

**EXHIBIT A TO
OPERATING ORDER 16-03
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 Section 8.1 of the form plan (required by SC LBR 3015-1):¹⁵

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"):

In addition to the below, the provisions of the assigned Judge's Operating Order In re: Conduit Mortgage Payment in Chapter 13 Cases are incorporated herein.

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 |

¹⁵ Any conduit plan MUST check boxes 1.3, 1.4, and 3.1(s) to be effective, with conduit language in 8.1.

* Unless otherwise ordered by the court, the amounts listed on a compliant proof of claim or a Notice filed under FRBP 3002(c) control over any contrary amounts above, and any Notice of 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 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 Post-petition Mortgage Fees, Expenses, and Charges under F.R.B.P. 3002.1, filed with the Court, will be paid by the Trustee, on a pro rata basis as funds are available. See the Operating Order of the Judge assigned to this case.

Once the trustee has filed a Notice of Final Cure under F.R.B.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 arrears, use language below. Add or delete rows as applicable Change numbering if necessary:

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.

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.