

Approved: 3/6/97
Date

MINUTES OF THE HOUSE COMMITTEE ON JUDICIARY.

The meeting was called to order by Chairperson Tim Carmody at 3:30 p.m.. on February 4, 1997 in Room 313--S of the Capitol.

All members were present except: Representative Kline (excused)
Representative Mays (excused)
Representative Powell (excused)
Representative Presta (excused)

Committee staff present: Jerry Ann Donaldson, Legislative Research Department
Mike Heim, Legislative Research Department
Jill Wolters, Revisor of Statutes
Jan Brasher, Committee Secretary

Conferees appearing before the committee: Professor Kuether, Law Professor, Washburn Law School
Rochelle Chronister, Secretary of SRS
Betty Mc Bride, Department of Transportation

Others attending: See attached list

The Chair called the meeting to order.

HB 2055: **Nonprobate transfers of real estate.**

HB 2056: **Nonprobate transfer of motor vehicles.**

The Chair spoke as a proponent of both bills. The Chair discussed the background, the need and the basic concept for both **HB 2055** and **HB 2056**. The Chair explained four methods of transfer on death actions as joint ownership, wills, trusts, and contractual agreements. The Chair stated that both TOD bills allow the owner to transfer property upon death, while avoiding some of the problems with joint ownership as a means of transferring upon death.

The Chair discussed with the Committee members issues concerning inheritance taxes, owner's control and protection for creditors. The Chair stated that the TOD will still be subject to an election by the surviving spouse.

Professor John Kuether, Professor of Law, Washburn Law School, testified in support of **HB 2055**. The conferee stated that this bill provides a means to transfer property to a designated beneficiary on death without the necessity of going through probate. The conferee stated that this bill allows the property owner to: retain the freedom to use the property during the owner's lifetime; protects creditors of the owner; and protects people relying on the recorded title. The conferee discussed each section of the bill. (Attachment 1)

Rochelle Chronister, Secretary SRS testified in opposition to **HB 2055** as the bill is written. The conferee stated that the agency is opposed to the bill since it will reduce the total amount collected from probate proceedings by the Estate Recovery Program. The conferee stated that the agency would support an amendment that will minimize the impact on the agency. The conferee offered an amendment to **HB 2055** to protect the claims of the State of Kansas for medical assistance paid to the record owner. (Attachment 2)

Professor Kuether stated that there was no objection to the amendment offered by the SRS on **HB 2055**.

In response to the Chair's question, Mr. Hutfles, SRS stated that he would research Section 6 of the bill to determine if the interest of the SRS are served in that section.

CONTINUATION SHEET

MINUTES OF THE HOUSE COMMITTEE ON Judiciary, Room 313-S Statehouse, at 3:30 p.m. on February 4, 1997.

The Committee members discussed with Professor Kuether issues concerning creditors' claims, the difference between real estate property and other properties, and how this bill will affect the line of secession in the transfer of property.

Pam Scott testified representing the Kansas Funeral Directors and Embalmers Association, speaking in opposition to both **HB 2055** and **HB 2056**. The conferee stated that the provisions of the bills will hinder a funeral home's ability to recover funeral expenses from the estate of a deceased. The conferee related that funeral homes unlike other creditors are unable to place a lien on a real estate deed or motor vehicle title to protect their interest. (Attachment 3)

During discussion with Pam Scott it was suggested that a provision could be put in much like that of the provision for medical expenses to cover funeral expenses.

Professor Kuether testified in support of **HB 2056**. (Attachment 2)

Betty Mc Bride, Department of Transportation testified expressing no objections to **HB 2056** except for the implementation date. The conferee stated that if **HB 2056** were effective this year, 500,000 titles already acquired will need to be destroyed. The conferee also expressed concerns that the new design and necessary Information System program changes could not be completed by July 1, 1997. (Attachment 4)

Ms Kathleen Taylor, Kansas Bankers Association testified requesting an amendment referring to New Section 4. (Attachment 5)

The Chair advised that written testimony in support of **HB 2055 and HB 2056** was provided by the Kansas Bar Association. (Attachment 6)

The Chair closed the hearings on **HB 2055** and **HB 2056**.

The Chair adjourned the meeting at 5:45 p.m.
The next meeting is scheduled for February 5, 1997.

