

**THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA**

**In re:** )  
 )  
**Implementation of Loan Modification** )  
**Management Program** )  
 )

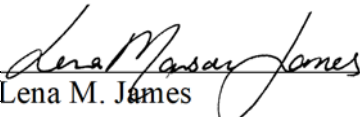
**ORDER**

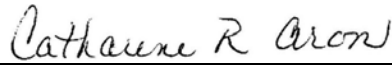
Many debtors filing petitions for relief under Chapter 13 of the United States Bankruptcy Code are at risk of losing their primary residence to foreclosure. The Court has determined that debtors and mortgage creditors may benefit from a forum designed to facilitate the communication and exchange of information with the goal of reaching a consensual resolution that prevents the loss of a primary residence to foreclosure.

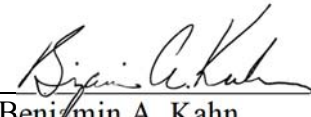
Accordingly, a Loan Modification Management Program is hereby adopted and shall be implemented by the Loan Modification Management Program Procedures (“LMM Procedures”) effective April 1, 2019.

A complete copy of the LMM Procedures, together with applicable forms, shall be posted on the website for the United States Bankruptcy Court for the Middle District of North Carolina and copies may be obtained from the Clerk’s office. The Court may modify the LMM Procedures and forms from time to time without prior notice, by publication of revised procedures and forms on the court website.

SO ORDERED, this the 15th day of March 2019.

  
\_\_\_\_\_  
Lena M. James  
Chief United States Bankruptcy Judge

  
\_\_\_\_\_  
Catharine R. Aron  
United States Bankruptcy Judge

  
\_\_\_\_\_  
Benjamin A. Kahn  
United States Bankruptcy Judge

