

**Comments on Proposed Rule Changes**

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02/11/2010 04:43 PM

Cc: "Deborah A. Stencel"

I am a partner at one of the nation's largest consumer bankruptcy law firms. I have been representing consumers in bankruptcy, Chapter 7 and Chapter 13 since January of 1994. My firm practices in 20 states and in 2009 counseled over 44,000 clients on bankruptcy related matters.

From my perspective, most of these rule changes are overdue. Making creditors establish a *prima facie* case for the validity of their claims is a good change to the rules. I also think the problem of not knowing at the end of a chapter 13 plan whether or not a debtor is "current" on the mortgage payments needs to be addressed. The proposed rules relating to this seem to be a good way to address the problem, absent Congressional action or a Supreme Court opinion giving bigger teeth to Confirmation Orders in Chapter 13 plans. At the least, the proposed rules will allow for better communication throughout the case regarding payment changes, etc... which keeps all parties better informed and if it doesn't increase the success of cases, it will at least eliminate litigation and court time because a debtor misunderstands their mortgage terms.

I am in favor of adopting these proposed rule changes.

Sincerely,  
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