

exemption but you are not sure how. I mean, in Nebraska right now if I owned a mobile home the federal law is in effect, therefore that is exempt, and we may get a change. Okay, going on, the Federal Bankruptcy Reform Act in your sheet, you talk about the debtor has the right to receive a veteran's benefit, it says. Now, how does your amendment affect the right of a veteran to receive a veteran's benefit? If the federal law lets a veteran receive the benefits, how does your bill change that sort of right of a veteran to receive the benefits? What happens to that benefit?

SENATOR DeCAMP: I will defer that specific question to Senator Landis.

SENATOR FOWLER: Okay, then it also says that the debtor has the right to receive on a property that is traceable and one of them is an award under a crime victim's reparation law, now it seems to me that Senator Johnson pointed out medical injuries are one of the reasons that people end up in bankruptcy and if someone was severely injured and had high medical bills due to a physical assault and they were able to receive reparations for that, I would like to know what happens to that money. I would like to know. It seems to me that there are some questions that I would like answered before we adopt the amendment. Now maybe there is no concern about veteran's benefits. Maybe there is no concern about people that live in mobile homes. Maybe there is no concern about crime victims. But it seems to me that the federal bankruptcy law which is, in fact, the law in Nebraska right now did pay attention to those questions, and it would seem to me that this Legislature, although it certainly is concerned about banks, also would be concerned about the people that live in mobile homes, also would be concerned about veterans, and also be concerned about crime victims. I think we ought to defer adopting this amendment until we get some more answers. If there are some things that need to be done with regards to veterans or crime victims or mobile home owners, or any other people, then maybe we ought to put some more amendments on this bill on Final Reading and bring it back and amend it and try and put in a shape of the law that we want. But to simply adopt something that has been handed to us this morning to try and correlate three sheets of paper in a fairly complicated legal area, to be unable to answer to people who live in a mobile home, what is my status under the law, or to tell a veteran, well, I don't know what happened to your benefits, I think that is really going too far. And I would hope this Legislature would just agree to wait until we can get some