

you are accused of and who is your accuser and to be able to have it in writing and take it to your attorney and maybe these credit reporting agencies will be a little bit more careful, and for the record, in Omaha they never did know where Marge Higgins worked at our credit reporting agency but they said she owed the Southwest Bank \$2500 and had been making regular monthly payments for two years, and Marge Higgins didn't owe any bank any money.

SPEAKER NICHOL: One minute.

SENATOR HIGGINS: So I would just merely urge the advancement of this bill, if you believe as I do that you have a right to know what you are accused of and who is doing the accusing. Thank you, Senators.

SPEAKER NICHOL: Senator DeCamp has an amendment. Mr. Clerk, do you have the amendment there?

CLERK: Mr. President, Senator DeCamp would move to amend the bill. (Read DeCamp amendment as found on page 374, Legislative Journal.)

SPEAKER NICHOL: Senator DeCamp.

SENATOR DeCAMP: Mr. President, members, very briefly, Senator Higgins explained the bill or kind of the reasons behind it I guess. What my amendment would do very simply would clarify that the information that you are going to get, and of course I don't know if Marge mentioned this but we are just in compliance with the federal statutes and everything else on getting a copy of this information, you have to go through certain procedures, this just clarifies and I think strengthens the bill, makes certain it is information that is on file. And why would you want to clarify that? The reason is you might have had something prepared ten years ago and these files are purged every five, six, seven years, completely redone. You wouldn't want to be under the obligation to try to gather up material that has been destroyed ten years ago that doesn't exist any more. So what we are clarifying is that it is information on file. So I would urge adoption of the amendment and advancement of the bill.

SPEAKER NICHOL: I have three lights on. Did any of you wish to speak to the amendment? Senator Higgins, did you wish to speak to the amendment?

SENATOR HIGGINS: Yes, Mr. Speaker, Senator DeCamp, this