



## BANKRUPTCY RULES

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09-BK-033

02/03/2010 02:07 AM

It would be a real benefit to clean up the practice of creditors to implement: 1) rule pertaining to proofs of claim; and 2) rule pertaining to requirements for mortgage creditor to add costs and to enable a procedure for insuring a mortgage is completely current at conclusion of a chapter 13 plan.

I would also like to see a bankruptcy rule similar to the local rule implemented in some jurisdictions that require an mortgage creditor filing a proof of claim or motion for relief from stay to attach thereto proof of chain of transfer of ownership of the promissory note and that the creditor is the current owner.

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