UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
[CITY] DIVISION

IN RE:

[Debtor(s) name]   **CASE NO.**
                                                                              CHAPTER

        DEBTOR(S).

ORDER FOR LOAN MODIFICATION MANAGEMENT

A *Motion for Loan Modification Management* was filed by _____ on

_____. The Parties have had notice and an opportunity to object and the Court

has reviewed any objections filed thereto. Now therefore,

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED AS FOLLOWS:

1. The following parties are directed to participate in the Court's *Loan Modification*

Management Program (LMM) in good faith.

        Debtor: _____

        Creditor: _____

2. The Facilitator in this case shall be: _____.

During the LMM Period, the Debtor shall make (or cause to be made) payments in the amount of $ _____ per month, which are commensurate with an amount not less than the sum of (1) 80% of mortgage principal and interest, and (2) one-twelfth (1/12th) of the annual escrow amounts for property taxes and insurance (including mortgage insurance, if applicable), as indicated in the allowed Proof of Claim. These payments shall be made to the Chapter 13 Trustee as conduit payments in the Chapter 13 Plan and be disbursed by the Chapter 13 Trustee following the confirmation of the Chapter 13 Plan. During the LMM Period, the Creditor shall comply with the requirements of Rule 3002.1(b) regarding Notices of Mortgage Payment Changes, but the Trustee shall hold the adjustment of monthly payments in abeyance.

3.   As a condition of participating in LMM, the payments described above are required to be paid through conduit disbursements by the Chapter 13 Trustee, subject to the current commissions of the Chapter 13 Trustee. If the Chapter 13 Plan of the Debtor provides for Creditor to be paid directly, the Debtor shall file an amended Chapter 13 Plan or Motion to Modify Plan to bring the payments in conformity with the requirements of participating in LLM.

4.   Within ten (10) days from the entry of this Order, the Creditor and Creditor's North Carolina counsel (if any) shall register on the Portal (if not previously registered) and Creditor shall provide Creditor's most current Initial LMM Package to the Program Manager.

5.   Within seven (7) days from the entry of this Order or Creditor's registration on the Portal, whichever is later, the Debtor shall: (i) upload to the Portal Debtor's Initial LMM Package; (ii) upload to the Portal a copy of this LMM Order; (iii) pay to the Portal vendor the $60.00 Portal fee; and (iv) pay $250.00 directly to the Facilitator (representing one half of the Facilitator Fee). The attorney for the Debtor shall be allowed reimbursement of this amount through the Debtor's Chapter 13 plan as an administrative expense.

6. Within seven (7) days after Debtor submits Debtor's completed Initial LMM Package to Creditor on the Portal, Creditor shall: (i) acknowledge receipt of Debtor's completed Initial LMM Package on the Portal; (ii) designate its single point of contact and outside legal counsel (if any) on the Portal; and (3) pay $250.00 directly to the Facilitator (representing one half of the Facilitator Fee). Creditor shall be allowed reimbursement of this amount through the Debtor's Chapter 13 plan as a post-petition fee and may, but is not required to, file a Notice of Post-Petition Fees, Expenses, and Charges pursuant to Bankruptcy Rule 3002.1(c).

7. During the LMM Period, Creditor shall promptly review Debtor's Initial LMM Package to determine Debtor's eligibility for any loss mitigation options that may be available to Debtor. If Creditor requires additional (or corrected) documentation, Creditor shall promptly notify Debtor through the Portal of those requirements and promptly respond to Debtor's submissions thereof as well as any inquiries made by the Debtor.

8. During the LMM Period, upon the request of Creditor through the Portal, Debtor shall promptly provide any additional documents requested by Creditor or Facilitator and/or answer any questions.

9. Within sixty (60) days after Debtor submitted the Initial LMM Package to Creditor on the Portal, the Debtor, on notice to the Creditor, shall file and serve an LMM Status Report with an attached printout of the current and complete account history from the Portal. The LMM Status Report shall be completed on the Portal in accordance with the instructions provided thereon.

10. Two Hundred and Seventy (270) days from the entry of this Order, the LMM Period shall terminate unless extended.

11. A Motion to Approve Final Mortgage Modification may be filed after the expiration of the LMM Period without need for further extension.

12.   A Motion to Terminate LMM may be filed by the Debtor, Creditor, or Facilitator. No Motion to Terminate LMM is required upon the dismissal or conversion of the Chapter 13 case.

13.   Within seven (7) days of the termination of the LMM Period, the Debtor, on notice to the Creditor, shall file and serve an LMM Final Report with an attached printout of the current and complete account history from the Portal. The LMM Final Report shall be completed in accordance with the instructions provided in the Portal.

14.   During the LMM Period, unless otherwise permitted by the Court, all material communications shall be conducted exclusively through the Portal.

15.   During the LMM Period, Debtor and Creditor are required to upload all motions, responses, and orders to the Portal and also to serve the Facilitator with all such motions, responses, and orders by email.

16.   Debtor shall immediately serve a copy of this Order upon Creditor and Facilitator and file a certificate of service evidencing same.

17.   During the LMM Period, on behalf of each participating party, a person with complete knowledge of the file so as to be reasonably capable of answering questions posed by the Court related to the LMM shall attend all LMM-related hearings and conferences before the Court.

18.   The automatic stay as provided for under 11 U.S.C. § 362(a) shall be modified to the extent necessary to facilitate the LMM Program as more particularly provided in the Loan Modification Management Program Procedures.

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