HOUSE JUDICIARY COMMITTEE COMMITTEE GUEST LIST

DATE: _____

2-4-97

Noon

NAME	REPRESENTING
JOSEPH T BARRON JR	KBOR
Judith Penrod Siminore	Board of Regents
PAGE WAGOS	SECRETARY OF STATE
Matt Goddard	Heartland Community Bankers Assoc.
Pam O'Neil	KDHE-OUS
J. Chubb	SOS
Janda Manner	Empire State Univ
Diana Parson	American Environmental
Mitchell Ummel	KDHE-OIS
Jason Oldham	OJA
Amy Waddle	OJA
Sully Henry	3rd Judicial District Court Shawnee Co.
Rex Easton	(same)
JOE LAFRAMBOISE	KSHS
Matt Veatch	Kansas State Hist. Soc
Ramon Powers	Kansas State Historical Society
Gary + Florence Reeter	QPSSISK
Nancy Reed	SOS
Kathy Sachs	SOS

41
House Judiciary Committee

House Bill 2055

Real Estate Transfer on Death Deeds

Testimony on behalf of

The Kansas Judicial Council

John F. Kuether
Professor of Law
Washburn Law School

February 4, 1997

There continues to be a great deal of public demand for means to transfer property to a designated beneficiary on death without the necessity of going through probate. At the same time, people want to retain the freedom to use the property as they wish, and they do not desire the named beneficiary to have any rights in the property before they die.

House Bill 2055 is designed to permit this while allowing the owner free use of the property during life, protecting creditors of the owner and protecting people relying on the recorded title. The Council took care to protect the rights of good faith purchasers from the owner or the beneficiary after the owner's death. It also sought to prevent the need for litigation by laying out clear guidelines the public can understand. Kansas has permitted pay on death (POD) bank accounts since 1979 with no appellate litigation on their validity and very little litigation on the way they operate in conjunction with other statutes.

Subsection 1(a) allows the owner of property to record ownership of the property or an interest in property in transfer on death (TOD) form. The beneficiary becomes the owner of the property on the owner's death. It is anticipated most, if not all, transfers will be gifts. Subsection 1(b) allows the owner of the property to register the property in TOD form without the consent of the beneficiary, just as the consent of a will, trust or POD beneficiary is not required. Of course, the beneficiary may refuse to accept (may disclaim) the property if the beneficiary does not desire it.

House Judiciary
Attachment 1
2/4/97

Section 2 sets out a standard form for the deed which may be used. It makes it clear that the deed is revocable at any time by the owner. The beneficiary acquires no rights in the property until the death of the owner, and each new deed recorded by the owner replaces any former deed, simplifying the determination of who the beneficiary is on the owner's death. The format of the deed explains how the deed operates.

Subsection 3(a) provides the mechanism for revoking a beneficiary designation. This is accomplished by recording a new deed which describes the nature of the interest in the property being deeded, such as full ownership (fee simple absolute), tenancy-in-common, or mineral rights, and revoking the interest. The consent of the beneficiary is not required, just as the consent of a beneficiary is not required to revoke a will or a pay on death account. **Subsection 3(b)** deals with changing a beneficiary designation. This is done by recording a replacement TOD deed, which supersedes prior TOD deeds. The beneficiary need not know or consent. **Subsection 3(c)** provides that the TOD designation may not be revoked by a will. This same rule also applies to POD accounts, joint tenancies and trusts.

Section 4 provides the grantee beneficiary takes the property on the owner's death, subject to all claims against the owner of the land. If the beneficiary dies before the record owner, the gift fails unless the predeceasing beneficiary is a family member of the owner and the beneficiary leaves issue (children or grandchildren, by birth or adoption). The gift does not fail but passes to the issue. This is the same rule currently applied to wills by K.S.A. 59-615.

Section 5 deals with joint tenancies with the right of survivorship. A joint tenant may execute a TOD deed, but it is only effective if that joint tenant survives the cotenants. tenancies.

Section 6 applies the statute of frauds to the TOD deed. The owner is treated as the sole owner for the benefit of the transferees and creditors of the owner.

Section 7 provides that the transfer in accordance with the act is valid despite the statute of wills.

Section 8 makes the statute effective from publication in the statute book, July 1, after passage.

