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will. Remember, this moves to one license in one location and, if there's good compliance, then a simplified, hearingless form of approval of multiple licenses after that. Next idea. We have semiannual examinations of these licenseholders twice a year. But we don't do them for safety and soundness. You don't invest in a small loan company, so we're not there to have an oversight of the safety and soundness of the institutions as deposit institutions. So the department says, look, an annual examination is enough. It allows us to see their course of conduct, it will save us some time and effort, and we agreed that that was appropriate, so we moved to an annual examination of these kinds of licenseholders. We also expand the authorities depart...the authority, rather, with respect to fees. Currently, we've said you can use a fine, an administrative fine, if they don't file a report, or if they ignore an order of the department. This, however, says look, if they violate the Installment Loan Act that is a potentially finable issue and can go forward with a hearing and the awarding of a fine. By the way, the industry itself has no difficulty with these terms, in fact these are the product of some discussion with the industry, and the bundle of ideas is acceptable to them. You have seen sales called "90 days same as cash". These are done by companies who have a license under the Installment Sales Act. The Installment Sales Act is you buy a good on time, and you pay a fee or an interest rate for that. The Installment Sales Act says, if you do a sale and you're using a waiver of interest, or a waiver of a time price differential of payments, the final date in which the customer can pay without interest needs to appear on the face of the contract. And I'll tell you why, it's very strange. Even though we can say, 90 days same as cash, there are installment loan companies who are authorized to have 360-day years, not 365 days, 360-day years. For those kinds of license holders, 90 days same as cash translates, under their calendar, to 88 days. You could have an advertisement that says 90 days same as cash, you could walk in with your cash on the 89th day, or the 90th day, and the installment loan company would say, no, no, no, you don't understand our calendar, that 90 days ran yesterday, you owe us interest. This says rather than revoking the 360-day calendar, rather than any other change, stick the last date that's interest-free on the contract. In the Nebraska mortgage bankers area we allow mortgage...we exclude from the