

LOCAL BANKRUPTCY FORM 9019-3(b)

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

IN RE:

: **CHAPTER 13**
:
:
: **CASE NO. ___-___-bk-_____**
:
:
Debtor(s) :

**CONSENT TO PARTICIPATION IN
MORTGAGE MODIFICATION MEDIATION PROGRAM**

_____ (“Mortgage Creditor”) consents to Debtor’s Motion to Participate in the Mortgage Modification Mediation Program (“MMM Program”).

1. The current monthly mortgage payment is _____, and seventy-five percent (75%) of same is _____.
2. The parties have conferred and have chosen (check only ONE box):
 - to use the DMM Portal, or such other portal as may be designated by the Court (the “Portal”)
 - not to use the Portal
3. If the Portal is being used, Mortgage Creditor (to the extent not already registered), must register with the Portal and post the required loss mitigation application within fourteen (14) days after entry of the Order Granting Entry in MMM Program (“Participation Order”). If the parties are not using the Portal, Mortgage Creditor agrees to provide Debtor with the required loss mitigation package and document checklist advising Debtor of what information is needed to review for loss mitigation.
4. Within fourteen (14) days of receiving Debtor’s completed application, Mortgage Creditor will designate (via the Portal or in written correspondence, whichever is applicable) a specific individual who will be a single point of contact for all communication with Debtor during the loss mitigation review process.

5. If at any time during the loss mitigation review process the loan being reviewed becomes subject to a transfer to another creditor (“Substituted Creditor”), Mortgage Creditor agrees to file a Proposed Order Substituting MMM Servicer as required by L.B.R. 9019-3(c)(6) or 9019-3(d)(5), whichever is applicable. Mortgage Creditor further agrees to ensure that all loss mitigation notes, applications, and correspondence related to loss mitigation review are forwarded to Substituted Creditor.
6. If at any time during the loss mitigation review process the Court appoints a mediator as permitted under L.B.R. 9019-3(e), Mortgage Creditor agrees that a specialist from Mortgage Creditor’s mortgage modification department or other representative with full authority to settle will participate in one or more mediation sessions with Debtor for the purpose of evaluating and considering Debtor’s request for a permanent mortgage modification on Debtor’s primary residence, and that attendance of a representative will be continuous throughout the mediation. The representative may participate by telephone or video conference.
7. If a mediator is appointed, Mortgage Creditor agrees to pay \$125.00 to the mediator no later than fourteen (14) days after appointment of the mediator.
8. Mortgage Creditor agrees to engage in the loss mitigation review and mediation processes in good faith, and understands that failure to do so may result in the imposition of damages and sanctions. Mortgage Creditor understands that the goal of the MMM Program is to negotiate toward a permanent loan modification.
9. In the event a mortgage modification is agreed upon, Mortgage Creditor agrees to promptly file a motion to approve loan modification, attaching a copy of the modification agreement thereto, and to file any appropriate amendments or withdrawals of its proof of claim.

Dated: _____

Attorneys for Mortgage Creditor