The act will provide a clean chain of title in the property records. Later purchasers will be able to deal with the named beneficiaries who survive. As with current law, those who claim by descent may need a hearing on descent to prove their inheritance.

2
KANSAS DEPARTMENT OF SOCIAL AND REHABILITATION SERVICES
ROCHELLE CHRONISTER, SECRETARY

SENATE COMMITTEE ON JUDICIARY
Testimony on H.B. 2055 Pertaining to Transfer on Death Deeds
February 4, 1997

SRS Mission Statement

*To provide services to Kansans in need that contribute to their safety
and promote dignity, independence and responsibility*

Mr. Chairman and members of the committee, thank you for the opportunity to present testimony on H.B.2055. This bill will create a transfer-on-death designation for real property deeds. As written, this would allow the transfer of property without a probate proceeding. The agency is strongly against this proposal as written since it would reduce the total amount collected from probate proceedings by the Estate Recovery program. The agency would support an amendment that would minimize the impact on the agency.

Initially authorized by the Kansas legislature in 1992, the Estate Recovery program allows the agency to recover Medicaid expenditures paid on behalf of a recipient from the recipient's estate. Congress acknowledged the importance of such efforts in controlling Medicaid costs by mandating in 1993 that all states develop estate recovery programs. Since that time States have implemented a variety of recovery procedures. State programs differ in their approach, scope of recovery, and recovery methods. In Kansas, most recoveries are from probate actions and family agreements. Operation of the program has helped offset the ever-increasing costs in the Medicaid program. The Kansas Estate Recovery program has recovered \$3,858,900 while incurring expenses of \$794,000 in handling over 2,400 cases during FY 93, 94, 95 and 96. So far this fiscal year, the program has collected approximately \$1,200,000 .

Transfer-on-death deeds should be very attractive to estate planners and other individuals interested in planning for Medicaid eligibility. Under present rules, SRS may deny or delay Medicaid benefits due to transfers of property for inadequate consideration. However, a transfer-on-death deed does not transfer a present interest in property. As a result, it would not be a basis for denying benefits. Transfer-on-death deeds do avoid probate proceedings and creditors who use those proceedings for collection of debts.

As a creditor of an estate, SRS, through the Estate Recovery program, is dependent on there being an estate to probate. In FY 96, the Estate Recovery program recovered approximately \$1,000,000 from probate proceedings. Approximately 71% of the Estate Recovery probate proceedings involved real estate. In dollars, those cases represented \$742,000 in recoveries or 74% of the total probate collections. If all the real estate cases are removed from Estate Recovery collections for FY 97, the loss would be an estimated \$800,000 to \$900,000. This would have a devastating impact on the effectiveness of the Estate Recovery program.

House Judiciary
Attachment 2
2/4/97

In summary, passage of this legislation will have a substantive negative impact on the dollars recovered through estate recovery program. To minimize the impact, the agency urges the Judiciary Committee to amend the proposed legislation to include the medical assistance claim as a protected claim. If the legislation is not amended, the agency would urge the rejection of the proposed legislation.

HOUSE BILL No. 2055

By Committee of Judiciary

1-22

9 AN ACT concerning nonprobate transfers; relating to real estate.

10

11 *Be it enacted by the Legislature of the State of Kansas:*

12 Section 1. (a) An interest in real estate may be titled in transfer-on-
13 death, TOD, form by recording a deed signed by the record owner of
14 such interest, designating a grantee beneficiary or beneficiaries of the
15 interest. Such deed shall transfer ownership of such interest upon the
16 death of the owner. A transfer-on-death deed need not be supported by
17 consideration.

18 (b) The signature, consent or agreement of or notice to a grantee
19 beneficiary of a transfer-on-death deed shall not be required for any pur-
20 pose during the lifetime of the record owner.

21 Sec. 2. An interest in real estate is titled in transfer-on-death form
22 by executing, acknowledging and recording in the office of the register
23 of deeds in the county where the real estate is located, prior to the death
24 of the owner, a deed in substantially the following form:

25 (Name of owner) as owner transfers on death to (name of beneficiary)
26 as grantee beneficiary, the following described interest in real estate: (here insert description
27 of the interest in real estate). THIS TRANSFER ON DEATH DEED IS REVOCABLE.
28 IT DOES NOT TRANSFER ANY OWNERSHIP UNTIL THE DEATH OF THE
29 OWNER. IT REVOKES ALL PRIOR BENEFICIARY DESIGNATIONS BY THIS
30 OWNER FOR THIS INTEREST IN REAL ESTATE.

