

**comments on proposed changes to Rules 3001 and 3002.1**

Steve Rodriguez o Rules\_Comments

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Hello. The proposed changes are particularly important in regards to mortgage claims. In many cases, the arrearage claim is a source of great confusion to us and to our clients (the debtor-homeowner). Similarly, the changes in post-petition regular mortgage payments can be confusing. To the extent the proposed rules require better explanations and better notification, there will be an improvement in managing mortgages (and avoiding foreclosure) in bankruptcy. Thank you. Stephen T. Rodriguez

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