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To: Rules\_Comments@ao.uscourts.gov  
Date: 08/29/2011 03:33 PM  
Subject: Comment to Bankruptcy Rule 1007 amendment

The proposed amendment relieves Debtors of the obligation to File Form 23 if the counselling agency files proof of completion of the Financial Management Course. It would make sense (and save a lot of effort) if the Rule also expressly permitted counsel for the Debtor or the Debtor to file the Certificate of Completion of the Course in Financial Managaement in lieu of Form 23.

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