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the ranch or farmland that they sit on, so that we have to value our farm and ranch sites where the house is similar if that house sat on main street. And consequently, when there's...somebody has purchased some farm or ranch or something like that, they have a huge mortgage on that, do they end up having to prorate that mortgage payment for that particular ranch site or farm site, home site? And then are they allowed to deduct that interest from their taxes, their income taxes, on their returns? So I think there's a lot of places in here where there's problems to arise. I don't know if this particular bill, the way it's written and what it does, is that much of a benefit to the people completely. This really isn't a way of saving any taxes. To me, it looks like it's more of a way of shifting tax from one place to the other. You'll probably...hopefully, you'll get more in your homestead exemption than what you would get for your deductions on your taxes. But nonetheless, if you're not saving any money, then somebody else is picking it up. That's what you always have to be careful about when we're shifting something. It's just somebody else picks up the tab; there is no savings there. And I think Senator Stuthman pointed some of that out. Until it's less money spent, there is no savings. So at the present time, I don't know as I can support this bill. And we'll see what amendments come on it and how it goes on. But I have several problems with how it may work. And I have a question that, this can be enacted with the counties, it makes everyone in the county, my observation, go and file a homestead exemption. And I don't know if some of the county clerks and some of the county assessors would be that happy with seeing everybody in the county come to them, that own homes, coming in to file for their homestead exemption. I'm sure there would be a ton of paperwork to go with that. So at the present time,...

SENATOR CUDABACK: One minute.

SENATOR LOUDEN: ...I think it's a good concept, but I feel there's too many problems that are developing with it. And I would like to see some other way, if we're going to do a \$5,500 exemption, than just put it up and let the devil take the hindmost. Thank you.