

felt we should let the VISA go through even if it meant to live...nothing to live on. Well, in the meantime, overnight, the next morning, they had sold that contract to a bank in Omaha, so they, in essence, were out of it and the bank in Omaha is the one that then they had to deal with. A long story short, then they were to pay \$144 a month to the bank in Omaha with a lien on their house and with a lien on their car and a lien on their trailer. And so then they were advised and they went to the county attorney and he said they couldn't do anything about it, that they had to make payments and they did make payments of \$55 or \$53 out of their grocery money. This family was so strapped she had bunion trouble. They had \$27 one month to live on and, in essence, then the VISA money came out of money that they had inherited, \$5,000, and that money came out of their burial money then. And I can go on with story after story. The moped that they got, they have had three motors in it, not one of the motors has run. They had to pay \$198 to get it, that is to buy the windshield and the knee guards and so on and so forth, as you know, and then the camera. So then just yesterday a girl came in my office from another campground. She filed bankruptcy in a way to get out of it, as advised by her attorney. She filed February the 5th. I asked her, why did you go in, a young girl? There is a college officer here, people from the air force base. Anyhow, her contract, she did pay a little bit down, was for originally less than \$3,000 and then with the finance, a service charge on it for \$749, the contract grew to \$3,239 but she is now being sued for \$4,057. And I asked her why she signed the contract. And she said, well, you had to sign the contract before you got the free gift, which she thought it was a VCR camera. She looked at it and she said it was a pile of junk. Well, they wanted \$45 for it and she refused. Well, she thought I'm clear sailing because I signed the contract and I have a weakness of buying things right at the time, then I think of it in two or three days time and I get out of it or so on, and I think how dumb or stupid I was. So, anyhow, she did and she didn't...then she saw the camera and she said it wasn't even worth the \$45, so she didn't assume that they would carry the contract through because she said my credit is no good, absolutely not. And she makes less than 15,000 a year, but, anyhow, now she had to take bankruptcy to try to get out of it. I can go on and on and on. So the amendments are quite complicated. We worked on them last year; more and more instances over the summer, and we worked very close with the Attorney General's Office. So, with that, at this time I would just ask for the adoption of the original committee amendments