

MINUTES OF THE Senate Committee on Financial Institutions and Insurance.

The meeting was called to order by Chairperson Dick Bond at 9:10 a.m. on February 19, 1996 in Room 529-S of the Capitol.

Members present were: Senator Clark, Senator Corbin, Senator Emert, Senator Praeger, Senator Steffes

Committee staff present: Dr. William Wolff, Legislative Research Department  
Fred Carman, Revisor of Statutes  
June Kossover, Committee Secretary

Conferees appearing before the committee: W. Newton Male, Kansas State Bank Commissioner  
Kathy Taylor, Kansas Bankers Association  
John Scott, United Services Mortgage Corporation  
A. W. Pickel, III, Leader Mortgage Company  
Matthew Goddard, Heartland Community Bankers Assn.

Others attending: See attached list

Senator Praeger made a motion, seconded by Senator Emert, to approve the minutes of the meeting of February 16 as submitted. The motion carried.

The hearing was opened on **SB 666**, concerning limitations on loans and borrowing. W. Newton Male, Bank Commissioner of the State of Kansas, gave an overview of the contents of this bill, which defines "borrower." raises the lending limit to 25% of a bank's capital to one borrower, sets forth when the lending limit is to be calculated, details which loans are exempt from the limits, delineates special rules applying to the lending limits, and grants the commissioner the power to order correction of any violation of this law. (Attachment #1)

In response to Senator Bond's question, Mr. Male advised that this law would not supersede the OCC insider trading limit of 15%.

Kathy Taylor, Kansas Bankers Association, offered testimony in support of **SB 666**. (Attachment #2)

There being no further questions and no other conferees, the hearing was closed. Senator Emert made a motion to pass SB 666 favorably. Senator Steffes seconded the motion; the motion carried. Senator Steffes will carry this bill in the Senate.

The chair opened the hearing on **SB 665**, concerning the registration of mortgage companies and mortgage brokers. Bank Commissioner Male also presented testimony on this legislation, stating that at present no Kansas agency monitors mortgage companies or brokers. (Attachment #3) Mr. Male stated that **SB 665** is a reasonable measure designed to serve the interest of the Kansas consumer by requiring registration of mortgage companies and mortgage brokers with the Bank Commissioner.

In response to Senator Steffes' question, the committee was advised that most other states already have this legislation in place.

Senator Emert asked if an increase in staff is anticipated if this bill becomes law, and Mr. Male stated that no additional staff would be necessary as the State Banking Department already has the capability to handle this additional workload.

John Scott, United Services Mortgage Corporation, voiced his agreement with the purpose of **SB 665**, stating that this legislation is an excellent vehicle to discover who is conducting mortgage business in Kansas and gives the consumer a state agency to contact with complaints. (Attachment #4)

A. W. Pickel, III, Leader Mortgage Company, also appeared as a proponent of this legislation. (Attachment #5)

Written testimony was submitted by Matthew Goddard, Heartland Community Bankers Association (Attachment #6), and Gary E. Schmitz, Kansas Land Title Association. (Attachment #7)

CONTINUATION SHEET

MINUTES OF THE Senate Committee on Financial Institutions & Insurance, Room 529-S Statehouse, on February 19, 1996.

To allow more time for compliance before the November 1, 1996 deadline, Dr. Wolff suggested amending the bill to make it effective upon date of publication in the Kansas Register.

Senator Emert made a motion to amend **SB 665** as requested and to pass the bill favorably. Senator Praeger seconded the motion. The motion carried. Senator Bond will carry this bill.

The chair announced that the subcommittee on SB 475 and SB 476 will meet at noon today in 526-S.

The committee adjourned at 10:00 a.m. The next meeting is scheduled for February 20, 1996.

