

at Seward, he had to use it once and that was because the individual refused to pay. It was almost impossible to get his material out of that home and after he had applied the lien, then the material was paid for and it was not paid twice. The same thing happened in York. It never was abused and I think if we go through our state as a whole you will find that the lien law is not abused but we did have some contractors that were shoddy, so to speak and I think we have had several of them in Lincoln and we really heard it and I really received a lot of letters complaining about the committee amendments, but I feel this is one step in the right direction. We are telling the people what to do. I don't feel they have to have title insurance if they just watch their business. Look at the credit ratings of their different people. That is all you need to do. You don't have to have title insurance. That is something I would not buy personally. I would look at the individuals who is building my home. Look at their background. And I am sure that I would be protected. Now there is a lot of people involved, the building trade, the realtors, the finance company and the homeowner. They should all be involved and I think the committee amendments do this and I surely endorse the committee bill instead of the original 512. Thank you.

SPEAKER MARVEL PRESIDING

SPEAKER MARVEL: Senator Barrett.

SENATOR BARRETT: Mr. Speaker, I wasn't going to speak on this issue but in light of some of the conversation which has transpired I would be remiss if I didn't. I have been building, selling, trading, buying homes in my business for nearly twenty-five years. My office has been involved for three generations. I must rise in opposition to the committee amendment. I would like to share just a couple of paragraphs from a letter. We have all received tremendous amounts of mail on this issue. This one happens to come from Charles Peters, your vice president of N.P. Dodge in Omaha, one of our larger, one of our more respected real estate offices in the State of Nebraska, just a couple of paragraphs. "I see innocent families deprived of most of their wealth. Their only error was in buying a new home in the ordinary course of business. The present law permits a subcontractor to enter an innocent family's home and take their money without recourse," et cetera, et cetera. He of course, is also speaking for 512 in its original form against any amendments. He concludes, "Home builders, realtors and most of all the innocent public all need a break. 512 as originally proposed to the committee will