

vote nay. Please record.

CLERK: 18 ayes, 0 nays to go under call.

PRESIDENT ROBAK: The house is under call. Will all senators please return to their seats. Will all unauthorized personnel please leave the floor, the house is under call. Senators, please check in. Senator McKenzie, will you please check in. Senator Beutler, will you please check in. Senator Wesely, Senator Cudaback, Senator Hudkins, Senator Brown, Senator Lindsay, Senator Chambers. We are waiting on Senator Cudaback. There has been a request for a roll call vote. The question before the body is the adoption of the Lynch amendment to LB 163. Mr. Clerk.

CLERK: (Roll call vote commenced.)

PRESIDENT ROBAK: (Gavel) Please hold the noise down so that Mr. Clerk can hear the votes.

CLERK: (Roll call vote continued. See pages 604-605 of the Legislative Journal.) 14 ayes, 16 nays, Madam President.

PRESIDENT ROBAK: The Lynch amendment fails. I raise the call. Is there anything further on LB 163?

CLERK: I have nothing further at this time, Madam President.

PRESIDENT ROBAK: Senator Maurstad.

SENATOR MAURSTAD: Madam President, I move to advance LB 163 to E & R for engrossing.

PRESIDENT ROBAK: Senator Landis.

SENATOR LANDIS: Thank you, Madam President, members of the Legislature. I will remind the body that the bill remains a positive step forward doing what we can inside a difficult situation for Nebraska borrowers. We do require a registered agent. We do require telephone access. We do require that companies respond to the Banking Department's inquiries on behalf of borrowers within 21 days or make themselves subject to administrative fines. There are a series of small improvements for Nebraska consumers. We will continue to have some problems in this area, but this is a step forward. It may not be as far