

whole review process can be initiated either by the Department of Social Services or by any interested parent and that's how basically the system is set up as far as the initiation of the process is concerned. Once it is initiated, the process itself allows for hearings, it allows for contact with both the custodial and the noncustodial parent. It allows for the obtaining of information from both the custodial and the noncustodial parent and I have passed out to you a handout which basically describes for you the whole procedure that you're putting in place, the review and modification procedure as set up by 715 and I think it's really easy to follow on that handout if you're interested in the technicalities of how the process goes step by step. With that, Madam President, I've described the basic provisions of the bill that are required by the federal government. I would point out to you two provisions of the bill that are not required by the federal government, both of which have been put into the bill to hopefully begin the process of giving some balancing rights and some balancing justices to the noncustodial parents. In one particular section of the bill, for example, it provides for the release of the lien of real estate on the property of the noncustodial parent or the judgment debtor upon the signature of the custodial parent rather than having to go to court to get a release of that particular child support judgment. So this process will save the noncustodial parents 100 to \$150 each time it is necessary for them to get some of their property released from the lien of the child support. I think as most of you know, as soon as a child support judgment is entered it becomes a lien on all real estate that you own in the county where the judgment is entered and so it's necessary to get a removal of that lien before you can sell real estate. If you're a contractor or somebody a realtor or somebody involved in real estate as a means of making a living, this particular lien provision is particularly expensive and particularly onerous especially if you're current in your payments. And, of course, this expedited procedure for releasing the lien only goes into effect if you're current with your payments. The other provision that is put in there for the benefit of the noncustodial parent clarifies the law and makes clear that where the noncustodial parent, the person who owes the child support is buying new property, that the lien of the child support will attach after the lien of the purchase money mortgage. What has been happening, there has been some disagreement in the law as to whether the purchase money mortgage, that is money you borrowed to buy, for the purpose of buying a piece of property, whether that can become