**EXHIBIT L**

**UNITED STATES BANKRUPTCY COURT**

**FOR THE DISTRICT OF SOUTH CAROLINA**

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| IN RE:DEBTOR NAME,Debtor(s). | C/A No. CASE NUMBERChapter 13ORDER APPOINTING MEDIATOR |

This matter comes before the Court upon the entry of an Order Requiring Loss Mitigation/Mortgage Modification addressing the loss mitigation/mortgage modification (LM/MM) efforts between Debtor and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“Mortgage Creditor”).

To aid in the efficient resolution of LM/MM and to avoid delay, the Court finds that LM/MM mediation is necessary. Therefore, pursuant to Chambers Guidelines (“Operating Order”), the Court appoints a Mediator to mediate this matter. The name and contact information of the Mediator is reflected on the CM/ECF Docket. If the Mediator is unable to mediate this case, the Mediator shall notify the Court of the need for the appointment of another mediator no later than 3 days after the service of this Order.

The Mediator shall have 3 days from the entry of this Order to register to the portal at no cost, if the Mediator has not already done so. Debtor’s counsel, upon uploading the Debtor’s prepared package on the Portal, shall assign the Mediator to the account on the Portal so that the Mediator may review the file and have access to the account on the Portal.

The initial fees and costs for the Mediator **shall total $300.00,** [[1]](#footnote-1) which includes a one-hour of time mediation session (“Initial Mediation Session”), and should be equally divided by the parties and paid no later than seven days prior to the Initial Mediation Session by the parties unless otherwise ordered. This $300 compensation includes the Mediator’s review and monitoring of the case in the Portal as well as reporting to the Court. No later than 30 days after the entry of this Order, the Initial Mediation Session shall be conducted on a date set by the Mediator.

After the conclusion of the Initial Mediation Session, the parties and Mediator shall schedule a second one-hour mediation session (“Second Mediation Session”) to assist in facilitating the resolution of LM/MM efforts. If, prior to the scheduled Second Mediation Session, the parties have reached an LM/MM Agreement or are near completion of the LM/MM review to the satisfaction of all the parties, the parties may jointly request, no later than five days prior to the scheduled session, the Mediator cancel or reschedule the Second Mediation Session. The Mediator may cancel or reschedule the Second Mediation Session in his or her discretion. If the Second Mediation Session is not cancelled, the Mediator’s fees and costs for the Second Mediation Session **shall total $300.00**, and should be equally divided by the parties and paid no later than 7 days prior to the scheduled Second Mediation Session. This $300 compensation includes the Mediator’s additional review and monitoring of the case in the Portal as well as the additional reporting to the Court.

After the conclusion of the Second Mediation Session, if a further mediation session is needed to facilitate the resolution of a LM/MM dispute or issue, the parties, with the approval of the Mediator, may agree to an additional one-hour mediation session, which will be held on a date set by the Mediator. The Mediator shall report the additional mediation session and the arrangements of the Mediator’s additional compensation to the Court.

 All mediation sessions shall be attended by the Debtor(s), Debtor(s)’ counsel, a representative of the Mortgage Creditor with LM/MM authority and counsel for the Mortgage Creditor via telephone on a conference call established by Debtor(s)’ Counsel. Debtor(s)’ Counsel shall publish the phone number to the Portal no later than 3 days before the scheduled mediation session. Upon completion of the mediation sessions, the Mediator shall advise the Court in writing that the session has occurred, the date of the session, whether the issues were settled in whole or in part, and whether a further hearing is required.

 At the mediation sessions, the parties and their counsel shall be prepared to participate in a mutual, good faith LM/MM discussions.

The Mediator shall periodically monitor the Portal communications to ensure that each party is performing its obligations and duties as required under the guidelines, including without limitation:

Confirming that the Debtor has timely provided the Debtor’s Prepared Package;

Facilitating the communication and document exchanges between the parties to ensure the LM/MM is proceeding in a timely fashion;

Monitoring the deadlines for each party;

Preparing for, scheduling and conducting the mediation sessions; and

Reporting to the Court of any non-compliance with the terms of the Operating Order and the conclusion and results of the LM/MM review.

The failure of any party or counsel to cooperate or otherwise comply with the provisions of this order shall be reported to the Court by the Mediator.  An expedited hearing before the Court may be requested by the Mediator or any other party on issues not resolved by mediation. The Mediator may also request the Court hold a Status Hearing on the LM/MM.

 This order shall be served by Debtor(s)’ counsel on the Mediator and the Mortgage Creditor and its counsel (if known). Counsel shall be responsible for notifying and ensuring the presence of parties at the mediation sessions.

 **AND IT IS SO ORDERED**

1. In the event of a settlement of issues before any mediation session takes place, the Mediator is entitled to fees for time spent in preparation for mediation at the hourly rate of $300/hour, but such fee request shall not exceed $600.00 without Court order. If the Mediator contemplates that additional time would be required due to the unusual circumstances of the matter, the Mediator may request that the Court set an additional fee amount, after notice to the Debtor(s) and Mortgage Creditor. [↑](#footnote-ref-1)