Proposed Bankruptcy rules 3001 and 3002.1 Frank Cahill

Rules_Comments 02/08/2010 08:18 PM

09-BK-039

cahill(a)gci.net

Dear Sirs:

I write to endorse, strongly, the proposed chenges regarding proof of claim in bankruptcy. The risk that a creditor has erroneously failed to credit all payments, or has transferred the claim to one or more debt buyers who have failed to maintain clear accounting, should fall on the creditor who files the proof of clailm, who is in the best position to perform such accounting and ensure its accuracy. Current rules may allow such risk (and expense) to be shifted to the debtor, who has neither the financial nor time resources, nor expertise, to do it.

Frank Cahill Nacba member 880 N Street, Suite 203 Anchorage, AK 99501 907-222-4905