

12-BK-028



Forms Comments

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Forms Comments

Sirs/Madams:

Schedule J

1. I do not see the usefulness of the two columns. In my experience, since 1980, in the vast majority of times, a person expects their expenses to be the same at filing as 5 or 6 months down the road, at confirmation. As your Comments state, there can be changes in financial circumstances, but the comment even implies it is unexpected.

If someone does expect a change, such as avoiding a second lien on a home, this can be done in the present form, in the footnote provided on the form. Same if the Debtor(s) know a particular loan, e.g car, is ending within the next year.

I believe these columns, if implemented will simply be duplicated in most all cases.

2. Clothing, and (laundry and dry cleaning) are two distinct expenses and should not be lumped together. Lumping together makes it more difficult for a Trustee, if so inclined, to focus on a particular expense and question it. We will end up with Trustees asking us to break it down. Please do not cause extra unnecessary, work

3. Same comment for lumping together child care and education. The form simply invites inquiry as to the breakdown.

On both 2 and 3 above, keeping separate expenses separate gives all interested parties a complete look at a person's financial obligations and would reduce potential inquiries.

Thank you

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