committee amendments, Mr. President.

PRESIDENT: Senator Eret.

CLERK: DeCamp on Banking.

PRESIDENT: Oh, excuse me, I am sorry. Senator DeCamp for the committee amendments.

SENATOR DECAMP: Mr. President, real simple. The description read by the Clerk pretty well describes what the bill is. The Banking Director came in and said he wanted a clarification in the bill. Instead of using the word "insolvent" bank, deal with the entire picture of when the Department is going to take over a bank. So the amendment strikes the word "insolvent" and says instead that...uses the words in determining whether "to take possession of a bank pursuant to" blank, blank, "section", you know, whatever, uses that description instead of the word "insolvent". It is...no opposition to the bill and it is potentially of some value.

PRESIDENT: Senator Johnson, do you wish to speak on the amendments, committee amendments? Senator Haberman. Senator Morehead. Any further discussion on the committee amendments to LB 63? If not, the motion is to adopt the committee amendments. All those in favor vote yes, opposed vote no. Please record your vote on the adoption of the Banking Committee amendments to LB 63. Have you all voted? The Clerk will record.

CLERK: 25 ayes, 0 nays on adoption of the committee amendments.

PRESIDENT: The committee amendments are adopted. Senator Eret.

SENATOR ERET: Mr. President and members of the Legislature, the Section 8-187 authorizes the Department of Banking to take possession of a bank under several situations, one of which would involve determining that a bank is insolvent such as to endanger the interests of its depositors. There is no explanation in statute to indicate what reference shall be used to determine the actual cash market value of collateralized real property of a bank. Section 2 of this bill would set a criteria of evaluating real property at no