

nice if a paper is sold to somebody, that somebody was in the state to answer questions about that loan that was made at that bank and savings and loan institution or at least an agent, who would be able to give some kind of personal service. The way the bill is written now, the personal service is there and the agent is defined and described on page, whatever it is here, it is on the bottom of page 4, but all that agent does is talk to you if you have a lawsuit problem. Well, I apologize if I didn't make myself clear when we talked about the legislation, but that is not what I was talking about. I think if we allow people to sell this paper in other parts of the country, for very good business reasons, I assume, I think also for very good business reasons, there ought to be a live, warm body somewhere in the state somebody can call without having to call an impersonal 800 number, where the answer, when you answer that number, it says for somebody with red hair and freckles punch seven, for somebody else punch number ten. After about five or six minutes of getting these instructions over this phone, you get to somebody and they say, well, I will have to get back to you. I don't think this is any way for us to do business, and so I am offering this amendment which simply provides that the resident agent exists for more important reasons than just getting involved with potential lawsuits. It would provide that there be somebody on board with that company, that you applied for a loan with, that could answer your questions and provide you with service. I think that is the least, absolute least, we can do and I would ask for your support to do this. And I apologize, like I say again because I think they even...and thought they were resolving the problem and satisfying the circumstance but then maybe I didn't make myself clear. But I would suggest that this is the least we can do for Nebraskans, who should have the opportunity to talk to somebody when they have problems with their loan.

PRESIDENT ROBAK: Thank you, Senator Lynch. The Chair recognizes Senator Landis.

SENATOR LANDIS: Thank you, Madam President. Believe me, Dan, I don't think apologies are necessary. Everyone has a fair crack at what they think good policy would be and my difficulty is that I think that Dan raises a fair point about people who have received really second-rate service. Those people exist. It's true. So I have a great deal of sympathy for what he says and I think there are people out there who have gotten real shabby treatment. If you take a look at this amendment, it has