

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

AMENDMENT TO W.PA.LBR 3002-4
AND REPEAL OF LOCAL FORM 15
REGARDING THE FILING OF NOTICES
OF MORTGAGE PAYMENT CHANGE

Misc. Proc. No. 25-214-GLT

STANDING ORDER

On December 1, 2025, amendments to Rule 3002.1 of the Federal Rules of Bankruptcy Procedure take effect. The amendments include, among other things, new provisions regarding the filing of a Notice of Mortgage Payment Change for a home-equity line of credit claim secured by a security interest in the debtor's principal residence. The Court has determined that an amendment to W.PA.LBR 3002-4 and the repeal of Local Form 15 are needed to ensure compliance with the amended Bankruptcy Rule.

AND NOW THEREFORE, this *1st* day of ***December 2025***, it is hereby ***ORDERED***, ***ADJUDGED***, and ***DECREED*** that:

1. W.PA.LBR 3002-4 is amended as follows:

Rule 3002-4 NOTICE OF MORTGAGE PAYMENT CHANGE

(a) A narrative summary of the chain of title, copies of all applicable lien assignments(s) and other appropriate evidence of the Creditor's authority to act and be paid, shall be filed as attachments to the Notice of Mortgage Payment Change, if filed by a creditor who, at the time of filing, is not a creditor of record.

(b) Within twenty-one (21) days after a Notice of Mortgage Payment Change is filed by the holder of a mortgage against property of a debtor which is being paid by the trustee under a Chapter 13 plan, the debtor(s) shall file:

- (1) an amended Chapter 13 plan;
- (2) a declaration certifying that the existing Chapter 13 plan is sufficient to pay the new payment amount; or

(3) an objection to the Notice of Mortgage Payment Change.

(c) In the absence of a timely objection filed by the debtor, the new mortgage payment amount shall be allowed without further order, notice, or hearing. The Chapter 13 trustee shall not be required to implement the payment change until such time as the debtor has complied with section (b) of this Rule; however, the trustee may implement the payment change if the trustee determines that the Chapter 13 plan is adequately funded to do so.

(d) *[REMOVED]*

2. Local Form 15 (Omnibus Declaration of Plan Sufficiency for Mortgage Payment Changes) is hereby repealed.

3. The above amendments are effective as of December 1, 2025 and shall remain in effect until further order of Court.

Dated: December 1, 2025



GREGORY J. TADDONIO^{ako}
CHIEF UNITED STATES BANKRUPTCY JUDGE