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Senator Wehrbein.

SENATOR WEHRBEIN: I think if it is a shorter duration contract, they do have more protection than if it is a longer duration because my understanding if this has been...

SPEAKER BAACK: One minute.

SENATOR WEHRBEIN: ...sold, if this contract has been sold to someone, to another financial institution, they have a right to the full assignment of that money. If it is a three-year, there is much more assurance there than if it was only a one-year duration contract, (interruption)...

SENATOR ASHFORD: Well, a lot of the contract...yeah, the problem...

SENATOR WEHRBEIN: Would that be true?

SENATOR ASHFORD: That's...

SENATOR WEHRBEIN: Okay.

SENATOR ASHFORD: But your rights as a consumer aren't impacted by that. You...the fact that you...

SENATOR WEHRBEIN: I understand that.

SENATOR ASHFORD: Okay.

SENATOR WEHRBEIN: But it is still a shorter duration contract gives more protection to a consumer than a long duration contract because they are obligated once they sign up for a three-year or five-year or whatever it is, if I understand that correctly. So I think I oppose your amendment.

SPEAKER BAACK: Time. Thank you, Senator Wehrbein. Anyone else to discuss the Ashford amendment? Seeing no one, do you wish to close, Senator Ashford?

SENATOR ASHFORD: Just very briefly, Mr. President, we...every day we go out and we take...we buy contracts. We buy contracts to service our car. We buy contracts to service our appliances. We buy contracts to do many, many different things. As far as I know, the Legislature does not regulate how long those contracts