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don't have to say what's the legal description of the growing crops location if you just said, John Hilgert has promised his growing crops as potentially repossessable to pay off his debts. That should be sufficient if you are another potential lender to know that you can't use growing crops to promise that John is going to repay his debt. That's enough. These are general lenders that are underwriting large operations. Secondly, if you put in the legal description, it allows a "gotcha" both ways. If the bank misdescribes, you can later claim by some later, lower perfection that that perfection is inadequate because it missed a slight description which has the "gotcha" mentality that we don't want to have here. It can go the other way. It can have a farmer, who borrows money, I am sorry, borrows money to buy some goods, promises growing crops on one location, takes the money and grows crops on another location. Then the banker, in an attempt to foreclose on their debt against the other location, which was secretly done by the farmer, would be hobbled by the land description in the security agreement and the financing statement. In other words, both the banker can be gotten and the farmer can be gotten at a later time if you put this level of detail into these operations. Lastly, if you leave the bill the way...

SENATOR SCHIMEK: One minute.

SENATOR LANDIS: ...it is, it makes a very interesting and clear distinction and that is for those kinds of filings which are about real estate, such as, fixtures and timbers, those things that go to the real estate office in your county court house, all those are treated one way. But everything that is not about real property but is about personal property is treated on the UCC side and in this fashion without legal descriptions. Legal descriptions are maintained for fixtures, they are maintained for timber because those are real property, but there is no other area of personal property that has a legal description of land in it and we would be putting back in a legal description, which is there now, as Senator Coordsen correctly pointed out, but which the Uniform State Law Commission said, look, it's unnecessary and it adds a level of technicality which creates a "gotcha" mentality. The better course of action is the description of property...