

understand now if that happens there could be a thousand dollar fine and I think that's great. The other thing that bothered me in some of the other calls was a machine that answered the phone and said if you want to talk to the clerk with freckles and red hair, press 6, and so on down the line. I never did talk to anybody, twice that I called, because of that machine response. Sometimes I think we ought to make those illegal, to be completely frank. I think we call somebody to talk to something and not to a machine. But, in any case, this kind of legislation, hopefully, can help those kinds of people. I will just end with this. One of the people I tried to help was a lady who was just recently divorced. She had a husband that left her with a number of miseries, one of which was the loan problem she had in the house she kept and, hopefully, tried to stay in but ultimately couldn't because of the absence of any kind of help and service that should have been given to her by the company she borrowed the money from, or at least with the help of that company from the company that bought that paper. And it was an absolutely disgraceful experience, indeed. I will be interested in anybody who might be listening to this, who might have problems like this, to call me. After this bill is passed and, hopefully, signed by the Governor, then let's go through that exercise once more and see if it helped. Hopefully, it will. I have a couple of things I was going to talk to Chairman Landis about that I still have some concerns about but it's not worthy of debate today. If it's necessary that we could do it, we could discuss it on Select File. And, with that, again thanks to Dave and to Bill, and I would appreciate your support for this legislation.

SPEAKER WITHEM: Thank you, Senator Lynch. Discussion on the advancement of LB 163? Senator Landis, there is none, do you have closing?

SENATOR LANDIS: One brief closing. The committee advanced it unanimously. In favor of the bill was the Department of Banking and Finance, the Nebraska Bankers Association, the Nebraska Mortgage Association and the Kansas-Nebraska League of Savings Institutions. I would urge the advancement of LB 163.

SPEAKER WITHEM: You've heard the closing. The question is, shall LB 163 be advanced? All in favor vote aye, opposed vote nay. Record, please.

CLERK: 26 ayes, 0 nays, Mr. President, on the advancement of