# SENATE FINANCIAL INSTITUTIONS & INSURANCE COMMITTEE GUEST LIST

DATE: 2/19/96

NAME	REPRESENTING
Jim May	KBA
Bob Goshaw	KCC 1
Kelley Kuetala	KTZA
JOHN SCOTT	UNITED SERVICES MORTGAGE CORP.
Bill Sneed	Amvestars
Sonda McQuincey	Ks Insurance Dept.
Clark P. Young	CSB, Hampton
W. Newton Male	Ks. Banking Dept.
Judi Stork	✓
Bill Grant	✓
Kathy Ryan	KBA
Bob Goshaw	Ch. Gov.
Danielle Noe	KCUA
AL PICKEL, III	
David Hanson	Ks Insur Assoc
Roger Franzen	FFC

STATE OF KANSAS  
BILL GRAVES  
GOVERNOR



W. Newton Male  
Bank Commissioner

Judi M. Stork  
Deputy Commissioner

Kevin C. Glendening  
Assistant Deputy Commissioner

William D. Grant, Jr.  
General Counsel

Ruth E. Glover  
Administrative Officer

OFFICE OF THE  
STATE BANK COMMISSIONER

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE

FEBRUARY 19, 1996

Mr. Chairman and Members of the Committee:

I am W. Newton Male, Bank Commissioner, and I am here to testify in favor of Senate Bill 666. The following is a review on a section by section basis. Please stop me at any time as we go through this if you have any questions.

K.S.A. 9-1104 is commonly referred to as the lending limit statute. It establishes the amount of funds that a bank can loan to one borrower. It provides for exceptions, exemptions, and various rules. Because it is so widely used and, in the current form, so very difficult to understand, I established a task force of bankers to review the statute and recommend changes. The task force met with various members of my agency's staff and arrived at the language found in the bill before you today. We also have solicited comments from the state chartered banks we regulate and the response has been very positive, with most bankers indicating the new language is much easier to follow and understand.

Section (a), beginning on page four, line 16, sets out the definitions used throughout the statute. It defines who is included in the term "borrower", what is included in capital for calculating the limit, and what constitutes a loan.

Section (b), beginning on page four, line 38, sets forth the general lending limit rule. It says that a bank can loan up to 25% of their capital to one borrower. This section represents a change from the old law where a maximum limit of 15% to one borrower was allowed. This change is a result of requests by various banks to increase the limitation. It allows for smaller banks to compete for larger business and farm loans in the community. It also levels the playing field between ag banks and non-ag banks. In the past, agricultural banks could exceed their 15% limit by an additional 10% (up to 25%) if they had collateral of livestock, seeds or grains pledged to the loan. This additional 10% was in fact a bias against a non-ag bank. There currently is no similar exemption for non-ag collateral.

As a point of comparison, the base limitations for surrounding states are as follows:

Nebraska	25%
Colorado	15%
Oklahoma	20%
Missouri	15% in towns with population 100,000 or over
	20% in towns with population less than 100,000 and over 7,000
	25% in towns with population 7,000 or less

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Attachment #1

**Section (c)**, found on page four, line 41, describes when the lending limit shall be calculated. It is determined on the date a loan or written commitment is first made to the borrower. Additionally, if the bank's capital increases, the bank can advance additional funds to the borrower and remain in compliance. If the bank's capital falls, and a commitment to loan money has already been made, the decline in capital will not prohibit the bank from honoring their commitment. This represents no material change to the way lending limits have been calculated in the past; it is merely a clarification of how the department allowed banks to calculate their lending limits.

**Section (d)**, which begins on page five, line nine, details which loans are exempt from the application of the lending limits. Exempt from the lending limitation is that portion of the loan which is secured on a one to one basis by the following types of collateral:

- Government guaranties
- Time deposit accounts in the lending bank
- Bonded warehouse receipts
- US Government bonds
- GO bonds of any state
- Kansas municipality GO bonds
- Repurchase agreements with the lending bank

These are the same exemptions that are in the current statute with the addition of repurchase agreements. Some obsolete or unclear exemptions, such as "produce in transit" or "the discount of commercial or business paper actually owned by the person negotiating the discount", have been deleted.

**Section (e)**, page five, line 32, reviews the special rules. The first rule allows a bank to exceed the 25% limitation previously imposed by up to an additional 10% if the collateral securing the loan is a first lien real estate mortgage. Other requirements regarding the amount of the lien and the appraised value of the property are also spelled out in this section.

The second rule says that if an individual guarantees or endorses an obligation to the bank, the loan they guaranteed will not be added to their personal debt to determine if they are in compliance with the lending limit, as long as the guaranteed debt is not greater than ten days past due. If it is past due greater than ten days, it will be added to their personal obligations when checking compliance with the lending limit.

The third rule requires loans which are made to active bank officers to receive prior approval of the bank's board of directors, if the officer's debt will exceed \$50,000.

