

I believe that for both secured and unsecured claims, and especially for claims regarding a principal residence, that the Creditor/Filer of the POC should be required to provide a full account transaction history to the Debtor if so requested. The time requirement for compliance should be 14 days.

I have been in practice for 33 years and spent 18 of them in Banking. The main issue in a mortgage case is a dispute as to the number of payments missed or not credited to the account. For Credit Cards and other revolving lines, once payments stop and the debt is sold, there is an industry practice of showing a payment that was never made to avoid a Statute of Limitations on legal action from stopping collection actions.

I am available for additional comment, either written or oral (phone, skype, in-person)

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