

own insurance agent. Isn't that a right which is already held? I believe it is. The next page, we're talking about if you're paying cash you have the right to refuse to insure your property. Who cares if you pay cash? That's my question. And secondly, no realtor in his right mind, in my opinion, would ever advise anybody not to insure his property. Page 5, we're talking about receiving a reasonable estimated closing statement not less than ten days prior to the closing. I know of a lot of real estate agents, myself included, that are not banks, they're not loan officers. Some of these figures are not available until perhaps the morning of the closing or the afternoon of the closing. These closing statements are required by law to be presented to both the buyer and the seller. I frankly don't see anything magic about ten days prior. There is an area that I'm concerned about. On page 6 we talk about advertising. We have to have a commitment from the real estate agent as to how frequently he advertises. There are times when that agent can't advertise, holidays, special situations. If the realtor refuses this advertising commitment, does the seller have any recourse? The bill doesn't say anything about it. What action could be taken against the realtor for noncompliance of this section? I have some serious questions about that and I could go on and on, ladies and gentlemen, but I will not, I will not. I think this bill should be bracketed and cleaned up and I'll be glad to help. I rise in favor of the bracketing motion. Thank you.

PRESIDENT: Senator Lundy, do you wish to speak on the motion to bracket?

SENATOR LUNDY: Mr. President, I move the question.

PRESIDENT: The question has been called for. Do I see five hands? I do and we'll put the question to you. Shall the debate cease on the motion before you? All in favor vote aye, opposed vote no. The motion is to cease debate. The motion is to cease debate. Please record your vote. The Chair will allow 20 seconds for you to record your vote. The motion before you is to cease debate. Ten seconds. The motion is to cease debate? Have you all voted? The Clerk will record.

CLERK: 22...