The fourth rule allows a bank to purchase a time deposit from another bank, without that "purchase" being considered a loan to the other financial institution and therefore subject to the lending limit of the purchasing bank, to the extent the deposit is insured by the FDIC.

The fifth rule relates to the purchase of third party paper. An example would best clarify this rule. The bank has as a customer an auto dealer, ABC Auto World, and they loan this customer \$200,000. Additionally, ABC Auto World sells cars, completes a loan to the customer for the purchase of the car, and sells the loan to the bank. The loan is sold to the bank without any recourse to ABC Auto World for the payment of that loan, unless the loan goes into default. These types of loans are commonly known as "dealer paper". This rule says that ABC Auto World's direct loan will not be added to the dealer paper loans, unless and until the individual who purchased the car and signed the "dealer paper" loan defaults. In that case you would add the \$200,000 debt of ABC Auto World to Jim Smith's loan of \$10,000 for the purchase of his car because Jim Smith is in default. You would want to check to ensure the \$210,000 amount is in compliance with the 25% lending limit of the bank.

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On page six, line 13, **section (f)**, you will find the combination rules. These rules set out various circumstances as to when the loans of one borrower should be combined with the loans of another borrower for determining compliance with the lending limit. In general, debt of one borrower will be combined with another borrower when proceeds of the loan are used for the direct benefit of the other borrower, or when a common enterprise exists. A common enterprise exists when 1) the repayment source on both the loans is the same, 2) when the borrowers are related through control and one borrower is dependent on the other borrower for more than 50% of their revenue, or 3) when separate individuals borrow from a bank to purchase a business in which their combined ownership will be more than 50% of the voting shares. These rules are new to the Kansas statutes but are a codification of the current policies and practices of the Office of the State Bank Commissioner. They are also very similar to the regulations of the Office of the Comptroller of the Currency.

There are also special rules relating to a corporate group. This is a new rule to the Kansas statutes and is also a new policy of the Office of the State Bank Commissioner. It places a maximum lending limit to a corporation and any subsidiaries of that corporation. ("Subsidiary" is defined as any corporation which is owned more than 50% by the other corporation.) It caps the lending to the entire corporate group at 50% of the bank's capital.

The last special rule discusses what portion of a partnership's debt is aggregated with an individual's debt for determining compliance with the lending limit. The basic rules require a general partner's full partnership debt to be aggregated with their individual liability. In a limited partnership, only the portion the partnership is liable for would be aggregated with their individual debt for determining compliance. If the loan agreement sets liability for the partnership debt in a different manner than the partnership agreement, the loan contract will control for determining compliance with the lending limit.

The final section of the bill, **section (g)**, found on page eight, line eight, grants me, the commissioner, the power to order the correction of any violation of this law. If a bank fails to comply, as commissioner, I can proceed with the removal of a bank officer or director. The language found in this section of the bill was changed to make it easier to read but the power is the same as that which exists in the current law.

I ask for favorable consideration of this bill.

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The KANSAS BANKERS ASSOCIATION  
A Full Service Banking Association

February 19, 1996

To: House Financial Institutions and Insurance Committee

From: Kathy Taylor, Kansas Bankers Association

Re: SB 666

Mr. Chairman and Members of the Committee:

Thank you for the opportunity to appear today in support of **SB 666**. This bill amends KSA 9-1104 by making meaningful changes in the state banks' lending limit law.

As you know, this statute provides a limitation on the amount of outstanding debt one "borrower" may have at a bank. Over the years, as with many laws, this statute was amended many times to account for changes needed. As the statute has been amended piecemeal, it has become difficult to read and understand. We support the changes made by **SB 666** first of all, because they bring clarity to the lending limit rules.

We also support the policy changes made in **SB 666**. We believe the change in the general lending limit will help keep Kansas banks competitive with other lenders in the market. There are so many competitors which do not have the same restrictions placed on their lending practices, and while we understand the reason for the limitation in banking, we believe the change will give a bank a few more opportunities in the market place.

**SB 666** is a positive step for borrowers, bankers and the agency that regulates the industry. We respectfully ask for your favorable consideration of **SB 666**.

