

have to go through? Everybody's interest is protected when you borrow money. I don't know how many papers you have to sign. In fact, you have to pay, when you borrow the money, for all the service provided to you for borrowing money. In some cases, you even have to pay somebody for the privilege of borrowing money, if, in fact, there isn't some guarantee on how much interest you are going pay. All I am saying is the people that lend the money have all the advantage, and those that borrow it don't. Senator Crosby mentioned how most people are grateful to get the money, but, on the other hand, I think that we do leave and treat...those people that borrow money have some significant problems in sometimes satisfying those concerns with the way our laws are written. I don't think we should leave it this way, and to be completely frank, if this amendment doesn't pass, I think we will have to revisit the issue. And if we have to be the leaders in the country to be consumer advocates for those people from Nebraska who borrow money, I think that would really be something to be proud of. I don't think it would mess up, in any way, lending institutions or how they do business, and I certainly don't think it would dry up secondary markets. Whatever our laws were, they would do whatever profits them the most, and I have no problem...

PRESIDENT ROBAK: One minute.

SENATOR LYNCH: ...with that. So simply put, ladies and gentlemen, I think it is a good idea. I am not really concerned with the language, although I have to admit I wish it would have been scrutinized...I wish I'd have scrutinized the original language sooner, but I would ask for your support for this amendment.

PRESIDENT ROBAK: Thank you, Senator. The question before the body is the adoption of the Lynch amendment to LB 163. All those in favor vote aye, all those opposed vote nay. Have you all voted?

SENATOR LYNCH: For a call of the house, ask for a call...

PRESIDENT ROBAK: There has been a request for a call of the house.

SENATOR LYNCH: ...and a roll.

PRESIDENT ROBAK: All those in favor vote aye, all those opposed