

requirement should be with regard to disclosure of legal obligations amongst the parties, what specific legal obligations should be disclosed? Do you know what I wonder? What specific legal obligations should not be disclosed. I think that is a...I can't understand the resolution that says, what legal obligations should be disclosed. I think they all should be disclosed. The role of the Real Estate Commission, that was the third part of this resolution. Senator Hartnett, I have before me a 30 page booklet and it's facetiously called, "Consumer Guide to Buying and Selling Homes", published by the Nebraska Real Estate Commission at a cost of \$6,400. It specifically addresses everything mentioned in your resolution that you want to study. What the requirements should be with regard to disclosure of legal obligation amongst the parties. What specific legal obligation should not be disclosed? They didn't mention that and the role of the Real Estate Commission. You'll even find a whole chapter in here on what the role of the Real Estate Commission is. I have before me a letter from Secretary of State Allen J. Beermann dated July 27 saying, "I have had sent to you a publication entitled 'Consumer Guide to Buying and Selling Homes' recently developed by the commission. Incidentally, Marge, this publication is receiving good reviews and widespread distribution." Widespread distribution. And then he goes on to say, "I believe the more knowledge citizens have about dealing in real estate, the less apt they are to end up in a bad situation which they hadn't anticipated." This is the Chairman of the Nebraska Real Estate Commission saying this and he is saying it to justify a 30 page booklet that the Nebraska Real Estate Commission just began distributing last June. Now we are being asked to bracket this bill and to spend more dollars to do another study. I don't think that makes a lot of sense. And when the chairman of the commission himself says that it is getting good reviews and widespread distribution, I don't doubt that. If you ever took the time to read this 30 page booklet you would find that what it tells you is, if you have any problems after you buy or sell a home, don't you go to the real estate agent. That's your tough problem.

PRESIDENT: One minute.

SENATOR HIGGINS: He's only a facilitator or a negotiator. It tells you that you should have insurance, but it doesn't tell you you have the right to choose your own agent. It