31 Instead of the words "transfer on death" the abbreviation "TOD" may be used.

32 Sec. 3. (a) A designation of the grantee beneficiary may be revoked
33 at any time prior to the death of the record owner, by executing, acknowl-
34 edging and recording in the office of the register of deeds in the county
35 where the real estate is located an instrument describing the interest
36 revoking the designation. The signature, consent or agreement of or no-
37 tice to the grantee beneficiary or beneficiaries is not required.

38 (b) A designation of the grantee beneficiary may be changed at any
39 time prior to the death of the record owner, by executing, acknowledging
40 and recording a subsequent transfer-on-death deed in accordance with
41 section 2. The signature, consent or agreement of or notice to the grantee,
42 beneficiary or beneficiaries is not required. A subsequent transfer-on-
43 death beneficiary designation revokes all prior designations of grantee

and claims of the State of Kansas for medical assistance paid to the record owner.

1 beneficiary or beneficiaries by such record owner for such interest in real
2 estate.

3 (c) A transfer-on-death deed executed, acknowledged and recorded
4 in accordance with this act may not be revoked by the provisions of a will.

5 Sec. 4. (a) Title to the interest in real estate recorded in transfer-on-
6 death form shall vest in the designated grantee beneficiary or benefici-
7 aries on the death of the record owner.

8 (b) Grantee beneficiaries of a transfer-on-death deed take the record
9 owner's interest in the real estate at death subject to all conveyances,
10 assignments, contracts, mortgages, liens and security pledges made by the
11 record owner or to which the record owner was subject during the record
12 owner's lifetime, including, but not limited to, any executory contract of
13 sale, option to purchase, lease, license, easement, mortgage, deed of trust
14 or lien, and to any interest conveyed by the record owner that is less than
15 all of the record owner's interest in the property.

16 (c) If a grantee beneficiary dies prior to the death of the record
17 owner, the transfer shall lapse. However, if a grantee beneficiary is the
18 spouse of the record owner or any relative of the record owner by lineal
19 descent or within the sixth degree, whether by blood or adoption, and
20 such grantee beneficiary dies before the record owner, leaving issue who
21 survived the record owner, such issue shall take the same estate which
22 the grantee beneficiary would have taken if the grantee beneficiary had
23 survived, unless a different disposition is made by the transfer-on-death
24 deed. As used in this subsection, "issue" means offspring, progeny, or
25 lineal descendants, by blood or adoption, in whatever degree.

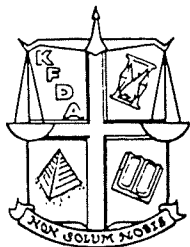
26 Sec. 5. (a) A record joint owner of an interest in real estate may use
27 the procedures in this act to title such interest in transfer-on-death form.
28 However, title to such interest shall vest in the designated grantee ben-
29 eficiary or beneficiaries only if such record joint owner is the last to die
30 of all of the record joint owners of such interest. A deed in transfer-on-
31 death form shall not sever a joint tenancy.

32 (b) As used in this section, "joint owner" means a person who owns
33 an interest in real estate as a joint tenant with right of survivorship.

34 Sec. 6. The provisions of K.S.A. 58-2414, and amendments thereto,
35 apply to the grantor of a transfer-on-death deed.

36 Sec. 7. A deed in transfer-on-death form shall not be considered a
37 testamentary disposition and shall not be invalidated due to nonconform-
38 ity with the provisions of chapter 59 of the Kansas Statutes Annotated.

39 Sec. 8. This act shall take effect and be in force from and after its
40 publication in the statute book.



AFFILIATED WITH N.F.D.A.

THE KANSAS FUNERAL DIRECTORS AND EMBALMERS ASSOCIATION, INC.

EXECUTIVE OFFICE — 1200 KANSAS AVENUE, P.O. BOX 1904
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Executive Director
PAMELA SCOTT
Topeka

Date: February 4, 1997

To: House Judiciary Committee

From: Pam Scott, Executive Director

Re: House Bills No. 2055 and 2056

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Mr. Chairman and members of the Committee, I am Pam Scott, Executive Director of the Kansas Funeral Directors and Embalmers Association (KFDA). I am here to testify in opposition to House Bills No. 2055 and 2056.

