



Proposed rules

Edward Shaw o Rules_Comments

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I am writing in support of the proposed rule changes. Requiring mortgage lenders to provide notice to the debtor and debtor's attorney will not burden the lenders, and will provide a necessary protection to the debtor against abuse and disorganization by the mortgage lenders which has caused inappropriate payment increases. It is a means of holding the mortgage lenders accountable which we need.

Regarding Rule 3001, proof of claim verification, it is necessary to prevent inaccurate proofs of claim which have been submitted by creditors who appear to mass produce documents without checking them against the actual account statements. It will also provide information which debtors need and is often very hard to get from creditors. Even obtaining routine information from banks and mortgage companies is extremely difficult, I have been amazed at how disorganized their record keeping and customer service systems often are.

Ed Shaw
Attorney Edward R. Shaw, P.A.
South 6th Street
Brainerd, MN 56401
PH: 218/825-7030
Email: lawyer@edshawlaw.com
www.edshawlaw.com