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Attachment #2



STATE OF KANSAS  
BILL GRAVES  
GOVERNOR



W. Newton Male  
Bank Commissioner

Judi M. Stork  
Deputy Commissioner

Kevin C. Glendening  
Assistant Deputy Commissioner

William D. Grant, Jr.  
General Counsel

Ruth E. Glover  
Administrative Officer

OFFICE OF THE  
STATE BANK COMMISSIONER

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE

February 19, 1996

S.B. 665

Mr. Chairman and Members of the Committee:

I am W. Newton Male, Kansas State Bank Commissioner, and I urge you to recommend S.B. 665 for passage by the Kansas Senate.

Over the last few years it has become increasingly common for our department to receive calls from Kansas consumers seeking the state agency responsible for regulating mortgage companies or brokers. Because of these inquiries, we discovered that under present law, no Kansas agency monitors these types of businesses.

According to our information, the number of unregulated businesses offering mortgage related services continues to rapidly expand. No state authorization is required to establish such a business and the Kansas consumer has no place to turn with questions or complaints. This led to the conclusion it would be in the best interests of Kansas consumers for our agency to request legislative authorization to respond to these consumer calls.

The language and policies contained in the proposed bill are the result of our department's consultation with a diverse group of interested parties. Members of the mortgage industry, including a representative from the Kansas Mortgage Brokers Association, provided input. A member of the land title industry and Representative Jill Grant also participated in developing the suggested legislation. This process has resulted in a fair, balanced bill. It provides the public a forum to voice their concerns while allowing the industry to operate free of unduly burdensome government interference.

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Attachment #3



The regulatory system imposed by the bill is very basic. It requires registration, which consists of notification and a general demonstration of the applicant's honesty and business integrity. The bill requires registrants to inform customers of the commissioner's supervisory authority. It also allows the commissioner to accept, investigate, and follow up on consumer calls and complaints. The commissioner would also be authorized to pass regulations to better implement the law. The mortgage businesses would be required to pay for the oversight through the imposition of fees, which will be based directly on the cost of administration of the act.

The intent of S.B. 665 is to create a low-level regulatory system designed to achieve two initial goals. The first goal is to create an information gathering mechanism which will allow a continuing and more detailed analysis of the level and types of mortgage loan activity being conducted. The bill accomplishes this goal by constructing a simple, unintrusive registration requirement. This will allow our agency to determine who is performing mortgage services in Kansas and how they are conducting those services. It will also provide our department and future legislatures with information and statistics that will be helpful in developing future policies regarding this industry in Kansas. The second, and most important goal, is to provide Kansas home buyers a place to turn when they have questions or complaints about mortgage businesses in Kansas. Because our department currently possesses no authority to respond to consumer inquiries or complaints, we do not document the nature or seriousness of the calls. This legislation will provide the authority we need to accept those calls, document the activities and practices used in the industry, investigate complaints, and attempt to remedy unacceptable practices or conditions.

Additionally, we believe the mortgage industry will recognize operational and public image advantages from participation in this type of minimal oversight. Legitimate mortgage businesses should experience increased credibility with the Kansas public once our agency begins taking note of improper activities and consumer concerns.

It is the position of the Office of the State Bank Commissioner that S.B. 665 is a reasonable measure designed to serve the interests of the Kansas consumer.

With regard to the specific language of the bill a brief comment about the effect and intent of each section has been included for your reference.

**Section 1**, (page 1, line 12) provides definitions for use throughout the bill. Most important are the definitions of "mortgage business" and "mortgage loans." The definition of a mortgage business, in subsection (b), encompasses nearly all activities surrounding the provision of five or more mortgage loans in a year. Subsection (c) defines a "mortgage loan" as a loan secured by a first lien on a one to four family residence in Kansas.

**Section 2**, (page 1, line 28) provides exemptions for other lenders who are already subject to regulatory oversight. This section also exempts any governmental entity which may engage in mortgage activities.

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**Section 3**, (page 1, line 43) provides that on or after November 1, 1996, any person who falls within the provisions of this act is required to register with our department before engaging in the mortgage business. Delaying the registration deadline until November will allow our agency to develop the applications and system necessary to implement the provisions of the legislation.

**Section 4**, (page 2, line 3) provides the application procedure for an entity seeking registration. The section sets out the information an applicant must submit and the fee that they must pay. It also requires the commissioner to issue a certificate of registration if the application is complete and the commissioner believes the applicant will conduct the mortgage business in a competent, honest and fair manner.

**Section 5**, (page 2, line 5) provides that the registration is required to be renewed annually.

**Section 6**, (page 2, line 41) provides an administrative appeal to any applicant whose registration or renewal is denied.

