



Comments to F.R.B.P 3001 and Rule 3002.1

Barbara L. Franklin o Rules_Comments

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Based on my personal and professional experience, these rule changes are necessary to preserve the integrity of the bankruptcy system. The mortgage and credit industries have and are willing to cut corners, produce inaccurate and incomplete information, bully consumers based on these inaccurate reports, and foist off on collection agencies the same false information that is then used again. Somewhere in the middle of all this, if that consumer files bankruptcy, they then have to again possibly contest the information provided. There needs to be a balance of information provided to enable consumers to verify information in their own defense when other parties, i.e., debtor's counsel and the trustee have no records to compare the information to.

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