

that person who borrowed the money from that bank, and supposedly that bank understands who they are doing business with and all the circumstances of the loan, it's a matter of just putting it in the machine, the computer, and they can dig it out and answer any questions they might have, there would be somebody assigned in that savings...in that lending institution to be able to answer questions from people who borrowed that money. I don't expect somebody who bought the paper to put somebody back in Nebraska and open an office. Obviously, that is difficult. But it is also, there is an obvious absence of responsibility on the part of someone who sells the paper, (interruption)...

PRESIDENT ROBAK: One minute.

SENATOR LANDIS: I really just actually wanted, not...not an argument, why it is a good idea, which...and that's a fair argument, just need to know what it is that you are trying to do, and what you are saying is that once I've sold the paper, if I am a local Nebraska bank, I need to have somebody there to answer questions and give service, that's the goal here. I am going to let my light run out. I am going to take a look at the language, and then I am going to renew my light to make sure that I read this appropriately, and I will comment on that understanding at that time.

PRESIDENT ROBAK: Thank you, Senator Landis. Senator Lynch, your light is next. Senator Lynch, did you wish to speak? Senator Crosby.

SENATOR CROSBY: Thank you, Madam Chair, and members. I just have a couple of questions, too, as I keep looking at Senator Lynch's amendment because I have some feelings, too, about this idea of not being able to call the bank where you got the loan and talk to somebody about it if you need to. So I hate to ask Senator Landis because I think...Senator Landis, could you just answer a couple of quick questions, and maybe you don't know, maybe somebody else will.

SENATOR LANDIS: Is not my amendment, but if I can.

SENATOR CROSBY: If and when, like, for instance, I get my mortgage at FirstTier,...

SENATOR LANDIS: Okay.