There are tons of waste committed daily in unneeded mailings. I would estimate that at least 90 percent of all post-petition mailings are needless and wasteful and add unnecessary costs and burdens on all parties to the bankruptcy process. After all, it is the creditors who pay for administrative expenses since their dividends are reduced accordingly. So what I propose, to virtually eliminate or substantially reduce mailing and noticing costs post petition, essentially saves money for creditors more than anyone. Moreover the debtors and counsel save money that would otherwise be wasted. If the following proposal is implemented, the \$ savings would be trememdous!

Here essentially are the elements of my proposal, and obviously some editing and refinements are needed:

ELIMINATION OF UNNECESSARY NOTICES BY MAIL: Require all parties in interest, other than the debtor, to "opt in" to receive electronic notices within a time deadline after the initial notice of bankruptcy. Failure to take action of some kind waives the right to receive any further notices in the case.

An individual party in interest may file a written request to receive mailed written notices by certifying that it is not possible or unduly burdensome to receive electronic notices and explaining the reasons.

All other persons and entities must register to receive electronic notices, whether or not a proof of claim is filed and in addition to any filed proof of claim.

The initial bankruptcy notice of every case will give instructions on how to register for electronic notice.

The bankruptcy court would have a web portal with a place to type in a case

number or code for the case in question and a method for entry of several email addresses for interested parties. Email confirmation would be sent immediately. Thereafter, every action taken on the case would generate an email and link to a "free look" as now occurs for attorneys of record and ECF users.

Failure to opt in for further notices waives the right to receive any further notices on that case, other than adversary proceedings or offensive motions directed against that party. The waiver includes the right to receive notices of the filing, contents of plans, plan amendments, applications for payment of administrative expenses or professional compensation, notices of dividends, notices of amendments to schedules or statements, appearances, hearing dates and times, adjournments of the 341 meeting, deadline extensions, treatment of claims and secured interests, sales of property, plan confirmation, reaffirmations, stipulations, orders, motions, dismissal, discharge, case closing, case re-opening, etc. The court in any particular case may order otherwise as to a particular matter or as to a particular party. Adversary proceedings would still be served in the usual fashion. Offensive motions would be defined as motions for turnover or to seek possession, control, money or sanctions from a party, but would not include treatment of a claim or a lien that is provided for by the plan (since that is res judicata, see *Espinoza*).

ELIMINATION OF UNNECESSARY PROOF OF SERVICE: In all cases where a party in interest is served electronically, no proof of service is required to be submitted as to those parties so served by the party submitting the pleading, document or filing with the court. If a party in interest has requested and is to be provided written mailed notice as provided by local rule, a proof of service must be filed certifying service of the written notice by mail on such party unless the court serves that party.

PARTY IN INTEREST DEFINED: After expiration of the time for opting to receive notice, a party in interest in a bankruptcy case is defined as a party who opts to receive further notices in accordance with the rule.

LATE OPT IN: Any party may opt in to receive notices at any time but waives the right to receive the notices of case activity prior to the opt in. DUE PROCESS GURANATEE: Nothing in the this rule prevents a party from showing good cause, such as the failure to be included on the initial mailing matrix or list of creditors, from objecting, challenging or moving for setting aside orders, schedules, deadlines or otherwise if such party has not received fair notice and opportunity.

ALLOW DEBTORS TO RECEIVE ELECTRONIC NOTICES: In addition to mailed notices, debtors should be allowed to opt to receive electronic notices of action on their cases.

Respectfully submitted,
David Andersen
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The Debtors Bar of West Michigan has resolved to support

the following as local rules or administrative orders in this district (notes from official minutes of the Annual Meeting):

- a. EDMI Rule BR Petition Preparers limited to \$100 in fees absent application. Would DBWM be willing to support a suggestion for a similar WDMI Local Rule? The vast majority of members supported this proposition.
- b. Setting a Standard for Production of Documents . to standardize the list of documents that debtors must produce to the trustee without a special request. Some opposition, but the vast majority of members supported this proposition.
- c. Would DBWM be willing to support a suggestion for a WDMI Local Rule to provide for opting in by parties of interest for receipt of electronic notices rather than post petition mail notices of action on cases and also to eliminate the need to file a proof of service for notices and action served electronically? All but 1 member supported this proposition. d. To limit the time trustees have to liquidate assets that the debtors claim as exempt or at least provide notice to debtors of any objection or reservation of the right to liquidate an asset claimed as exempt either by full FMV or 100% or so forth. The vast majority of members supported this proposition.

PROPOSED RULE REGARDING REDUCTION OF UNNECESSARY POST PETITION MAIL: There are tons of waste committed daily in unneeded mailings. I would estimate that at least 90 percent of all post-petition mailings are needless and wasteful and add unnecessary costs and burdens on all parties to the bankruptcy process. After all, it is the creditors who pay for administrative expenses since their dividends are reduced accordingly. So what I propose, to virtually eliminate or substantially reduce mailing and noticing costs post petition, essentially saves money for creditors more than anyone. Moreover the debtors and counsel save money that would otherwise be wasted. If the following proposal is implemented, the \$ savings would be trememdous! Here essentially are the elements of my proposal, and obviously some editing and refinements are needed:

ELIMINATION OF UNNECESSARY NOTICES BY MAIL: Require all parties in interest, other than the debtor, to "opt in" to receive electronic notices within a time deadline after the initial notice of bankruptcy. Failure to take action of some kind will waive the right to receive any further notices in the case. An individual party in interest may file a written request to receive written notices certifying that it is not possible or unduly burdensome to receive electronic notices and explaining the reasons.

All other persons and entities must register to receive electronic notices, whether or not a proof of claim is filed and in addition to any filed proof of claim.

The initial bankruptcy notice of every case will give instructions on how to register for electronic notice. Each bankruptcy court would have a web portal with place to type in a case number or code for the case in question and a method for entry of several email addresses for interested parties. Email confirmation would be sent immediately. Thereafter, every action taken on the case would generate an email and link to a "free look" as now occurs for attorneys of record and ECF users.

Failure to opt in for further notices waives the right to receive any further notices on that case, other than adversary proceedings or offensive motions directed against that party. The waiver includes the right to receive notices of the filing or contents of plans, plan amendments, applications for payment of administrative expenses or professional compensation, notices of dividends, notices of amendments to schedules or statements, appearances, treatment of claims and secured interests, sales of property, plan confirmation, reaffirmations, stipulations, orders, motions, dismissal, discharge, case closing, case re-opening, etc. The court in any particular case may order otherwise as to a particular matter or as to a particular party. Adversary proceedings would still be served in the usual fashion. Offensive motions would be defined as motions for turnover or to seek possession, control, money or sanctions from a party, but would not include treatment of a claim or a lien that is provided for by a plan (since that is res judicata, see *Espinoza*).

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PARTY IN INTEREST DEFINED: After expiration of the time for opting to receive notice, a party in interest in a bankrutpey case is defined as a party who opts to receive further notices in accordance with the rule.

LATE OPT IN: Any party may opt in to receive notices at any time but waives the right to receive the notice of case activity prior to the opt in.

DUE PROCESS GURANATEE: Nothing in the rule prevents a party from showing good cause, such as the failure to be included on the initial mailing matrix, for objecting, challenging or setting aside orders, schedules, deadlines or otherwise if such party has not received fair notice and opportunity. Respectfully submitted,

David Andersen

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