

10-BK-033

Gentlemen:

I think that to be accepted in Bankruptcy cases, a claim of ownership of a lien against the Debtor's property should be required to have attached a conveyance or conveyances of ownership of the claim from the original Mortgagee to the present claimant. I have been involved in too many cases in which the current claimant (or its Servicer) cannot show proof that it actually owns the note and mortgage or deed of trust in question.

Thank you,

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Board Certified in both Consumer and Business Bankruptcy