

**APPROVED NON-STANDARD LANGUAGE FOR CONDUIT MORTGAGE PLANS**

Select one of the following:

**OPTION 1:**

**Approved non-standard language for Conduit Mortgage Plans to be included in Part 8 of the form plan (required by SC LBR 3015-1):**

To treat prepetition arrears, ongoing payments, and Gap months, use language below. Add or delete rows as applicable. Change numbering if necessary:

**8.1 (a) Mortgage payments to be disbursed by the Trustee (“Conduit”):**

Mortgage payments, including pre-petition arrears, will be paid and cured by the Trustee as follows:

Name of Creditor	Description of Collateral (note if principal residence; include county tax map number and complete street address)	Current installment payment (ongoing payment amount) *	Monthly payment to cure GAP ** (post-petition mortgage payments for the two (2) months immediately following the event beginning conduit)	Estimated amount of PRE-PETITION ARREARAGE** (including the month of filing or conversion)*	Monthly Payment on pre-petition arrearage
		\$ Escrow for taxes: <input type="checkbox"/> Yes <input type="checkbox"/> No  Escrow for insurance: <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Or more	\$	\$ Or more
		\$ Escrow for taxes: <input type="checkbox"/> Yes <input type="checkbox"/> No  Escrow for insurance: <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Or more	\$	\$ Or more

\* Unless otherwise ordered by the Court, the amounts listed on a Compliant Proof of Claim or a Notice filed under Fed. R. Bankr.P. 3002.1 control over any contrary amounts above, and any Notice of Mortgage Payment Change that might be filed to amend the ongoing monthly payment amount.

\*\* The GAP will be calculated from the payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Mortgage Payment Change that might be filed to amend the monthly payment amount, but should not be included in the prepetition arrears amount.

**All payments due to the mortgage creditor as described in any allowed Notice of Fees, Expenses, and Charges under Fed. R. Bankr. 3002.1, filed with the Court, will be paid by the Trustee according to the requirements of the Operating Order 22-03, on a pro rata basis as funds are available.**

Once the trustee has filed a Notice of Final Cure under Fed. R. Bankr. P. 3002.1(f), the debtor shall be directly responsible for ongoing mortgage payments and any further post-petition fees and charges.

To treat post-petition arrearages, use language below. Add or delete rows as applicable. Change numbering if necessary:

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**8.1(b) 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	Months being paid as post- petition arrearage	Monthly plan payment on post- petition arrearage
		\$ Or more		\$ Or more
		\$ Or more		\$ 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.

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**OPTION 2:**

**As an alternative, at the recommendation of the Chapter 13 trustee assigned to the case, debtors may utilize conduit plan language hereafter approved by the undersigned.**