



Amendments to Rule 3001 and 3002.1

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To whom it may concern:

I am writing this e-mail to express my support to the proposed amendments to Rule 3001 and Rule 3002.1.

I believe these changes are very important to helping debtors understand what it is they owe. Many unsecured creditors have been filing proof of claims with no supporting documents attached. This causes the debtors extra and unnecessary expense to object, solely to ask that documents be provided so they can properly identify a claim.

I also strongly support the proposed amendments to Rule 3002.1. Mortgage payment changes are very confusing for debtors, if mortgage companies were required to provide notice to the attorneys as well, we could better assist our clients and help them catch errors.

Rule 3002.1 would also ensure the mortgage has been cured at the end of the bankruptcy, this would provide a much needed service to the debtors. Several debtors have been placed into collections with their mortgage company upon receiving a discharge from their bankruptcy. But when the Debtors call their mortgage company to try and understand why they are in collections it can be very difficult for them to get a clear response. It would help debtors avoid having to file a second bankruptcy simply to cure what default should have been addressed in their first bankruptcy.

Thank you for your time,

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