

**Comments on Proposed Rule changes to Rules 3001 and 3002.1**

Debra Voltz-Miller o Rules_Comments

02/15/2010 05:06 PM

Dear Sir or Madame:

I represent numerous bankruptcy debtors in both chapters 7 and 13. I am in support of the changes proposed to Rules 3001 and 3002.1.

With the buying , selling, and transferring of mortgages and servicing rights, it is impossible to obtain accurate documents to assist Chapter 13 debtors in formulating a feasible Chapter 13 Plan. In many cases, a plan that has been confirmed and operating for several years ends up derailed by the inability to obtain an accurate payoff from the creditor lender. In some cases, this is the result of post-petition transfer of a debt. In virtually all cases, the creditor adds post-petition costs and fees that have not been approved by the court.

It is my belief that the proposed rules are necessary to allow Indiana chapter 13 debtors to remain in their homes and receive the fresh start provided by the Bankruptcy Code.

Thank you in advance for reviewing my comments.

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