

Submitter: David Wall  
On Behalf Of: Mr Oregon OPPOSE SB 1595  
Committee: Senate Committee On Labor and Business  
Measure: SB1595

I OPPOSE [SB 1595] AS WRITTEN.

[SB 1595] rewards those who have incurred debt and desire (for whatever reasons) to have the debt discharged are not thinking clearly.

Debt repayments can be restructured overtime with and or without imposition of interest rates.

Those persons who enter into "Home Owner Associations," "Covenant Condition and Restrictions" and or any conditions (shared wells, community water, et cetera) should have thought about what could happen to them if there is a significant interruption in cash flows, services as they relate to their agreed upon obligations.

Those that "ran-up" large rent balances owed to property owners during the pandemic must repay the property owner.

People having garnishments to their wages have done something wrong and must pay their debt as prescribed by the court.

Nobody likes paying for insurances to protect against disasters. Those that don't, "roll the dice."

David S. Wall  
Mr. Oregon Concurr.