



**Comments on Proposed Rule Changes**

Bill Turner o Rules\_Comments

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I am a consumer bankruptcy attorney, and I write in support of proposed Rules Amendment to Rule 3001 and in support of new rule 3002.1.

The proposed Rule change to 3001(c) would require unsecured claims to have attached the last account statement sent to the Debtor prior to the bankruptcy filing. This information is necessary to the Debtor and to other parties such as Trustees to determine what the claim is appropriate. Claims receive prima facie evidence and are valid absent challenges. Creditors seeking to collect on debts should be able to attach the last sent statement to prove the initial validity of the claim.

The additional requirements on secured claims are essential to help combat the frequent problem of Debtors paying secured creditors timely and diligently only to learn at the end of their fresh start that they are seriously delinquent on secured debts. Both the changes to Rule 3001 and new rule 3002.1 would help to combat this all too frequent problem.

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