

PRESIDENT: Well, I am going to give you more time if you want to pursue them at this time.

SENATOR HIGGINS: I would appreciate it.

PRESIDENT: Certainly, go ahead then.

SENATOR HIGGINS: As Senator DeCamp said, not many people are paying attention to this. It is (interruption) important.

PRESIDENT: May we have...(gavel). The Chair would request order in the Chamber and your attention to the speaker on the issue.

SENATOR HIGGINS: If all of these amendments are necessary to change the present banking laws, I think it just reverifies or really proclaims even longer and louder and stronger that our previous Banking Department Director wasn't keeping that close a tab on what was going on. Maybe these changes are necessary. I am not sure and that is why I am questioning. Another amendment will enable the department to more flexibly deal with the bank's ownership of other real estate which is taken in lieu of foreclosure. We give them other options. Just this morning driving down here, I heard how the vultures are waiting now to buy farmland because they know it is being foreclosed and the farmland prices are going down, down, down, and so they are figuring that now is the time to get into Nebraska and start buying it. And I am wondering, could you give me some idea of does the bill spell out the option, Senator DeCamp, that the Banking Department would have under this particular amendment in regards to real estate? In other words, is the Banking Department then going to become part of the real estate business? Is the state going to buy the property?

PRESIDENT: Do you want Senator DeCamp to answer that?

SENATOR HIGGINS: Yes, please.

PRESIDENT: Senator DeCamp, she is asking a question.

SENATOR DECAMP: Could you say the question again? You are on the land portion of the amendments?

SENATOR HIGGINS: Yes, "To enable the department to more