

Absolutely not. Unsecured creditors should not be relieved of the procedural due process requirement of providing a writing to support the proof of claim. Nothing from nothing leaves nothing. The law should require proof absolutely of the claim AS WELL AS TRANSACTIONAL HISTORY.

The Transactional history is not essential to discharge in the first instance. Proof of the claim, is however. Where and when a bad debt (or a debt fraudulently sold) can be traced, it can be discharged. Cases are reopened all the time to file Discharge Violations. This duty falls on good debtor's attorneys. And it is this liability the industry is trying to get out of. Don't you do it!!!

Do not under any circumstance relieve unsecured creditors the duty of providing a writing to support their claim.

Debtor's attorneys are not under any circumstance to perform a clearing house function; or essentially act as an intermediary in a securities transaction or effectively provide facilities or place for comparing data with respect to these bad transactions. Where the buyer of a bad debt has been hoodwinked. So what. He is free to seek his own redress, after he is sued.

Not requiring strict proof standards is not going to somehow turn all of these bad actors into good actors.

Unsecured creditors are required to prove what they are owed. Requiring them to also disclose who they bought the debt from and when is a common sense approach. Not requiring them to prove absolutely what they are owed is senseless. And will work to the detriment of the debtor. Thereby clouding even more what exactly was discharged.

Where a debt can be traced, it can be discharged. Where a debt cannot be traced . . . it may not be discharged.

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