



**Proposed Rule Changes**  
Paul Gandy to: Rules\_Comments  
Please respond to Paul Gandy

09-BK-049

02/10/2010 11:04 AM

Wednesday, February 10, 2010

Both rule changes make a lot of sense from where I sit as a consumer bankruptcy attorney. I believe they would make things clearer for both debtor and creditor. We include the provisions related to mortgage lenders in all our chapter 13 plans now for that reason, as do many attorneys I know who represent debtors in chapter 13. It makes sense to codify this.

Sincerely,  
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