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it's Section 20, I believe. And if that....

PRESIDENT MAURSTAD: Senator Hartnett, if you and Senator Brown could come forward and make sure that we're clear on the division before we rule on it. Members, I rule that the question is divisible. If I can have your attention, I will explain to you how the question is divided and the order in which we will take up the divided question. The first division is located on page 1, starting in line 3, through line 19 on page 2. The first part of the divided question is line 3 on page 1 through line 19 on page 2. The second part of the divided question begins on line 20 on page 2 and goes to line 12 on page 3. So the second part of the divided question is line 20, page 2 to line 12, page 3. The third part of the divided question is the balance of the amendment, starting on page 3, line 13. The order that we will take them up will be the third part of the divided question first, the second part of the divided question second, and the first part of the divided question third. Senator Brown, you're recognized to open on the third part of the divided question. (FA202, Legislative Journal pages 1936-1937.)

SENATOR BROWN: Mr. President, members of the Legislature, the third part of the divided question is the part about direct lending that I spoke about in some length in my opening on the amendment. It has been agreed to by the Bankers Association and other people who are interested in the lending provisions. It does restore some of the power of housing authorities to make loans and restores the power of the housing authority to work with private developers but it does it in a way that protects lending agencies in their current involvement in...in making loans to low-income individuals. And so I would just be willing to answer any questions and urge the adoption of this section of the amendment. Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Brown. Your light is on next. Senator Schimek, would you like to discuss part three of the divided amendment? Senator Chris Peterson on part three of the divided amendment.

SENATOR C. PETERSON: Thank you, Mr. Lieutenant Governor, members of the body. Senator Brown, if I could ask you some