

Rule 9020-4 LOSS MITIGATION PROGRAM DEADLINES

(a) The LMP commences upon the entry of a Loss Mitigation Order. The Court, at its discretion, may alter any of the deadlines set forth in these Local Rules. Where there is a conflict between the Loss Mitigation Order and these Local Rules, the Order governs.

(b) If not previously registered, within fourteen (14) days after the entry of the Loss Mitigation Order, the Creditor shall register and post its entire Core LMP Package on the Portal.

(c) Within seven (7) days after entry of the Loss Mitigation Order or the Creditor's registration on the Portal, whichever occurs later, the debtor shall upload and submit a through the Portal debtor's completed Core LMP Package.

(d) Within fourteen (14) days after the debtor's submission of the Core LMP Package, the Creditor shall designate, via the Portal, a specific individual who, on behalf of the Creditor, is the single point of contact for the LMP and is responsible for communicating with the debtor. The Creditor shall provide the designee's name, title, email address and either a direct telephone number or direct extension. At the same time, Creditor shall acknowledge, via the Portal, receipt of debtor's Core LMP Package and advise debtor of any additional or missing information required for Creditor to proceed with its review. The Creditor shall immediately notify the debtor if there is a substituted designee and/or any change in the designee's contact information.

(e) Within sixty (60) days after the entry of the Loss Mitigation Order, the debtor, on notice to the Creditor, shall file and serve an LMP Status Report with an attached printout of the current and complete account history from the Portal. The LMP Status Report shall be completed in accordance with the instructions provided in the Portal.

(f) Within seven (7) days after the conclusion of the LMP Period, the debtor, on notice to the Creditor, shall file and serve an LMP Final Report with an attached printout of the current and complete account history from the Portal. The LMP Final Report shall be completed in accordance with the instructions provided in the Portal. The obligation to timely file an LMP Final Report applies in all cases where a Loss Mitigation Order was issued, regardless of whether the case was subsequently dismissed or converted.

(g) If the LMP participants agree to the terms of a loan modification on a trial/interim basis, the debtor shall file a proposed order to approve the interim trial loan modification (substantially in the form of Local Bankruptcy Form 47) not less than fourteen (14) days before the first modification payment is due. In Chapter 13 cases, when trial payments are included as part of the trial loan modification, the proposed order must be filed not less than fourteen (14) days prior to the Chapter 13 Trustee's distribution date preceding the month in which the first trial payment is to begin.

(h) Debtor's counsel shall upload to the Portal a copy of any order relating to the LMP within seven (7) days of the entry of that order. This provision is in addition to the notice and service requirements set forth in these Local Rules, the Federal Rules of Bankruptcy Procedure and/or any Court order.