

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN**

In re:

\_\_\_\_\_ ,

Debtor(s)

\_\_\_\_\_ /

Case No. \_\_\_\_\_ -jtg

Chapter 13

Hon. John T. Gregg

Petition Date: \_\_\_\_\_

**-CONFIRMATION PLAN AMENDMENT**

(MMP – Final Modification)

(the “Debtor”) hereby amend(s) the Plan [Dkt. No. \_\_\_\_] pursuant to the Mortgage Modification Program (the “MMP”)<sup>1</sup> as follows:

**PREAMBLE**

**To Debtors:** Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors: Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated.**

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the Plan’s treatment of your claim or any provision of this Plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this Plan without further notice if no objection to confirmation is filed. See Fed. R. Bankr. P. 3015. In addition, you may need to file a timely proof of claim in order to be paid under any Plan.

The following matters may be of particular importance. ***Debtors must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as “Not Included” or if both boxes are checked, the provision will be ineffective if set out later in the Plan.***

A limit on the amount of a secured claim, set out in Paragraph III.C.2.c and III.C.1.g., which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Paragraph IV.R.	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
Nonstandard provisions, set out in Paragraph IV.R.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

<sup>1</sup> Capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the MMP procedures available at <https://www.miwb.uscourts.gov/content/judge-john-t-gregg>.

IV.R. **NONSTANDARD PROVISIONS.** Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Model Plan or deviating from it. Nonstandard provisions set out elsewhere in this Plan are ineffective and void. The following preconfirmation provisions will be effective only if there is a check in the box "Included" in the Preamble.

**Permanent Mortgage Modification.** After participating in the MMP with respect to \_\_\_\_\_ (the "Real Property"), the Debtor and \_\_\_\_\_ (the "Mortgagee") have entered into a Final Modification. Payments to the Mortgagee shall be made pursuant to the terms of the order approving the Final Modification, notwithstanding paragraph III.C.1.b of the Plan. Upon any material default committed by the Debtor under the Final Modification, the Mortgagee may file on the docket and serve on the Debtor, any Co-Obligor and the chapter 13 trustee a notice setting forth in detail the alleged default. If a response is not filed or the default is not cured within twenty-one (21) days after service of the notice, the Mortgagee may file a certificate of no response and upload a proposed order granting it relief from the automatic stay with respect to the Real Property pursuant to 11 U.S.C. § 362(d)(1) and, to the extent applicable, 11 U.S.C. § 1301. Notwithstanding anything to the contrary herein, paragraph IV.O of the Plan remains in full force and effect.

Dated: \_\_\_\_\_, 20\_\_\_\_

Respectfully submitted,

/s/ \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_