

I am a bankruptcy attorney and understand that you are considering proposed amendments to the Federal Rules of Bankruptcy Procedure.

I am glad you are looking at these issues. In particular, I am glad that you are considering requiring additional information from credit card debt buyers – however, I think that if the debt has been sold more than once, the current creditor should provide a complete chain of title back to the original creditor. Otherwise the possibility of duplicate claims will continue. With that change (and the requirement that the creditor must also provide the documents supporting the proof of claim upon request of a party, which is currently proposed), it seems OK that the debt buyers should be exempt from the requirement to provide the underlying documents like all other creditors.

The proposed addition disclosures of mortgage claims is also a big step in the right direction. Thank you.

Ellen

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