more speculative type of credit to exist if we do this?

SENATOR DeCAMP: I think I used...I maybe highlighted that in my example to Marge Higgins. A loan that she might not feel she could make or she might not be able to make the payments, she might full well be willing to try to take on or do if she believed her main responsibility was just to get the \$100 a month rather than \$500, looking to three or four or five years ahead rather than to the immediate future. So arguably balloons allow more speculative things, I would have to say, yes.

SENATOR BEUTLER: Thank you.

SPEAKER MARVEL: Senator Labeledz.

SENATOR LABEDZ: Thank you, Mr. Speaker. I just wanted to tell Senator DeCamp what I know about hogs I would be broke in twenty-four hours. The only thing I know is they bring them to South Omaha to slaughter them. Thank you.

SPEAKER MARVEL: Amendment on the desk. The Clerk will read.

CLERK: Mr. President, Senator Beutler moves to amend the committee amendments: (Read Beutler amendment as offered on page 486, Legislative Journal.)

SPEAKER MARVEL: Senator Beutler.

SENATOR BEUTLER: Mr. Speaker, members of the Legislature, the amendment does exactly as the Clerk says. The bill, the committee amendments and the bill itself with regard to different areas provides for declining payments which means that you can have small payments at the beginning and one large payment at the end and my feeling is basically this. Economically we are in for some tough times the next ten to fifteen years, I think. There are going to be lots of people with lots of financial problems, and rather than changing our credit to encourage a more speculative type of credit in this period of time, I think we should leave the law the same or make it more difficult to get credit. I think one of the problems that we have is that we go a little overboard in this country on credit, but if you put this kind of a law into effect, it will allow bankers, it will allow people taking out loans to say, "Well, I know I don't have the financial wherewithal to make these payments evenly throughout the period of time." And I tell you if you can't do that, you probably shouldn't be getting