

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

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**STANDING ORDER RELATING TO ONGOING MORTGAGE PAYMENTS IN
CHAPTER 13 CASES IN THE AUSTIN DIVISION**

This Standing Order supplements the *Standing Order for Chapter 13 Case Administration for Austin Division*, entered by the court on November 24, 2008 (referenced herein as “Standing Order”), which remains in effect.

- 1. DEFINITIONS:** As used herein, the following terms shall mean:
- a. “Arrearage” means past-due payments, fees or charges due to a Mortgage Creditor as of the petition date.
 - b. “Ongoing Mortgage Payment” means the monthly post-petition amount the Debtor is obligated to pay to the Mortgage Creditor, and that will be disbursed by the Trustee under these Rules, on a monthly basis pursuant to the terms of a note, mortgage, or deed of trust constituting a perfected lien on real property that is the Debtor’s principal residence, including principal, interest, taxes, insurance, and any other charges allowed to be escrowed or otherwise charged or assessed against such real property. *This does not include rental or lease payments, lot payments, or payments on Contracts for Deed.*
 - c. “Debtor” means a Chapter 13 Debtor or Debtors.

- d. “Mortgage Creditor” means the entity, or the servicer for such entity, asserting a claim secured by a consensual lien through a mortgage or deed of trust on real property that is the principal residence of the Debtor.
- e. “Petition Date” means the date the Debtor files the Chapter 13 petition or the date the case converted to Chapter 13 from another chapter.
- f. “Trustee” means the Standing Chapter 13 Trustee.
- g. “Party-in-interest” means the Debtor, the Trustee, the United States Trustee, the holder(s) of a lien in real property that is the Debtor’s principal residence, or any other party with an interest in the property.

2. ONGOING MORTGAGE PAYMENTS

- a. If a Debtor owes an Arrearage claim to a Mortgage Creditor, all post-petition mortgage payments to the Mortgage Creditor during the term of the Chapter 13 plan shall be made through the Trustee as part of the Chapter 13 plan payment.
- b. The Debtor may be excused from complying with this Rule upon the entry of a Court order after a motion establishing good cause therefore.¹ The additional cost associated with the trustee fee on the Ongoing Mortgage Payment will not, by itself, constitute good cause.
- c. If a Debtor has no Arrearage claim other than the regular payment due in the month of filing or conversion, the Debtor may make the post-petition mortgage payments directly to the Mortgage Creditor.
 - i. If a Debtor who has no Arrearage claim other than the regular payment due in the month of filing or conversion makes the post-petition mortgage payments directly to the Mortgage Creditor, Debtor shall complete Exhibit A and provide that document to the Trustee (not the Court) within 5 days of the Petition Date.
 - ii. If a Debtor who has no Arrearage claim other than the regular payment due in the month of filing or conversion nevertheless decides to pay the post-petition payments to the Mortgage Creditor through the Chapter 13 Trustee as part of the plan payment, the terms of the Standing Order herein apply.

3. DEBTOR’S DUTIES

- a. A Debtor with an Arrearage claim shall complete Exhibit B *Mortgage Arrearage Claim Checklist* and Exhibit C *Authorization to Release Information to the*

¹ See e.g., *In re Perez*, 339 B.R. 385 (Bankr. S.D. Tex. 2006), aff’d, 373 B.R. 468 (S.D. Tex. 2007), (twenty-one nonexclusive factors to be examined in determining whether to excuse debtors from making ongoing mortgage payments through the plan).

Trustee and provide those documents to the Trustee (not to the Court) within 5 days of the Petition Date.

- b. The Debtor's plan shall include the name of all Mortgage Creditors holding an Arrearage claim and shall include the estimated amount of the Arrearage and the full amount of the monthly Mortgage Payment as of the Petition Date.
- c. Immediately upon receipt, the Debtor shall provide to the Trustee a copy of all correspondence, notices, statements, payment coupons, escrow notices and default notices received from the Mortgage Creditor concerning any adjustment to the Ongoing Mortgage Payment, along with a completed Exhibit D attached to the documentation. The automatic stay is modified to permit Mortgage Creditors to issue such notices.
- d. The Debtor shall include in the Chapter 13 plan payment to the Trustee the amount of the Ongoing Mortgage Payment, plus the Trustee's fee.

