

modification. Attendance of a representative will be continuous throughout the mediation. The representative may participate by telephone or video conference.

7. All statements made by the parties, attorneys and other participants at or associated with the mediation shall be privileged and not reported, recorded or placed into evidence, made known to the court or construed for any purposes as an admission. No party shall be bound by any statement made or action taken at the mediation conference unless an agreement is reached. The mediator will keep confidential all statements made at the mediation and will report to the Court only whether or not the mediation was successful.

8. The automatic stay is modified, to the extent necessary, to allow the Debtor and the mortgage creditor to negotiate loan modification terms during the pendency of this case.

9. The Debtor will comply with all payment terms in the Motion to Participate in Mortgage Modification Mediation Program. **Failure to comply with all payment terms may result in a Motion for Relief.**

10. All parties are directed to comply with the express terms of the Order and to engage in the mediation process in good faith. Failure to do so may result in the imposition of damages and sanctions.

11. The Debtor and the mortgage creditor are directed to promptly take all necessary and appropriate actions to formalize the modification, including filing an amendment to or withdrawal of the mortgage creditor's claim, and/or filing a modified plan.