

SENATOR KRISTENSEN: Exactly.

SENATOR LANDIS: ...therein lies the difference.

SENATOR KRISTENSEN: Right.

SENATOR LANDIS: I want only the latter and not the former. I have to confess,...

SENATOR KRISTENSEN: Right.

SENATOR LANDIS: ...by the way, that out of the Beutler amendment, lines 22 and 23, and perhaps page...and line 1 of page 2 makes some sense because it, I think, clearly identifies that what we're looking at are documents to ascertain compliance.

SENATOR KRISTENSEN: And...and, Senator Landis, I...there's part of that that I can take. In fact, one of the discussions Senator Beutler and I have had is I have an amendment, quite frankly, that does it a little...it does it a little differently than that but that we're not only looking at federal and state regulations, we're looking at internal bank policy and their own standards that we want them...they ought to be able to also immunize their own standards that they create as well as the federal and state standards as we go through. But, yes, those ten would be appended to that because that's the reason you prepared it. You want to identify where your problems are. I mean, just having a straight list of ten loans and having them float out there, there probably isn't much reason. One, it wouldn't make a whole lot of sense, but, two, it wouldn't make any sense to immunize just that sheet of paper because maybe that sheet of paper is the only one that identifies that those loans even exist. Don't want that. What I do want is to be able to identify that those ten loans are out of compliance and be able to tell them, here they are. I don't want somebody to walk in and say, tell me where you're out of compliance because I want to go contact those people so we can file suit, and off we go. Do I...I still have some time, Mr. President?

SPEAKER WITHEM: You have a minute and a half.

SENATOR KRISTENSEN: Thank you. And, Senator Landis, if that's not...if you want to continue more, I would like to respond to