4. TRUSTEE'S DUTIES

- a. The Trustee will not disburse Ongoing Mortgage Payments until a Proof of Claim, including a fully-executed Exhibit E *Addendum to Mortgage Proof of Claim*, is filed with the Court. If the Trustee deems the proof of claim to contain sufficient information, and in the absence of a filed objection to the proof of claim, the Court grants the Trustee authority to disburse Ongoing Mortgage Payments as if the plan had been confirmed. If the Trustee has available funds, the initial disbursement should precede the hearing on plan confirmation.
- b. The Trustee shall add an amount equal to one (1) post-petition mortgage payment plus one associated late fee to the amount included in the Mortgage Creditors' Proof of Claim, to be paid through the plan as an arrearage claim. This allowance shall reimburse the Mortgage Creditor for any post-petition delinquency that may accrue until the Trustee begins payments to that Creditor.
- c. For all purposes hereunder, the Trustee shall use the amount of the Ongoing Mortgage Payment asserted in the Exhibit E *Addendum to Mortgage Proof of Claim*. If a party-in-interest objects to the amount of the Ongoing Mortgage Payment, the Trustee will hold Ongoing Mortgage Payments in reserve pending a resolution of the objection pursuant to an allowed amended claim or a Court order.
- d. The Trustee shall only disburse the full amount of an Ongoing Mortgage Payment to a Mortgage Creditor. If there are insufficient funds in the Debtor's account with the Trustee to make a full Ongoing Mortgage Payment plus the Trustee's fee, the Trustee shall hold such funds until a sufficient amount is received from the Debtor to make a full Ongoing Mortgage Payment.
- e. The Trustee is authorized to deduct from any payments collected, pursuant to 11 U.S.C. §1326, the authorized percentage fee on the funds distributed as necessary

costs and expenses, together with any fee, charge or amount required under §1326.

5. MORTGAGE CREDITOR'S DUTIES

- a. A Mortgage Creditor with an Arrearage claim shall file a proof of claim with an attachment that substantially complies with Exhibit E *Addendum to Mortgage Proof of Claim*.
- b. The Mortgage Creditor shall provide to the Trustee copies of all correspondence, notices, statements, payment coupons, escrow notices and default notices concerning any change to the Ongoing Mortgage Payments or interest rate immediately upon receipt or creation of the same, along with a completed Exhibit D attached to the documentation.
- c. Any Ongoing Mortgage Payment disbursed by the Trustee to the Mortgage Creditor shall be applied to the next post-petition payment due under the terms of the note and shall not accrue a late charge under such note or reported as "late" to the credit reporting agencies unless the Debtor fails to make a full payment under the Chapter 13 plan to the Trustee that causes a delay in the Trustee's disbursement of the Ongoing Mortgage Payment to the Mortgage Creditor.
- d. The Mortgage Creditor shall comply with subsection 6 herein regarding *Post-Petition Mortgage Payment Changes and Charges*.
- e. During the pendency of the Chapter 13 case, the Mortgage Creditor shall submit to the Trustee, the Debtor, and Debtor's counsel on or before the 30th day of January of each year, a twelve-month summary of the activity on the loan on which Ongoing Mortgage Payments have been disbursed using a form that substantially complies with Exhibit F: *Model Mortgage Payment History*.

6. POST-PETITION MORTGAGE PAYMENT CHANGES AND CHARGES

- a. Changes to Ongoing Mortgage Payment. If the mortgage documents provide for payment changes, including changes due to interest rate adjustments or escrow account modifications, the following terms shall apply:
 - i. No later than 60 days prior to any post-petition change in the Ongoing Mortgage Payments, the Mortgage Creditor shall file with the Court and serve on the Debtor and Debtor's counsel a document that substantially complies with Exhibit G: *Mortgage Creditor's Notice of Mortgage Payment Change* that shall include the new mortgage payment amount, the date the new payment takes effect, and a description of the reason for the payment change.
 - ii. No later than 30 days after service of the *Mortgage Creditor's Notice of Mortgage Payment Change*, the Debtor, the Trustee, the United States Trustee, or any party-in-interest may file a response to such notice of payment change. If no such response is filed, that amount will become the new

Ongoing Mortgage Payment on the effective date provided in the *Mortgage Creditor's Notice of Mortgage Payment Change*.