**Section 7**, (page 3, line 5) provides grounds upon which the commissioner may deny, suspend or revoke a registration. The grounds consist primarily of repeated or willful violations of the act, filing false statements, or conviction of a crime involving dishonesty. This section also provides for an administrative appeal of such a denial, suspension or revocation.

**Section 8**, (page 3, line 26) provides for the prominent display of the certificate of registration. This section also requires the registrant to acquire customers' signatures on an acknowledgment form. This section is designed to ensure that the public is informed of the implementation of state oversight of the activity.

**Section 9**, (page 4, line 6) gives the commissioner specific statutory powers including the power to implement rules and regulations. It also allows the commissioner to conduct investigations of applications, consumer complaints, or other information which leads to the reasonable belief that such an investigation is needed to protect the public interest. This section also allows for the recoupment of investigation fees, the issuance of orders requiring discontinuance of inappropriate activities, and the exchange of information with other state or federal agencies.

**Section 10**, (page 4, line 25) provides that all fees collected in the administration of the act will be handled according to our agency's general fee fund statute and procedure.

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**UNITED SERVICES MORTGAGE CORPORATION**

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8901 State Avenue  
Kansas City, KS 66112

**To: Finance and Insurance Committee Members**  
**Senator Dick Bond**  
**Senator Don Steffes**  
**Senator Stan Clark**  
**Senator David Corbin**  
**Senator Tim Emert**  
**Senator Sandy Praeger**  
**Senator Anthony Hensley**  
**Senator Janis Lee**  
**Senator Marge Petty**

**From: John Scott, President**  
**United Services Mortgage Corporation**

**RE: Senate Bill 665 Commentary**

# UNITED SERVICES MORTGAGE CORPORATION

8901 State Avenue  
Kansas City, KS 66112

## **Senate Bill 665:**

It is projected that 800 billion dollars in home mortgage transactions will be originated in the United States in 1996. Presently, Kansas consumers have no state agency to contact to report unfair mortgage dealings. It is reported that the Kansas Bank Commissioner receives a large number of complaints from Kansas consumers regarding unethical conduct in mortgage business relations. SB 665 will give Kansas consumers a state agency to contact in order to file complaints.

SB 665 will provide a registration requirement for mortgage companies and individuals originating loans. This registration with the Kansas Bank Commissioner will identify who is providing mortgage services to Kansas consumers.

### ***I agree with the purpose of SB 665.***

SB 665 also provides a clear definition of "mortgage business," and a concise list of exemptions to registration.

SB 665 gives the Kansas Bank Commissioner powers to set experience qualifications, character and financial responsibility as registration requirements. It also gives the Commissioner powers to establish rules and regulations setting standards for the mortgage industry in the best interest of the Kansas consumer.

These provisions for the Commissioner to set guidelines will result in better loan origination practices.

### ***I agree with the definitions and provisions, as well as the requirements for registration contained in SB 665.***

I am not in favor of restrictive mortgage legislation from the state government. We have enough regulations and compliance restrictions from the federal government (HUD, RESPA, HMDA, Truth-In-Lending, fair credit reporting, equal credit opportunity, mandatory disclosures, procedures, Good-Faith Estimates, 72-Hour compliance restraints, High Cost Mortgage Act, and others). Additional restrictive legislation would increase the size of government or increase government expense.

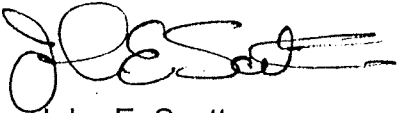
I do feel there is a need for the members of the mortgage industry to be registered in the state where they operate. There is also a need for qualification guidelines to conduct mortgage business, and the designation of a state agency for the consumer to file complaints.

SB 665 accomplishes all these.

This legislation is an excellent vehicle to discover who is conducting mortgage business in Kansas. It defines the playing field and keeps it level for all in the mortgage industry. Through required disclosure it now gives the Kansas consumer a state agency to contact for complaints.

***SB 665 deserves your support.***

Thank you,

A handwritten signature in black ink, appearing to read "J. E. Scott", with a horizontal line extending to the right.

