

If pre-petition arrears are being paid as part of a loan modification, but ongoing mortgage payments are being paid by the trustee in a conduit plan, follow these steps:

1. Check the “Included” boxes in 1.3 & 1.4

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

2. Check the box at 3.1(c)

3.1(c) The debtor will make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with SC LBR 3015-1 and as provided in Section 8.1. In the event of a conflict between this document and SC LBR 3015-1, the terms of SC LBR 3015-1 control.

3. Check the box at 3.1(d) and specify the creditor that is doing the loan modification

3.1(d) The debtor proposes to engage in loss mitigation efforts with _____. Refer to section 8.1 for any nonstandard provisions, if applicable.

4. Complete the chart in 8.1(a) pursuant to [these instructions](#) on the trustee’s website, BUT with the following exceptions:

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

5. Add new section 8.1(b) using the following language:

8.1(b) Loan Modification treatment on Pre-Petition Arrearage

Description of property: [address/city/state/zip]

The debtor is in default on obligations to [mortgage creditor name]

Debtor shall address the claim for the pre-petition mortgage arrearage directly outside the plan. A loan modification application shall be submitted to the creditor within 30 days of the initial confirmation hearing. Should the Debtor fail to apply for loan modification within 30 days of the initial confirmation hearing, or should the Debtor’s application and any appeal be denied, the automatic stay shall be lifted upon the submission of an affidavit and entry of a proposed Order. The Trustee shall make no disbursements on any pre-petition mortgage arrearage.