- iii. If no timely objection is filed to the *Mortgage Creditor's Notice of Mortgage Payment Change*, the Trustee is authorized to disburse the new Ongoing Mortgage Payment without seeking formal modification of the plan. The Trustee shall be allowed to adjust the plan payment and plan base sufficiently to pay the new Ongoing Mortgage Payment while maintaining the dividend to creditors per the confirmed plan. The Trustee shall file a *Notice of Adjustment of Plan Payment* with the Court, and shall serve the *Notice of Adjustment of Plan Payment* on the Debtor and Debtor's counsel.
 - iv. Should the new Ongoing Mortgage Payment jeopardize feasibility of the plan, the Trustee may file a motion to modify the plan or seek conversion or dismissal of the case, as the Trustee deems appropriate. The Debtor may also file a motion to modify the plan or seek conversion or dismissal of the case, if appropriate.
 - v. If the *Mortgage Creditor's Notice of Mortgage Payment Change* is filed less than 60 days prior to the effective date of the mortgage payment change, the Trustee shall set the new Ongoing Mortgage Payment to commence as soon as practicable, and the Mortgage Creditor shall file a separate proof of claim for the difference between the old mortgage payment amount and the new mortgage payment amount for any months in which the old mortgage payment amount was remitted, and the mortgage creditor shall not charge a late fee due to its late notification of the mortgage payment change. The Trustee shall treat the additional proof of claim as an additional Arrearage claim for payment as funds are available for that class of claimant.
 - vi. No post-petition adjustment to the Ongoing Mortgage Payment shall be valid unless authorized by the agreement upon which the claim is based. The Chapter 13 Trustee shall not change the mortgage payment unless the *Mortgage Creditor's Notice of Mortgage Payment Change* is filed with the Court, unless otherwise ordered by the Court.
 - vii. If a Mortgage Creditor has a claim based on an open-end credit agreement such as a home equity line of credit, and/or if the interest rate or payment term is subject to frequent change that makes compliance with this sub-part impracticable or overly burdensome, a Motion may be filed with the Court to exempt that claim from compliance with this subsection or to alter the manner of compliance required. The Mortgage Creditor, the Debtor, and the Trustee may also present an agreement to do so for the Court's approval.
- b. Post-petition Charges and Fees. If the Mortgage Creditor incurs post-petition attorney's fees, costs, or other charges such as property inspection fees, post-petition late charges or other items payable by the Debtor under the terms of the loan documents, the following shall apply:

- i. Not more than once every twelve months, the Mortgage Creditor shall file with the court and serve on the Debtor and Debtor's counsel a document that substantially complies with Exhibit H: *Mortgage Creditor's Notice of Post-petition Fees and Costs* no later than one year after such fees or costs are incurred. Failure of the Mortgage Creditor to file and serve the *Mortgage Creditor's Notice of Post-petition Fees and Costs* within one year after such fees or costs are incurred shall be deemed a waiver of such fees or costs.
 - ii. Not later than 30 days after service of the *Mortgage Creditor's Notice of Post-petition Fees and Costs*, the Debtor, the Trustee, the United States Trustee, or any party in interest may file a response thereto. If no such response is filed, the Trustee shall add such amount to the Mortgage Creditor's existing Arrearage claim for payment as funds are available for that class of claimant.
 - iii. The Trustee shall annually file a report (Exhibit I) which sets forth the date and amount of each payment made by the Trustee to a creditor whose claim is subject to these provisions. The report shall specify the period covered by the report, and identify the months for which each contractual payment is applied according to the records of the Trustee. The report shall be served on the debtor, debtor's counsel and each creditor holding a claim described on the report. If a creditor seeks to make a claim against the estate or the debtor that arose within the period covered by the report (i.e. a claim for late charges or attorney fees or any other charge authorized by the agreement with the debtor), such claim will be barred unless it is filed within 60 days after receipt of the report.
- c. Changes to Mortgage Creditor Payee. At least 60 days prior to a change of the name of the Mortgage Creditor payee, or change to the address to which Ongoing Mortgage Payments should be sent, Mortgage Creditor shall file with the Court and notify the Trustee, Debtor and the Debtor's attorney of any such change using a document that conforms to Exhibit J *Notice of Transfer of Servicing*. The Trustee will change the name and/or address of the Mortgage Creditor payee as soon as practicable after the *Notice of Transfer of Servicing* is filed with the Court.

7. MODIFICATIONS TO ADD POST-PETITION ONGOING MORTGAGE PAYMENT

In cases filed after the entry of this Standing Order, if the Debtor fails to make post-petition Ongoing Mortgage Payments directly pursuant to Section 2(c) herein, the Debtor shall modify the confirmed Plan to provide that future Ongoing Mortgage Payments shall be made by the Trustee. The modified plan must specifically state the name, address and account number of the creditor to whom payments are to be made; the date on which the Trustee is to commence making the ongoing mortgage payments; and the treatment of the post-petition delinquency, including the gap between the date when the debtor modified the

plan and the date on which the Trustee is to commence making the ongoing mortgage payments.

The Mortgage Creditor must file a separate proof of claim or amended proof of claim that includes specifically any post-petition delinquency, including the gap between the date when the Debtor modified the plan and the date on which the Trustee is to commence making the Ongoing Mortgage Payments, along with a form that substantially complies with Exhibit E *Addendum to Mortgage Proof of Claim*.