John E. Scott  
President

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8889 W. Bourgade Avenue  
Lenexa, Kansas 66219-1403  
(913) 888-9545 Office (913) 888-3039 Fax

To the Senate Banking Committee:

Thank you for allowing me to testify regarding the Senate Banking Bill #665. For the record, my name is A.W. Pickel, III, owner and CEO of Leader Mortgage Company based in Lenexa, Kansas. I am the immediate Past President of the Kansas Association of Mortgage Brokers, a nonprofit organization. Currently, I am on the board of the Kansas Association of Mortgage Brokers. In addition, I am on the States council for the National Association of Mortgage Brokers and co-chair the Technology committee.

My concerns with this bill have been greatly alleviated after having met with Bill Grant, legal counsel for the State Banking Commissioner and Judi Stork, Deputy Commissioner for the State Banking Commissioner. Initially, like many perhaps in the community, I feared that a bill like this would only serve to restrict and hinder the Mortgage Brokering community and therefore would decrease the ability of the consumer to obtain mortgages, especially government-insured loans like FHA and VA. As I am sure you are well aware, mortgage brokers are responsible for more than 50% of all loans originated nationwide (source-Tom LaMalfa & Associates). Mortgage brokers have been at the forefront in responding to the public's needs and desires with new products, services, and loans. To introduce legislation that would take the mortgage broker out of the business would be detrimental to the consumer since competition would be reduced, availability of government loans would be severely restricted, and many loan products would indeed vanish. As I said earlier, both Bill and Judi have communicated to me and others that the intent of this legislation is not to restrict or hinder, but rather to register mortgage brokers. The full intent is to register anyone who is making mortgage loans or mortgage loan activity, whether this is an individual, company, or bank. With this in mind, I would welcome the opportunity to work with Bill, Judi, and the Senate Banking Committee in achieving a bill that at its heart is protecting the consumer while making sure the playing field is level for all who are involved in mortgage loan origination.

I can be reached at Leader Mortgage Company at 1-800-270-3416, extension 301. Or if you like, leave me an E-mail message online with America Online at Pick3@aol.com.

Thanks again for this opportunity of working with you.



Matthew S. Goddard, Vice President

700 S. Kansas Ave., Suite 512  
Topeka, Kansas 66603  
(913) 232-8215

To: Senate Financial Institutions and Insurance Committee

From: Matthew Goddard  
Heartland Community Bankers Association

Date: February 19, 1996

Re: Senate Bill No. 665

The Heartland Community Bankers Association appreciates the opportunity to appear before the Senate Committee on Financial Institutions and Insurance in support of SB 665.

This bill would essentially require all non-regulated mortgage loan brokers to be registered and approved by the state bank commissioner. Our Association is currently working in Colorado to enact a similar law.

While thrifts are exempt from the legislation due to our regulation by federal and state authorities, SB 665 is of great importance to our members. Disreputable and shady mortgage companies are currently able to come into Kansas and conduct business with no real checks on their business practices. Most of these companies do not follow federal Fair Lending rules (Regulation Z). This hurts not only legitimate mortgage lenders, but, more importantly, customers as well.

We do not feel the registration requirements place an unfair burden on legitimate mortgage companies. This bill is an important step in ensuring the public's confidence in the integrity of the Kansas financial services community.

We respectfully request that the Senate Committee on Financial Institutions and Insurance recommend SB 665 for passage.

Thank you.

*Senate 7141  
2/19/96  
Attachment # 6*



# KANSAS LAND TITLE ASSOCIATION

**Gary E. Schmitz**  
*President*  
P.O. Box 90  
Mound City, KS 66056

**Charles Stewart**  
*Vice President*  
P.O. Box 725  
Oakley, KS 67748

**John M. Bell**  
*Secretary-Treasurer*  
434 N. Main  
Wichita, KS 67202



William D. Grant, Jr.  
Office of  
State Bank Commissioner  
W. Newton Male, Commissioner

February 16, 1996

Sir,

The Executive and Legislative Committees of the Kansas Land Title Association have received a copy of Senate Bill #665.

After review of SB 665 the Kansas Land Title Association would like to extend our full support.

We would like to thank you for opportunity to view this Bill.

Sincerely,

Kansas Land Title Association  
Gary E. Schmitz, President

### EXECUTIVE COMMITTEE

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Hays

David Elliott  
Hill City

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Great Bend

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Augusta

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Deborah Lewis  
Larned

Joan M. Shirley  
Scott City

**EDITOR,  
KANSAS ABSTRACTER**  
John M. Bell

Senate 714  
2/19/96  
Attachment #7