Proposed Rule Changes to Rule 3001 and 3002.1 Pernell McGuire

09-BK-048

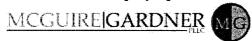
Rules\_Comments 02/10/2010 11:03 AM

Dear Committee,

I am a debtor/creditor's rights attorney and have practiced for nearly 20 years. I am very much in favor of the proposed rule changes. One of the most difficult issues facing debtors is the cost of the proceedings. There are many times when debtors want to challenge unsupported proofs of claim filed in their chapter 13 case, but do not have the means to do so. The proposed rule changes will help to make sure that creditors who file a proof of claim supply the necessary detail so that debtors can more easily determine whether the claim is proper or should be challenged. Requiring creditors (who almost always have superior resources) to break down the basis for their claim will again allow debtors to more easily and cost effectively determine if the claim is proper or whether an objection should be filed.

Thank you,

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