8. TRUSTEE'S FINAL REPORT UPON DISMISSAL OR CONVERSION

Upon dismissal or conversion of the case, the Trustee will file a Final Report including an accounting of all Arrearage payments and Ongoing Mortgage Payments. The Mortgage Creditor will have 30 days from the filing of such report to file an objection to the Trustee's accounting. Absent a timely objection, the Trustee's Final Report will be binding on the Mortgage Creditor.

9. EFFECT OF PLAN COMPLETION

Upon the filing of a *Notice of Completion of Plan Payments* by the Trustee, the Trustee will file a *Notice Deeming Mortgage Current and Directing Debtor to Resume Monthly Mortgage Payments* (Exhibit K). The Mortgage Creditor will have 20 days from the filing of the Notice to file an Objection. Absent a timely objection, the Trustee's *Notice Deeming Mortgage Current and Directing Debtor to Resume Monthly Mortgage Payments* will be binding on the Mortgage Creditor and Debtor with the same effect as an Order of the Bankruptcy Court.

10. ATTORNEY'S COMPENSATION

Unless ordered otherwise by the Court upon motion, notice and opportunity for hearing, such monthly amount shall not exceed \$1,000 in cases in which the debtor serves as disbursing agent for ongoing mortgage payments and \$1,500 in cases in which the Trustee serves as disbursing agent for ongoing mortgage payments, in the first monthly disbursement following confirmation, and then up to \$250 per month thereafter until paid in full. Attorney fees shall be payable from available funds after payment of administrative expenses, adequate protection payments, and ongoing mortgage payments.

The Trustee is authorized, upon an involuntary dismissal or conversion prior to confirmation, to disburse up to \$1,000 in cases in which the debtor serves as disbursing agent for ongoing mortgage payments and up to \$1,500 in cases in which the Trustee serves as disbursing agent for ongoing mortgage payments, from the balance on hand to attorney's fees. No further Order of the court shall be necessary to authorize this disbursement.

11. OTHER RULES APPLICABLE

Nothing in this Standing Order shall relieve any party from complying with any obligation under the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, the Local Rules of the District and Bankruptcy Courts of the Western District of Texas, or any applicable Standing Orders. These procedures shall not be modified by any Plan language without express order from the Court.

12. PERIODIC REVISION OF PLAN, EXHIBITS

The form Plan (Exhibit L) and Exhibits to this Standing Order may be revised periodically.

13. EFFECTIVE DATE

The provisions of this Order become effective for all Chapter 13 cases filed or converted on or after October 15, 2009.

The above procedures are hereby adopted for the Bankruptcy Court for the Western District of Texas in the Austin Division.

IT IS SO ORDERED.

EXHIBIT A

Debtor 1 Name: _____ Case #: _____

Debtor 2 Name: _____

PRE-PETITION MORTGAGE DECLARATION FOR DEBTOR(S) CURRENT ON ALL MORTGAGE PAYMENTS

SUBMIT TO TRUSTEE ONLY DO NOT FILE THIS DOCUMENT WITH THE COURT

_____ The Debtor(s) are current on all home mortgage payments and shall continue to pay the regular monthly mortgage payment(s) directly to the creditor(s) listed below.

_____ The Debtor(s) do not have a mortgage.

_____ The Debtor(s) will surrender their homestead.

THE FOLLOWING INFORMATION MUST BE PROVIDED FOR ALL MORTGAGE CLAIMS THE DEBTOR(S) PLAN(S) TO PAY DIRECTLY. A COPY OF THE MORTGAGE PAYMENT COUPON OR THE MOST RECENT MORTGAGE STATEMENT MUST ALSO BE ATTACHED.

Complete Name of Mortgage Creditor/Service: _____

Complete Payment Address: _____

Telephone/Fax Number: _____ / _____

Name of Legal Representative, if known: _____

Address of Legal Representative: _____

Complete (un-redacted) Account Number: _____

Signature (Debtor 1)

Date

Signature (Debtor 2)

Date

Exhibit B

MORTGAGE ARREARAGE CLAIM CHECKLIST

**SUBMIT TO THE TRUSTEE ONLY
DO NOT FILE WITH THE COURT**

Debtor Name(s): _____

Bk Case #: _____

Property Address: _____

Residence

Rental

Other Describe: _____

Daytime Phone: () _____ Evening: () _____

Attorney name: (if any) _____

**THE FOLLOWING INFORMATION MUST BE PROVIDED FOR ALL
MORTGAGE ARREARAGE CLAIMS LISTED IN YOUR PLAN. PLEASE
COMPLETE THIS FORM TO THE BEST OF YOUR ABILITY AND ATTACH
THE MORTGAGE PAYMENT COUPON OR STATEMENT PROVIDED TO
YOU BY THE MORTGAGE CREDITOR.**

