

**Bankruptcy Rule Proposals**

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This is to offer my support for the proposed rules. As a bankruptcy attorney representing primarily the debtors, it is an ongoing problem trying to determine just what the mortgage lender is making a claim for. They add on miscellaneous charges and do not specify what those are. In many cases, they fail to give the debtor credit for payments made, so they start off with an incorrect beginning balance. The new rules would greatly simplify the process and give the Debtor who performs under a Chapter 13 plan a more certain position with the mortgage company.