

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

Filed By The Court

12/11/2025

U.S. BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

IN RE:

Interest Rate in Chapter 13 Cases

OPERATING ORDER 25-01

The Advisory Committee on Local Rules, Practice, and Procedures (the “Committee”) has made a recommendation to the Court regarding the presumptively reasonable interest rate to be applied in chapter 13 cases filed in this District, pursuant to SC LBR 3015-6. After consideration of the Committee's recommendation and the recent reduction of interest rates by the Federal Reserve, the Judges of this Court have agreed as follows:

1. An interest rate (Periodic Interest Rate) of eight and a quarter percent (8.25%) *per annum* applied to a secured claim in a chapter 13 case will be presumed - for plan confirmation purposes - to be reasonable, effective for cases filed on or after December 17, 2025.
2. Objections to the Periodic Interest Rate shall be governed by South Carolina Local Bankruptcy Rule 3015-6.
3. The interest rate set in this order will be periodically reviewed and a recommendation for any modification may be made to the Court at any time by a majority of the members of the Committee, or the interest rate may be modified by further or other order of the Court.

AND IT IS SO ORDERED.

/s/ Helen E. Burris

Chief United States Bankruptcy Judge

December 11, 2025