Creditor Name: _____

Account #: _____

Payment Address: _____

City _____ State _____ Zip _____

Creditor Phone Number: _____

Regular Monthly Payment Amount: \$ _____ Current Interest Rate: _____%

Monthly Payment Due Date: _____

Date Payment Late: _____ Monthly Late Charge Amount: \$ _____

Is there a grace period for making a payment? If so, explain: _____

Is this a variable interest rate loan? Yes No

If yes, when is the next anticipated adjustment date? _____

Are property taxes included in the monthly payment? Yes No

Is insurance included in the monthly payment? Yes No

Is the loan due in full and payable in less than 5 years? Yes No

If yes, due date: _____

Exhibit C

AUTHORIZATION TO RELEASE INFORMATION TO THE TRUSTEE REGARDING SECURED MORTGAGE CLAIMS BEING PAID BY THE TRUSTEE

**SUBMIT TO THE TRUSTEE ONLY
DO NOT FILE WITH THE COURT**

Debtor Name(s): _____

Bk Case #: _____

The debtor(s) in the above captioned bankruptcy case hereby authorize any and all lien holder(s) on real property of the bankruptcy estate to release information to Deborah B. Langehennig, Standing Chapter 13 Trustee. The information to be released includes but is not limited to the amount of the postpetition monthly installment, the annual interest rate and its type, the loan balance, impound accounts, amount of the contractual late charge and the mailing address for payments. This information will only be used by the Trustee and her staff in the administration of the bankruptcy estate and may be included in motions before the Court.

Debtor's Signature: _____ Date: _____

Joint Debtor's Signature: _____ Date: _____

EXHIBIT D

**COVER SHEET FOR CORRESPONDENCE REGARDING ONGOING
MORTGAGE PAYMENTS**

BK Case #: _____ Debtor(s) Name: _____

Party Forwarding Correspondence to the Trustee:

_____ Debtor(s)

_____ Debtor's(s) Attorney

_____ Mortgage Creditor/Service

Company: _____

Address: _____

Phone/Fax: _____ / _____

E-mail: _____

Contact/Reference #: _____

Document(s):

_____ Address change

_____ Monthly payment amount change

_____ Default Notice

_____ Escrow amount change

_____ Notice of additional fees or late charges

_____ Other: _____

EXHIBIT E

PROOF OF CLAIM ADDENDUM FOR

RESIDENTIAL HOME MORTGAGES PAID THROUGH THE CHAPTER 13 TRUSTEE

Debtor Name(s) _____ Bk Case # _____

Address of Mortgaged Property _____

Legal Description:

Lot	Block	Subdivision
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Creditor Name _____ Debtor Acct # _____

Payment Address _____

City _____ State _____ Zip _____ Phone _____

Creditor Attorney Name _____

Attorney Address _____

City _____ State _____ Zip _____ Phone _____

Mortgage Information

Current Principal Balance _____

Regular Monthly Payment Amount _____ Current Interest Rate _____ %

Is this a variable interest loan? Yes No

If yes, date of next adjustment _____

Are property taxes included in the monthly payment? Yes No

Is insurance included in the monthly payment? Yes No

Is the loan due in full and payable in less than 5 years? Yes No

If yes, due date _____

Arrearage Calculation

_____ monthly payments of _____

_____ monthly payments of _____

_____ monthly payments of _____

Late fees of _____ per month _____

Escrow shortage: tax amt _____ insur. amt _____

Attorney fees for _____

Other (describe) _____

Other (describe) _____

Total arrearage amount to be cured in plan _____

Signature

Date

Phone

Creditor must notice Trustee of any and all changes to monthly mortgage payment.

EXHIBIT F

MODEL MORTGAGE PAYMENT HISTORY

**(SUBMIT TO THE TRUSTEE, DEBTOR AND DEBTOR'S
ATTORNEY ONLY – DO NOT FILE WITH COURT)**

BK Case #: _____ Debtor(s) Name: _____

Party Forwarding Correspondence to the Trustee:

Company: _____

Address: _____

Phone/Fax: _____ / _____

E-mail: _____

Contact/Reference #: _____

EXHIBIT G

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

In re: Debtors.	Case No. Chapter 13 Judge
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MORTGAGE CREDITOR'S NOTICE OF MORTGAGE PAYMENT CHANGE

