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the...of the origination fees for the installment.

SENATOR BOURNE: Well, I appreciate what you're saying. But...and then I think the next definition, or the next word, the equipment, is the one that's particularly troublesome. Because I don't think it's limited, specifically, to industrial equipment. It's limited...or, it's encompassing all equipment. So if I were to go buy, say, an air compressor, you know, a larger air compressor to run a body shop or something along those lines, I think that the way this is worded, that piece of equipment would be subject to the increased origination fee as well.

SENATOR KREMER: I know there was some discussion on whether computers and some of your commercial equipment, I think was the way it was defined, and I can't tell you the definition; I don't know if it's defined in the bill or not. But there was concern on that, and it was brought out that it does not include that. And I know many of the states do include commercial equipment and other things too. But this was only industrial equipment. And it did have that breakdown in the costs of the machine, too, if it's \$25,000 or less. If you were buying an air conditioner...or, air compressor, it would be probably below the \$25,000. And then, even then, they have...many times the manufacturers do have an installment program, and they charge so much to the dealers to do that, if it's run through the manufacturers. Say John Deere Company did it. But the dealer then could only charge \$10, but the manufacturer could charge them for the origination fees of something like \$100 or \$150. They would have to eat that cost, or hide it in the cost...

SENATOR BOURNE: Right.

SENATOR KREMER: ...of the machine somewhere, or...and so it's a matter of disclosure, too, I think. And if you don't like the costs of the origination fees, you can go somewhere else. It's...

SENATOR BOURNE: Right. I guess part of my concern, as well, is, is that the bill is...it was testified to that it's simply limited to agriculture stuff. And I don't believe that