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22-BK-K

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Comment from Truman, Tim

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Comment

November 21, 2022

To: The Bankruptcy Rules Committee:

I respectfully suggest that Bankruptcy Rule 1007(c) be amended as follows:

" Time Limits.....In a chapter 7 or 13 case, the debtor shall file the statement required by subdivision (b)(7) within 60 days after the first date set for the meeting of creditors under §341 of the Code , and in a chapter 11 or 13 case no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under §1141(d)(5)(B), or §1328(b) of the Code."....." (Insert "or 13" after "chapter 7" in first line above; delete "or 13" after "chapter 11" in the second line above; and delete "or section 1328(b)" in the third line above.)

My reason: Completion of the personal financial management course at the beginning of the process rather than at the end is more beneficial to the debtor and better insures the successful completion of the plan. It is better for all interested parties for debtors to receive the tools they need to successfully complete their plans early in the process. There is no good reason to delay the personal financial management course.

My credentials: Chapter 13 Trustee for Fort Worth Texas for over 43 years (since October 1, 1979). Provider of consumer debtor education for most of those years. Past president of NACTT. Currently Vice President of the Trustees' Educational Network (TEN), an approved provider of an on-line personal financial management course used by over 44 chapter 13 trustees to provide FREE financial education to their debtors.

Tim Truman

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