_____, a secured mortgage creditor in the above-captioned bankruptcy case, hereby gives notice that pursuant to the terms of the note and deed of trust, the post-petition monthly mortgage payment will change as follows:

Effective Date of New Monthly Mortgage Payment	
Principal and Interest Payment	
Escrow Payment	
Contract Rate of Interest	
TOTAL NEW MONTHLY MORTGAGE PAYMENT	

Documentation to support the new Ongoing Mortgage Payments is attached. Any questions regarding this payment change should be directed to:

Signature

Date

Contact:

Name

Address

City State Zip

Telephone

E-Mail

EXHIBIT H

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

In re: Debtors.	Case No. Chapter 13 Judge
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**MORTGAGE CREDITOR'S NOTICE
OF POSTPETITION FEES AND COSTS**

_____, a secured mortgage creditor in the above-captioned case, hereby gives notice that since [*state relevant date*], the following fees and costs were incurred:

Type	Amount of Each Delinquency	Number Delinquent	Total
Mortgage Payments			
Late Fees			
Inspection Fee			
Escrow Shortage			
Attorney's Fees			
Other (<i>identify</i>)			
Total Arrearage Claim			

Pursuant to the terms of the note and deed of trust, these fees and costs may be assessed against the debtor. Documentation to support the fees and costs is attached. Any questions regarding these fees and costs should be directed to:

Signature

Date

Contact:

Name

Address

City State Zip

Telephone

E-Mail

EXHIBIT I

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE:
[DEBTOR]
DEBTOR

CASE NO.

CHAPTER 13

**NOTICE OF BAR DATE FOR ASSERTING CLAIM FOR POST-PETITION
CHARGES ACCRUING ON RESIDENTIAL MORTGAGE CLAIMS**

NOTICE IS HEREBY GIVEN pursuant to *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division* for the Western District of Texas that the following is a schedule of payments made on the above referenced claim.

This notice covers the period from [*date after last notice sent*] through [*today's date*]. These payments should be applied pursuant to the terms of the confirmed/modified plan, beginning with the first installment due under the terms of the plan, and in accordance with the procedures in place in the Western District of Texas.

In order to collect a claim against the estate or the debtor for late charges, attorney fees, or other charges you believe are authorized pursuant to your agreement with the debtor (other than a claim for a regularly scheduled installment that became due within the period covered by this report) you must file your claim within sixty (60) days after the date of this report. You may file this claim by filing a supplemental proof of claim that clearly itemizes and identifies the charges being asserted.

INSTRUCTIONS CONCERNING THIS NOTICE ARE PRINTED ON THE LAST PAGE OF THIS NOTICE.

RESPECTFULLY SUBMITTED,

/s/ Deborah B. Langehennig
Deborah B. Langehennig, Trustee
3801 S. Capital of Texas Hwy.
Suite 320
Austin, Texas 78704
(512) 912-0305 Telephone
(512) 916-9234 Facsimile

SUMMARY OF PAYMENTS

[insert payment history]

CERTIFICATE OF SERVICE

The undersigned does hereby certify that a true and correct copy of the foregoing was sent to all parties as listed below on [date], either electronically or via U.S. First Class Mail.

United States Trustee

Debtor's Attorney

Debtor

Mortgage Co. Notice Address from POC

Mortgage Co. Address from Notice of Appearance

Counsel for Mortgage Co.

/s/ Deborah B. Langehennig

Deborah B. Langehennig, Trustee

INSTRUCTIONS

THIS NOTICE SETS A BAR DATE FOR ASSERTING CLAIMS THAT ARISE PURSUANT TO THE TERMS OF YOUR AGREEMENT WITH THE DEBTOR DUE TO POST-PETITION DEFAULTS ONLY.

CLAIMS THAT ARISE DUE TO PRE-PETITION DEFAULTS MUST BE INCLUDED IN THE ORIGINAL PRE-PETITION CLAIM THAT WAS PREVIOUSLY FILED IN THE CASE.

CHARGES CLAIMED PURSUANT TO THIS NOTICE MAY BE ASSERTED BY FILING A SUPPLEMENTAL PROOF OF CLAIM WITH THE COURT THAT CLEARLY ITEMIZES AND DESCRIBES THE NATURE AND THE AMOUNT OF THE CHARGES.

THE SUPPLEMENTAL PROOF OF CLAIM SHOULD BE FILED WITH THE CLERK NO LATER THAN 60 DAYS FROM THE DATE OF THIS NOTICE. CLAIMS NOT FILED WITHIN THE 60 DAY PERIOD WILL NOT BE ALLOWED.