The KFDA is opposed to House Bills No. 2055 and 2056 because the KFDA believes the provisions of the bills would hinder a funeral home's ability to recover funeral expenses from the estate of a deceased. Many times the equity in a car or home is the only asset of value a deceased may have had to cover funeral expenses. If title to real estate or a vehicle is allowed to be transferred immediately on death to a designated beneficiary, such action would reduce the value of an estate to the extent that there could be insufficient assets available to cover funeral expenses. If this happens the responsibility to bury the deceased may fall on state or county government if no family member voluntarily steps forward to pay funeral expenses.

Funeral homes are unlike other creditors, they are unable to place a lien on a real estate deed or motor vehicle title to protect their interest because funeral expenses are incurred after death and the property subject to a Transfer on Death provision would have already passed to a new owner at death. This could prevent the funeral home from being paid for providing its vital service of providing a funeral for the deceased, the expense for which this legislature, through statute, has recognized as a first priority claim. This priority position should be protected.

We urge you to oppose this bill to prevent preferential transfers of property and to help assure there are sufficient funds available to bury a deceased. Thank you for this opportunity to express our position on this issue.

"Approaching 100 Years of Excellence"

*House Judiciary
Attachment 3
2/4/97*

Betty McBride, Director of Vehicles
Kansas Department of Revenue
Robert B. Docking State Office Building
915 SW Harrison St.
Topeka, KS 66626-0001



(913) 296-3601
FAX (913) 296-3852
TTY (913) 296-3601

Division of Vehicles

To: Honorable Tim Carmody, Chairman
House Judiciary Committee

From: Betty McBride, Director
Division of Vehicles

Date: February 4, 1997

Re: House Bill 2056

Mr. Chairman, members of the Committee; I am Betty McBride, Director of the Kansas Division of Vehicles. I appreciate the opportunity to appear before you today, regarding House Bill 2056.

Passage of House Bill 2056 will allow a vehicle owner to designate, on the certificate of title, a beneficiary to the vehicle upon death of the owner. The designation on the title will read "Transfer on Death" "T.O.D." to the beneficiary or beneficiaries.

The Department has reviewed the requirements to implement House Bill 2056. The findings are as follows:

- 1) Re-design of the certificate of title will be required. Currently the size and format of the Kansas certificate of title is in compliance with the American Association of Motor Vehicle Administrators (AAMVA) for uniform titling guidelines. We have samples of the title Kansas currently uses which are available for your review. You will note that the fields which are currently being used for required information are indicated by the X's shown on the title. In order to open a field to allow the names of a beneficiary or beneficiaries, it will be necessary to remove the second lien holder information on the front of the title. We have determined that along with the verbiage T.O.D. there would be space for no more than three names as beneficiaries, if names did not require additional lines due to length. The Division of Vehicles will need to add a new program to the Vehicle Information Processing System (VIPS), to allow the new data to be entered into the system. The Department of Revenue's Information Systems Bureau has estimated cost for program changes to be between the \$30,000 to \$40,000 range.
- 2) The Division currently purchases 1,000,000 titles each year. To re-design the title for a July 1, 1997 implementation date, the Division must destroy approximately 500,000 old titles already printed and currently in storage. We are also concerned that the new design and necessary Information System program changes could not be completed by July 1, 1997. Therefore the Division requests that if this committee recommends passage of House Bill 2056, the implementation date be amended to January 1, 1998.

House Judiciary
Attachment 4
2/4/97

Division procedure and requirements for decedent titles on vehicles will not change with passage of House Bill 2056. The only change will be that T.O.D. beneficiaries will appear on the face of the title.

Mr. Chairman, I would like to thank the committee again for allowing me to present the Division of Vehicles view regarding this issue, I would stand for questions at this time.

ASSIGNMENT OF TITLE

Name of Purchaser(s) _____
Address _____ City _____ State _____ Zip _____

Lienholder or Secured Party _____ Address _____

I seller(s) certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:

Seller(s) must sign and hand print name to transfer ownership and certify odometer reading.

