

also by, as I have suggested earlier, including in the formula for borrowing capital reserves, capital notes and debentures. Section 4 deals with Section 8-823 which clarifies the bank's ability to arrange a loan with balloon payments. Now remember the famous balloon payments discussion. The problem was addressed during the past session in LB 214. However, some language in Section 8-823 was inadvertently overlooked at that time and so this section simply clarifies the original intent we had last year for bank personal loans to be met with balloon payments and, of course, the bill contains the emergency clause. With that I would move adoption of the amendment and find out if there is anything else in the bill.

SENATOR CLARK: Senator Marsh. Senator Marsh, did you want to talk on the bill? These are committee amendments only.

SENATOR MARSH: Thank you very much, Mr. Chairman. Senator DeCamp. Senator DeCamp, I want to be sure that there is nothing in this bill that would go back to allowing one of the part owner to sign for a loan without the second owner of a property being aware? I am referring specifically to husbands borrowing and their wives not finding out until they were widows.

SENATOR DeCAMP: Okay. Senator Shirley Marsh, you will remember you and I were partners working together to make sure that legislation sponsored by our good friend Senator Beutler was stopped. There is nothing in this bill on that particular subject. That victory will hold for awhile.

SENATOR MARSH: Thank you for clarifying that very much.

SENATOR DeCAMP: Senator Nichol.

SENATOR NICHOL: Mr. Chairman, members of the Legislature, I would just like to ask Senator DeCamp one question. You might wish to elaborate on it, Senator DeCamp, and that was that the banker cannot make loans that are similar to savings and loans now, would this open it up so that banks could do the same thing that any savings and loan can do?

SENATOR DeCAMP: Well, I think it would but he is telling me otherwise so hold on a second.

SENATOR NICHOL: Okay.

SENATOR DeCAMP: Well, specifically, what is your question because there is two answers to it?