IT IS NOT NECESSARY TO FILE A SUPPLEMENTAL PROOF OF CLAIM TO OBTAIN PAYMENT OF A CONTRACTUAL INSTALLMENT THAT CAME DUE WITHIN THE PERIOD OF THE REPORT. IT IS ONLY NECESSARY TO FILE A SUPPLEMENTAL CLAIM TO ASSERT CHARGES SUCH AS LATE CHARGES OR ATTORNEY FEES THAT MAY HAVE BEEN INCURRED WITHIN THE POST-PETITION PERIOD OF THE REPORT.

IF YOU BELIEVE THE AMOUNT OF ANY MONTHLY INSTALLMENT PAYMENT YOU RECEIVED DURING THIS PERIOD WAS INCORRECT, YOU SHOULD PROVIDE THE TRUSTEE WITH DOCUMENTATION THAT EVIDENCES THE INSTALLMENT AMOUNT YOU BELIEVE TO BE CORRECT.

EXHIBIT J

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

In re: Debtors.	Case No. Chapter 13 Judge
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**MORTGAGE CREDITOR'S NOTICE OF TRANSFER
OF SERVICING**

PLEASE TAKE NOTICE that the servicing of the mortgage loan represented by Proof of Claim No. ___ filed on _____ in the amount of \$_____ by _____, Transferor, with the address of _____ has been transferred to _____, Transferee (Loan No. _____).

Chapter 13 Trustee Conduit Mortgage Payments and Arrearage payments should be sent to Transferee at the following address:

Mortgage Creditor Name: _____

Address: _____

Contact: _____

Tele No: _____ Fax No: _____

E-mail: _____

By: _____

Date: _____

Printed Name
Company Name
Company Address
Company Phone/Fax

EXHIBIT K

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE:

[NAME OF DEBTOR(S)]

CASE NO. [CASE NO.]

DEBTOR(S)

CHAPTER 13

**TRUSTEE'S NOTICE DEEMING MORTGAGE CURRENT AND DIRECTING
DEBTOR TO RESUME MONTHLY MORTGAGE PAYMENTS**

THIS PLEADING REQUESTS RELIEF THAT MAY BE ADVERSE TO YOUR INTERESTS.

NO HEARING WILL BE CONDUCTED ON THIS NOTICE UNLESS A WRITTEN OBJECTION IS FILED WITHIN TWENTY (20) DAYS FROM THE DATE OF SERVICE.

A TIMELY OBJECTION IS NECESSARY FOR A HEARING TO BE HELD. IF NO OBJECTION IS TIMELY FILED, THE TRUSTEE'S NOTICE DEEMING MORTGAGE CURRENT AND DIRECTING DEBTOR(S) TO RESUME MONTHLY MORTGAGE PAYMENTS WILL BE BINDING ON THE MORTGAGE CREDITOR AND THE DEBTOR(S) WITH THE SAME EFFECT AS AN ORDER OF THE BANKRUPTCY COURT.

TO THE HONORABLE CRAIG A GARGOTTA, UNITED STATES BANKRUPTCY JUDGE.

Comes now Deborah B. Langehennig, Chapter 13 Trustee (hereinafter "Trustee"), and making this her *Notice Deeming Mortgage Current and Directing Debtor to Resume Monthly Mortgage Payments* states as follows:

1. That the Debtor(s) has completed all payments due under the Chapter 13 Plan as confirmed and modified herein and that attached hereto and marked as Exhibit 1 is the Trustee's record of payees and payments on the Debtor(s)'s residential home mortgage.
2. That the Trustee has paid all monthly mortgage payments due during the Plan in accordance with the provisions of said Plan and has further paid all arrearages, interest, costs, escrow shortages, attorney fees and other expenses as set forth in the original and any amended proof of claim or written notice

filed by MORTGAGE CREDITOR, its predecessors, successors and assignees.

3. That the Trustee has provided MORTGAGE CREDITOR with written notice of completion of the Debtor's Plan and payment in full of all amounts set out above.
4. That the Debtor's mortgage is current through the month of _____.
5. The Debtor(s) is directed to resume making regular monthly mortgage payments beginning with the payment due for _____.

Respectfully Submitted:

Deborah B. Langehennig, Trustee
3801 S. Capital of Texas Hwy. #320
Austin, TX 78704
512-912-0305 *telephone*
512-916-9234 *facsimile*

CERTIFICATE OF SERVICE

I certify that on _____ a copy of the foregoing *Trustee's Notice Deeming Mortgage Current and Directing Debtor to Resume Monthly Mortgage Payments* was served electronically and/ or by United States Mail upon the Mortgage Creditor, Creditor's Counsel, Debtor(s), Debtor's Counsel and the U.S. Trustee at the addresses indicated below.

