



Proposed rules comments

Susan Silveira

to:

rules\_comments

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12-BK-020

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To Whom it May Concern:

The proposed changes to schedule J asking the debtor(s) to list their "future" expenses makes no sense. This would only be speculative and would not be based in any real fact. This does not seem necessary to comply with current bankruptcy code requirements and would leave room for much difficulty for trustees, debtors, creditors and Judges. This should be omitted.

Thank you for the opportunity to comment.

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