

**Comments on Rule 3001 Amendment and Proposed Rule 3002.1**

Fred Martens o Rules_Comments

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Please respond to fred

I fully support amending Rule 3001 to include more stringent demands on creditors for supplying more substantiating evidence when submitting proofs of claims. As the rules are today, far too much lawyer and client billable time is spent objecting to unsupported third party debt buyer POCs, i.e. for expiry of statute of limitations under FDCPA and state law(s). Increasing the reporting requirements for POCs would cut down on baseless shotgun techniques used by unsecured debt buyers that have nothing to lose by merely filing a POC.

For Proposed Rule 2003.1, I fully support adoption of this rule; enactment would (1) bring transparency and accuracy to secured creditor claims between debtor and creditor, (2) enable debtors' counsel in a Chapter 13 to more precisely formulate and get trustee approval on an accurate debtor repayment plans from the first submission, and (3) promote judicial economy by reducing the amount of adversarial claims through more accurate disclosure of creditor claims against the estate.

It's time to bring more protection to the debtors that are unfortunate enough to be facing a liquidation or debt repayment plan without having to fight unsubstantiated creditor claims.

Thank you,

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