

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**IMPORTANT NOTICE TO THE BAR AND PUBLIC**  
**CONCERNING GENERAL ORDER REGARDING NEGOTIATIONS BETWEEN**  
**DEBTOR(S) AND MORTGAGE SERVICER(S)**  
**TO CONSIDER LOAN MODIFICATION**

Please be advised that on or about May 13, 2009, the Board of Bankruptcy Judges for the District of New Jersey approved a *General Order Regarding Negotiations Between Debtors and Mortgage Servicer(s) to Consider Loan Modification*.

Pursuant to the General Order, communications and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification are not deemed to be a violation of the automatic stay. The General Order further provides that loan modification agreements must be presented by motion to the Court for approval prior to consummation. If a loan modification approved by the Court impacts on the provisions of a Chapter 13 plan, a modified plan must be filed.

Interested parties and their counsel should reference the General Order and its governing provisions in full for further information. The General Order is effective immediately.

**May 19, 2009**

**James J. Waldron, Clerk**