UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

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| IN RE:  (Set forth here all names including married, maiden, and trade names used by debtor within the last 8 years.)                                                DEBTOR(S)  Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_               \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any):  \_\_\_\_\_\_\_ | CASE NO:  CHAPTER 13    NOTICE OF MOTION TO MODIFY PLAN TO ALLOW   A MORATORIUM OF PAYMENTS (CONDUIT PLAN)  AND OPPORTUNITY FOR HEARING |

            The Court has confirmed a chapter 13 plan in this case. The debtor moves, pursuant to 11 U.S.C. § 1329(a), and Fed. R. Bankr. P. 3015(h), to modify the confirmed plan as below.

            TAKE NOTICE that any response, return, and/or objection to this motion should be filed with the Court no later than 21 days after the service of this Motion to Modify Plan, as computed under Fed. R. Bankr. P. 9006(a), on the chapter 13 trustee, the debtor(s), and any attorney for the debtor(s).

            TAKE FURTHER NOTICE that no hearing will be held on this motion, except at the direction of the judge, unless a response, return, and/or objection is timely filed and served, in which case the Court will conduct a hearing on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_ at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ m., at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, South Carolina. No further notice of this hearing will be given.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

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| IN RE:                                                DEBTOR(S) | CASE NO:  CHAPTER 13  MOTION TO MODIFY PLAN TO ALLOW   A MORATORIUM OF PAYMENTS  (CONDUIT PLAN) |

Debtor hereby requests a moratorium of payments because of a reduction of income or increase of expenses related to the COVID-19 virus.

Debtor requests that THREE PAYMENTS due to the Trustee pursuant to Part 2.1 of the confirmed plan be deferred. Debtor does not request a change in the total amount paid (‘plan base’), nor an increase in the total number of payments to be made (‘plan term’), but thatthe payments skipped will be cured in equal monthly payments over the remainder of the confirmed plan term.

To allow this moratorium of payments, the provisions of Part 8 of the confirmed plan, relating to the conduit payment of the Debtor’s mortgage, are modified as follows:

**Cure of post-petition mortgage delinquency.**

The debtor’s post-petition mortgage arrearage will be paid in full through disbursements by the trustee.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Creditor** | **Description of Collateral**  **(note if principal residence; include county tax map number and complete street address)** | **Estimated amount of post-petition arrearage** | **N**umber of **Months being paid as post-petition arrearage** | **Monthly payment on post-petition arrearage** |
|  |  | $ | Three (3) | $  Or more |

**\*** Unless otherwise ordered by the court, the arrearage will be calculated from the months listed above, with payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Mortgage Payment Change.

Wherefore, the debtor prays that this court issue its order granting a moratorium in payments to the Chapter 13 trustee for THREE MONTHS, after which the debtor shall resume payments to the trustee.

Respectfully submitted,

Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_                       \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
                                                                                Signature of Attorney/Pro Se Debtor(s)

                                                                                \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
                                                                                Typed Printed Name

                                                                                \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
                                                                                Address/Telephone/Facsimile/E-mail

                                                                                \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
                                                                                District Court ID Number

CERTIFICATE OF SERVICE

I hereby certify that a copy of the attached Notice of Motion and Opportunity for Hearing and Motion to Modify Plan for Moratorium (Conduit Plan) was duly served upon the parties below named, either by depositing said papers in the United States Mail, on this date, with first class postage duly affixed and a return address clearly indicated on said envelope to the address below indicated or electronically through CM/ECF.

VIA US MAIL: See attached Court mailing matrix

ELECTRONICALLY:

INSERT CHAPTER 13 TRUSTEE

CONTACT INFORMATION

US Trustee Region 4

1835 Assembly Street #953

Columbia, SC29201-2448

I so certify:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Typed Printed Name and Position, if not attorney

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Address/Telephone/Facsimile/E-mail