

**Rule Changes**

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I would like to support the new rule changes as they relate to mortgages. Most people who file for bankruptcy do not have the extra funds to hire lawyers after the case to enforce the plan and they end up paying anywhere from a few hundred dollars to thousands of dollars because it is easier and cheaper than fighting with the mortgage company. If these rules are in effect the Debtors will know in advance, at a time when they have counsel, how much they will owe the mortgage company for additional costs. It will also force the mortgage companies to get their internal records in order and keep them in order. This is the only way to enforce the changes to BAPCPA that relate to mortgage payment application 524(i).