The mileage stated is in excess of the mechanical limits of the odometer.
 The odometer reading is not actual mileage. **WARNING-ODOMETER DISCREPANCY.**

Seller(s) Signature _____

Seller(s) Hand Printed Name _____ Date _____
I buyer(s) am aware of the odometer certification made by seller(s).

PURCHASE PRICE of the vehicle was: \$ _____

Buyer(s) Signature _____

Subscribed and Sworn before me this _____ day of _____, 19 _____ County _____ St _____

Buyer(s) Hand Printed Name _____

Notary Public _____

My Commission expires the _____ day of _____, 19 _____

NOTARY SEAL HERE

FIRST RE-ASSIGNMENT BY LICENSED DEALER

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name(s) and address:

Name of Purchaser(s) _____
Address _____ City _____ State _____ Zip _____

Lienholder or Secured Party _____ Address _____

I seller certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:

Seller must sign and hand print name to transfer ownership and certify odometer reading.

The mileage stated is in excess of the mechanical limits of the odometer.
 The odometer reading is not actual mileage. **WARNING-ODOMETER DISCREPANCY.**

(Seller) "BY" Signature _____

(Seller) Hand Printed "BY" Name _____ (Dealer) Date _____
I buyer(s) am aware of the odometer certification made by seller(s).

PURCHASE PRICE (Not Applicable to Dealers): \$ _____

Buyer(s) Signature _____

Dealer's Name (Print or Type) _____ Dealer's Number _____

Buyer(s) Hand Printed Name _____

Subscribed and Sworn before me this _____ day of _____, 19 _____ County _____ St _____

My Commission expires the _____ day of _____, 19 _____

Notary Public _____

NOTARY SEAL HERE

LAST RE-ASSIGNMENT BY LICENSED DEALER

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name(s) and address:

Name of Purchaser(s) _____
Address _____ City _____ State _____ Zip _____

Lienholder or Secured Party _____ Address _____

I seller certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:

Seller must sign and hand print name to transfer ownership and certify odometer reading.

The mileage stated is in excess of the mechanical limits of the odometer.
 The odometer reading is not actual mileage. **WARNING-ODOMETER DISCREPANCY.**

(Seller) "BY" Signature _____

(Seller) Hand Printed "BY" Name _____ (Dealer) Date _____
I buyer(s) am aware of the odometer certification made by seller(s).

PURCHASE PRICE (Not Applicable to Dealers): \$ _____

Buyer(s) Signature _____

Dealer's Name (Print or Type) _____ Dealer's Number _____

Buyer(s) Hand Printed Name _____

Subscribed and Sworn before me this _____ day of _____, 19 _____ County _____ St _____

My Commission expires the _____ day of _____, 19 _____

Notary Public _____

NOTARY SEAL HERE

STATE OF KANSAS

No Additional Re-Assignments Shall be Attached - Last Assignee Must Title in Their Name

4-4

45

Taylor

HB 2056
Nonprobate transfers: Motor vehicles

Be it enacted by the Legislature of the State of Kansas:

(b) Subject to the provisions of subsection (a) of K.S.A. 8-198, and amendments thereto, upon the transfer ~~and~~ or sale of any vehicle by an person or dealer, or upon any transfer in accordance with New Section 4, the new owner thereof, within 30 days, inclusive of weekends and holidays, from date of such transfer shall make application to the division for registration or re-registration of the vehicle, but no person shall operate the vehicle on any highway in this state during the thirty-day period without having applied for and obtained temporary registration from the county treasurer or from a dealer...

House Judiciary
Attachment 5
2/4/97



**KANSAS BAR
ASSOCIATION**

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Legislative Testimony

TO: House Judiciary Committee
FROM: Ron Smith, KBA General Counsel
SUBJ: HB 2056.
DATE: February 4, 1997

Mr. Chairman, and Members:

The KBA supports this legislation, allowing nonprobate transfers of motor vehicles. The probate section of the KBA has reviewed the bill, and our Board of Governors has adopted it as policy. The Judicial Council has looked at the concept for several years, and it is similar to what happens in surrounding states. Its main purpose is in smaller estates where perhaps vehicles are the main portion of an estate and it is costly to open a probate just to handle the title transfer of a vehicle. We already have similar TOD arrangements with accounts in financial institutions. This is similar.

Thank you.

House Judiciary
Attachment 6
2/4/97