



Proposed Amendments to the Federal Rules of Bankruptcy Procedure

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To the members of the Committee,

I am a consumer law attorney who does 99.9% Debtor's work. I have reviewed the latest round of Amended Proposed Forms to Schedule I, J, Form B22 and my concerns are the following:

1. There are simply too many pages to Schedule I and J and the information proposed to be asked is a bit redundant i.e. Dependents in Home you are supporting, Dependents not supporting, other non-dependents.
 - a. My suggestion would be to take the existing Schedule I and only change the payroll expense itemization to include an explicit lien for retirement loans and retirement deductions.
2. The B22 forms are simply excessive in their information asked and the existing forms for B22A and B22C work fine.
3. The proposed forms will be very costly to print due to the gray shading and imbedded text.

While I understand the need to make forms more accessible to *pro se* filers and petition preparers, my biggest concern is that the continued erosion and simplification of these forms is going to continue to create a disincentive for people to hire competent counsel and create more of an incentive for petition preparers to rip off consumers. The Courts are already clogged with *pro se* dockets and I believe that good and competent consumer bankruptcy attorneys on the debtor's side are slowly adjusting the market to meet the needs of debtors but we can only go so far before our services have absolutely no value.

Sincerely,

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