Deborah B. Langehennig, Trustee

U.S. Trustee

Attorney for Debtor(s)

Debtor(s)

Mortgage Creditor

Attorney for Mortgage Creditor

Plan Provisions

I. Vesting of Estate Property

Upon confirmation of the plan, all property of the estate shall (shall not) vest in the Debtor(s), and shall not (shall) remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

II. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

III. Specific Treatment for Payment of Allowed Claims

1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
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B. Debtor shall surrender the following collateral:

Creditor Name	In Full Satisfaction (Yes/No)	Debt Amount	Collateral Surrendered
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C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor(s), including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor(s). They are also authorized to communicate directly with the debtor(s) in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

2. PAYMENTS BY TRUSTEE

A. Administrative Expenses (including Attorney's fees)

The Trustee may receive up to 10% of all sums disbursed, except on any funds returned to the debtor.

Creditor	Estimated Amount of Debt	Monthly Payment Amount	
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B. Ongoing Mortgage Payments –

The Trustee shall pay all post-petition monthly mortgage payments on claims against real property that were delinquent on the petition date (“Ongoing Mortgage Payments”). The Ongoing Mortgage Payments will be in the amount stated in the allowed proof of claim or as fixed by Court order. If the debtor makes a Plan payment that is insufficient for the Trustee to disburse all Ongoing Mortgage Payments required below, such payments will be disbursed in the order listed below. The Trustee shall hold debtor payments until a sufficient amount is received to make a full Ongoing Mortgage Payment. The debtor shall provide to the Trustee all notices received from Mortgage Creditors including statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit Mortgage Creditors to issue such notices. Changes to the monthly Ongoing Mortgage Payment or the addition of post-petition mortgage fees and charges shall be effectuated pursuant to the *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division*.

Mortgage Creditor	Property Address	Monthly Mortgage Payment (proof of claim controls)	Monthly Late Charge	Interest Rate	Payment Due Date	Paid by Trustee OR Paid Direct by Debtor (select one)
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C. Secured Claims – Mortgage Arrearage, Real Property

The Plan will cure pre-petition arrearage claims pursuant to the payment schedule set forth below. The allowed arrearage claim will be the amount of the allowed proof of claim or as fixed by court order.

Creditor	Property Address/ Description of Collateral	Estimated Claim	Mo. Pmt or Method of Disbursement	Interest Rate (if applicable)	Other remarks
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D. Secured Claims – Personal Property; Adequate Protection Payments; *MOTIONS TO VALUE COLLATERAL*

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan. **Failure of the secured creditor to object to the proposed value will be deemed acceptance of the plan under Section 1325(a)(5)(A).** Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(E).

In the first disbursement following the filing of a claim by a creditor holding an allowed claim secured by personal property, the Trustee shall commence making adequate protection payments in the amount set out below, unless otherwise ordered by the Court. Such payments shall cease upon confirmation of the plan.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
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The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

_____ *Debtor*

_____ *Co-Debtor*

Objections to Valuation of collateral proposed by this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. Following confirmation of the plan, monthly payments shall be made as follows:

Creditor/Collateral	Est. Claim	Value Of Collateral	Monthly Payment	Interest Rate	Pay Value of Collateral (OR) Pay Full Amount of Claim <i>(select one)</i>	
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Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

E. Priority Creditors

Creditor	Estimated Amount of Debt	Payment Method 1. Before 2. After 3. Along with Secured creditors	Remarks
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F. General Unsecured Creditors, [including claims from rejection of contracts, leases and contracts for deed] Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the _____ month of the Plan.

G. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:

Creditor	Estimated Amount Of Debt	Monthly Payment or Method of Disbursement	Remarks
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Totals:

Administrative Claims _____
Arrearage Claims _____
Secured Claims _____
Priority Claims _____
Unsecured Claims _____
Cure Claims _____

H. Supplemental Plan Provisions

(a) MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

Creditor	Property subject to lien	Amount of Lien to be Avoided	Remarks
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IV. General Information

Notice: Local Rule 3002 provides, in part:

“Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor’s Attorney (or the Debtor if the Debtor is pro se) and the Trustee appointed in the case.”

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is ten days prior to the confirmation hearing.

Respectfully submitted this _____ day of _____, 20_____.

Debtor
Address

Co-Debtor
Address

Attorney for Debtor
Address/Phone & Fax Number

Certificate of Service

The Debtor(s) shall be responsible for service of the plan on the Trustee and all parties in interest.

ATTACH SCHEDULE OF VARIABLE PLAN PAYMENTS, IF APPLICABLE.