

**Support of proposed changes to Rules 3001 and 3002.1**

Stan Lockhart o Rules_Comments

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I am a rather new Bk attorney but clearly 4 out of 5 of my clients are in Bk as a result of the mortgage collapse. This financial crisis has devastating on the entire spectrum of the public. Bad decisions have been make on both sides but the rules need to be changes to help the public get a true new start.

Where it up to me, there would be a rewrite of 506 and 1322 but the Committee changes to 3001 and 3002 are essential to the fair administration of the current laws.

Servicers are not confirming to the rules and in lots of cases this destroys the whole purpose and goal of the plan.

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