

and these same people will have the same problem that they always had because they don't know about the lien law, because it never occurs to them that some unidentified third party can file a claim on their property, and so the S & L notice does not solve the problem. And I might mention to you that even when you are given notices, in many, many instances these notices are shown not to be effective. Notices are given at S & Ls now. There are one of...I don't know how many notices that are given at the time of closing. Imagine the situation that the homeowner is put into. He comes to the closing. Here are all these notices, and he says, what's this one? And they say, well it's something about you have to go down to the Register of Deeds office and check this out here. And the contractor says, hey, today we agreed on closing today, now what do you mean you are going down to the Register of Deeds office? And the guy says, where is the Register of Deeds office? Who is the Register of Deeds? And it is a big mess, the homeowner doesn't know. There is a way he can protect himself, he can have a lawyer there. You know, when I was in law school, I worked one summer in Connecticut, and in Connecticut every residential transaction has a lawyer. The lawyer is there for the transaction. The lawyer looks over all the papers. The lawyer does this and the lawyer does that. The lawyer checks the title, and in the end the lawyer is well paid. That is the way it is done in a lot of places in the United States. But in Nebraska, generally speaking, we do not have lawyers involved....

SPEAKER MARVEL: You have 30 seconds.

SENATOR BEUTLER: ...in the final transaction at the S & L on residential transactions, and I think that is good, and I think it should stay that way. But if we are going to continue to rely on these rights that have to be taken up and effectuated right at that moment of closing, then we are going to create a situation where a lawyer has to be there to protect people and that is the direction in which we are we are moving, and that is the direction that this amendment will cause us to move into. I have some other comments that I would pick up at a later point in time. I might say by way of answering Senator Burrows, his question with regard to attorney's fees, that LB 512 does provide for attorney's fees on fraudulent and frivolous claims. Thank you, Mr. Speaker.

SPEAKER MARVEL: Senator Pirsch.

SENATOR PIRSCH: Thank you, Mr. Speaker. To try not to cover some of the ground that Senator Beutler has just covered, I do want you to keep in perspective that last year,