



Changes to bankruptcy rules

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03/01/2010 02:04 PM

I am a consumer bankruptcy attorney in Central Texas. I write today in strong support of the proposed new bankruptcy rules that would require unsecured creditors and "debt buyers" to provide documentation in support of their proofs of claim filed in bankruptcy cases. Just this morning, I am preparing to attend a court hearing challenging numerous proof of claim filed in a bankruptcy case for a disabled woman. Virtually none of the claims contain supporting documentation, such as the last bill, in order to determine if the claim is valid or not.

I also strongly support the proposed additions that would require mortgage companies to notify borrowers in bankruptcy before adding fees and charges to their loans. This is so, so needed. I have numerous clients who exit bankruptcy after making all of their payments only to learn that their mortgage company has added numerous fees to their loan that they never knew of during their bankruptcy case. They exit bankruptcy with a big bill on their mortgage, instead of with a fresh start and a current mortgage.

Both of these amendments propose changes that are very much needed in the Bankruptcy Rules and I strong support them.

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