## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

at \_\_\_\_\_

IN RE:			
		Case No	
		Chapter 13	
	Debtor		
	ODIFYING THE TERMS OF AN	R SECURED DEBT FOR THE PURPOSE EXISTING SECURED LOAN FOR REAL FOPPORTUNITY TO OBJECT	
Th	e Debtor hereby seeks Court authority	y to incur secured debt for the purpose of	
mo	odifying the terms of an existing secur	red loan for real property, and submits the	
fol	llowing information regarding the mo	dified loan:	
1.	The address of the real property is		
	The holder of the secured claim is		
2.	The amount of the proposed modified secured claim is		
	\$	. This amount does or does not	
	(check one) include pre-petition are	rears currently being paid through the plan.	
3.	The monthly amount of the modified secured claim payment is		
	\$ This amount does or does not (check one)		
	include real estate taxes and hazard insurance to be escrowed by the holder of the		
	modified secured claim. The monthly escrow amount is \$ The		
	current monthly secured claim pays	ment is \$	
4.	INTEREST TERMS:		
		interest rate of% for a duration of	
	years.		
	•		

OR

	B. Adjustable rate loan or ARM with a fixed interest rate of% for a		
	duration of years; then interest will adjust every years. The		
total loan duration is years. Additional information:			
	a. Rate adjustment is limited to an increase of per		
	each adjustment.		
	b. Rate adjustment over the life of the loan is limited to		
6.	The loan modification does or does not (check one) affect the terms of		
	the confirmed plan in the case. If the loan modification does affect the terms of the		
	confirmed plan in the case, the Debtor will separately file a motion to modify the		
	confirmed plan. This motion does not constitute a motion to modify the confirmed		
	plan. The Debtor hereby acknowledges that the terms of the confirmed plan remain		
	in effect until such time as any plan modification is approved by the Court.		
7.	The loan modification will not alter or affect the status or priority of any other		
	existing liens on the real property.		
8.	The Debtor has advised the holder of the modified secured claim that it must either		
	file an amended proof of claim or withdraw the filed proof of claim within 30 days of		
	the closing of the loan modification transaction.		
WH	IEREFORE, the Debtor submits that this loan modification is in the best interest of		
the Debtor	and the creditors as it will increase the feasibility of the Chapter 13 plan.		
Date:	Respectfully submitted,		
	/s/		
Debtor			
Debtor's Address:			
Phone number:			

	<u>/s/</u>
	Debtor's Address:
	Phone number:
	OPPORTUNITY TO REQUEST A HEARING DITORS AND PARTIES IN INTEREST
authority to incur secured debt f for real property. Any interested with the United States Bankrupt	filing of the foregoing Motion by the Debtor requesting Court for the purpose of modifying the terms of an existing secured led party objecting to the loan modification must file an objectio tcy Court for the District of Maryland within fourteen (14) day ou are further notified that unless an objection is filed, the Couhearing.
	CERTIFICATE OF SERVICE
	Motion for Approval of Loan Modification was served this etronically by the Court's CM/ECF system on the following:
Name of Party: Name of Party:	
	that this Motion for Approval of Loan Modification was served was also mailed first class mail, postage prepaid to the credito ached list.

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

	· ————————————————————————————————————
IN RE:	
	Case No
	Chapter 13
Debtor	Chapter 15

## ORDER AUTHORIZING LOAN MODIFICATION

Upon a motion and/or notice by the debtor for authority to enter into an agreement to modify an existing secured loan for real property, it is by the United States Bankruptcy Court for the District of Maryland,

**ORDERED**, that the Debtor is authorized to enter into a modification of an existing secured loan agreement according to the terms set out in the motion; and it is further

**ORDERED**, that the terms of the confirmed plan in this case are not hereby modified, and any plan modification must be effected by separate motion and order pursuant to 11 U.S.C. § 1329 of the Bankruptcy Code; and it is further

**ORDERED**, that this order does not alter or affect the status or priority of any other existing lien on the real property that is the subject of the loan modification, and it is further

**ORDERED**, that upon the finalization of the loan modification, the Debtor shall immediately transmit a copy of the signed loan modification agreement to the Chapter 13 Trustee.

Copies to:

Debtor Chapter 13 Trustee All Creditors and Parties in Interest

END OF ORDER