

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**Procedures Regarding Notices of
Mortgage Forbearance**

Misc. No. 20-mp-00006

ORDER

The Court makes the following findings:

1. Effective March 27, 2020, Congress enacted the Coronavirus Economic Stabilization Act (“CARES Act”) 15 U.S.C § 9001 *et seq.*
2. The CARES Act provides, inter alia, certain residential mortgage borrowers the opportunity to request, from their lenders or loan servicers, forbearance on their mortgage payment obligations (“Forbearance Agreement”), during periods of time set forth in the Act. 15 U.S.C § 9056.
3. Lenders and their servicers are docketing Notices of Mortgage Forbearance in certain bankruptcy filings within the District. (“Notice of Mortgage Forbearance”)
4. It is in the best interests of debtor(s) and other parties in interest for the Court to clarify the procedure regarding Forbearance Agreements.

Upon consideration of the foregoing, it is hereby

ORDERED that any filed Notice of Mortgage Forbearance shall be served upon the debtor(s), debtor(s)’ counsel and the case trustee; and it is

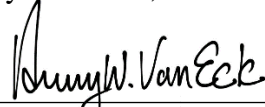
FURTHER ORDERED that any communications occurring on or after March 27, 2020, concerning only an effort to enter into a Forbearance Agreement, whether successful or unsuccessful, shall not constitute a violation of the automatic stay imposed by § 362(a) of the Bankruptcy Code; and it is

FURTHER ORDERED that the Court will take no action concerning any Forbearance Agreement except where court approval is sought by way of motion, a pre-confirmation amended plan, or a post-confirmation motion to modify plan; and it is

FURTHER ORDERED that this Order shall remain in effect until further order of the Court.

Dated: April 30, 2020

By the Court,

A handwritten signature in black ink that reads "Henry W. Van Eck". The signature is written in a cursive style with a large initial "H".

Henry W. Van Eck, Chief Bankruptcy Judge ^(H)