

**Rules 3001, 3002.1 & 2003 -- Comments**

Stephen M. Goldberg o Rules_Comments

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Please respond to Stephen_M_Goldberg

I am an attorney in Green Brook, NJ. Over the last 20 years my office has represented numerous consumers in Chapter 7 and Chapter 13 cases. It has been my observation that claims are prepared in a sloppy manner, and, in some cases, a fraudulent manner by creditors and creditors' representatives.

I support the proposed Amendments and additions to Rules 3001, 3002.1 and 2003.

These changes to the Rules will go a long way towards restoring integrity to the claims filing and review provisions of the Bankruptcy Practice.

The various parts of the unsecured debt industry have adopted a practice of changing the account numbers on debtor's accounts at various points in the collection process. This practice coupled with the repeated sale and assignment of these debts makes it nearly impossible for debtors to identify the claims various creditors accurately.

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