Brown Bag Meeting

OCTOBER 9, 2013 12:00 P.M.- 1:00 P.M. NORTH BANK BLDG. 432 N. SAGINAW ST. STE. 300 FLINT MI

MEETING CALLED BY	Chapter 13 Trustee's Office-Carl L. Bekofske
FACILITATOR	Carl L. Bekofske-Trustee; Melissa Caouette-Staff Attorney; Leo Foley-Staff Attorney
GUEST SPEAKERS	Stacy Davis-Staff Attorney from Acclaim Legal Services and Heather McGivern-Staff Attorney from Orlans Associates, PC.
NOTE TAKER	Karen Newman and Katie Quinn
ATTENDEES	Carl L. Bekofske, Melissa Caouette, Leo Foley, Jr., Stacy Davis, Heather McGivern, Judge Opperman, Cindy Amey, Sara Skutt, Diane Smith, Katie Quinn, Mark Plude, Stephanie Foust, Tenee Smith, Kris Ennis, Jack Tubbs, Lynn Marie Johnson, Juanita Johnson, Melissa DiGiamberdine, John Hicks, Francesca Lousia, Eric Mulka, Peter Mooney, Mark Van Epps and Karen Newman
WELCOME & INTRODUCTION	Carl L. Bekofske: Henry Sefcovic now retired and Todd Nye taking over his case load. Continue to review Flint 13's website (flint13.com) and post on the blog!

Agenda topic: Expansion of Debtor Education and Creditor Rehabilitation

BY: LEO FOLEY, JR.

DISCUSSION	Handout on expanding workshops dates for 2014. Encourage that the debtors attend! Carl reminded the attorneys to have their clients sign up for the workshops. (See Attached Expanded Workshop Dates)
Stacy Davis asked if we could have an "Ending Bankruptcy" workshop on what the debtor shall expect.	
Carl's workshop is October 24, 2013 "Ask the Trustee" open forum to ask the Trustee questions. Carl will have a few staff to assist with this work shop.	

Agenda topic: LOAN MODIFICATION

BY: MELISSA CAOUETTE, STACY DAVIS and HEATHER MCGIVERN

DISCUSSION	Several Handouts (see attachments on loan modification) on using the Motion Requesting Mortgage Loan Modification process: Stacy is having a very successful rate by using the Motion Process (95%). This can get rid of road block issues with creditor and may cut time in half to get the trial. Stacy does this process for her clients to make sure it gets done correctly and with all the correct requirements, since it is so nit-picky. Stacy will compile a list of tips & tricks to avoid these setbacks. Plus this loan modification process is billable work for the attorney. Stacy has been billing $1,500 to $3,000 for her time. Melissa stated to include a copy of the trial mortgage modification letter to the Trustee's Office when sending a stipulation to the Trustee's Office. This will confirm the address on where to make the 3 trial payments and/or future mortgage payments. During this trial time, attorney must let the Debtor know how important it is to make the plan payments.
-Changes to the **Michigan Foreclosure Law**: starting January 2014 a 3rd party vendor will be able to go INSIDE a home to look for damages. It is unclear how this will work, since there are no real clear guidelines in place. (see attachment) -Making Home Affordable July 2013 Report (see attachment) -CoreLogic National Foreclosure Report for August 2013 (see attachment)	

Agenda topic: ACH Payment Order

BY: MELISSA CAOUETTE

DISCUSSION	Sample of a new stipulation and order for ACH. If a debtor's ach becomes unsuccessful, the new stipulation and order will allow the Trustee to file a 3rd party payment order. (see attachment)
The importance of paying claims through the plan. It keeps the Trustee's percent lower, claims that are paid through the plan have a higher successful rate of being paid according to the plan, there are no late charges, this is less for the debtor to budget on their own, benefit of the automatic stay, Trustee's office keeps a clear accounting record if there are any disputes in payments.	

Judge Daniel Opperman on the Government shutdown:

DISCUSSION:	Instructed to conduct hearings as long as possible, all employees are considered essential. May need to pare down some staff, which will then be working from home. ECF will still run, but may have some issues/problems. Be patient & don't hesitate to call if you notice a problem. You may want to file things sooner than you might have otherwise. There are *Vacancy in Western District: 2 new judges will be appointed soon* but in the meantime, Judge Opperman has been asked to take over Traverse City docket & will be spending one Thurs & Friday a month there. This may continue till May of 2014.

CARL L. BEKOFSKE
STANDING CHAPTER 13 TRUSTEE

400 N. Saginaw St., Ste. 331
Flint, Michigan 48502
Telephone: (810) 238-4675
Fax: (810) 238-4712
www.flint13.com

The Office of the Standing Chapter 13 Trustee, Carl Bekofske, is happy to announce additional times for our existing Debtor Orientation and Education Classes as well as a series of FREE workshops for people in the Chapter 13 Process. The additional classes and the weekend debtor education classes will be held in our classroom at Northbank Center 432 N. Saginaw St. Flint, MI Suite 300. Please see attached map.

WEEKEND EDUCATION AND ORIENTATION CLASSES

If you cannot attend the Mandatory Education and Orientation classes on the morning of your 341 hearing, the Chapter 13 trustee will be offering weekend classes approximately once monthly. The upcoming weekend dates are **11/2/13, 1/11/14, 3/15/14, 5/3/14 & 6/28/14**. The weekend classes will be held from 9 AM until 12 PM at the Northbank Center 432 N. Saginaw St. Flint, MI Suite 300. Please note this is a different location than the Federal Courthouse where the 341 hearings are held! Please see attached Map.

If you and a guest want to attend one of these sessions, please contact the Trustee's office at (810) 238-4675 or email lfoley@flint13.com to reserve a space. Please indicate the number of people that will be attending. These classes are held at **NO** cost.

If you elect to attend one of the Weekend Education classes **YOU ARE STILL REQUIRED TO ATTEND** your scheduled 341 hearing.

ADDITIONAL CLASSES

The now offering a series of NON MANDATORY educational classes to chapter 13 debtors.
There is **NO** charge for these classes.

How to Re-Establish and Improve Your Credit

- We will discuss the purpose of credit rating, how it is determined and how it can be improved.
- Offered **11/7/13, 2/6/14 & **6/7/14**.
- **The 6/7/14 class will be a Saturday class- starting at 9:00 AM

So, Your Plan is Confirmed. What is next?

- We will review common situations that occur post-confirmation and show you how to interpret your documents to keep your case on target.
- Offered **4/10/14**

Budgeting, Financial Planning and Saving Strategies

- We will practice budgeting strategies, share financial management tips & information and provide information on different saving plans.
- Offered **12/5/13 & 5/8/14**

Identity Theft

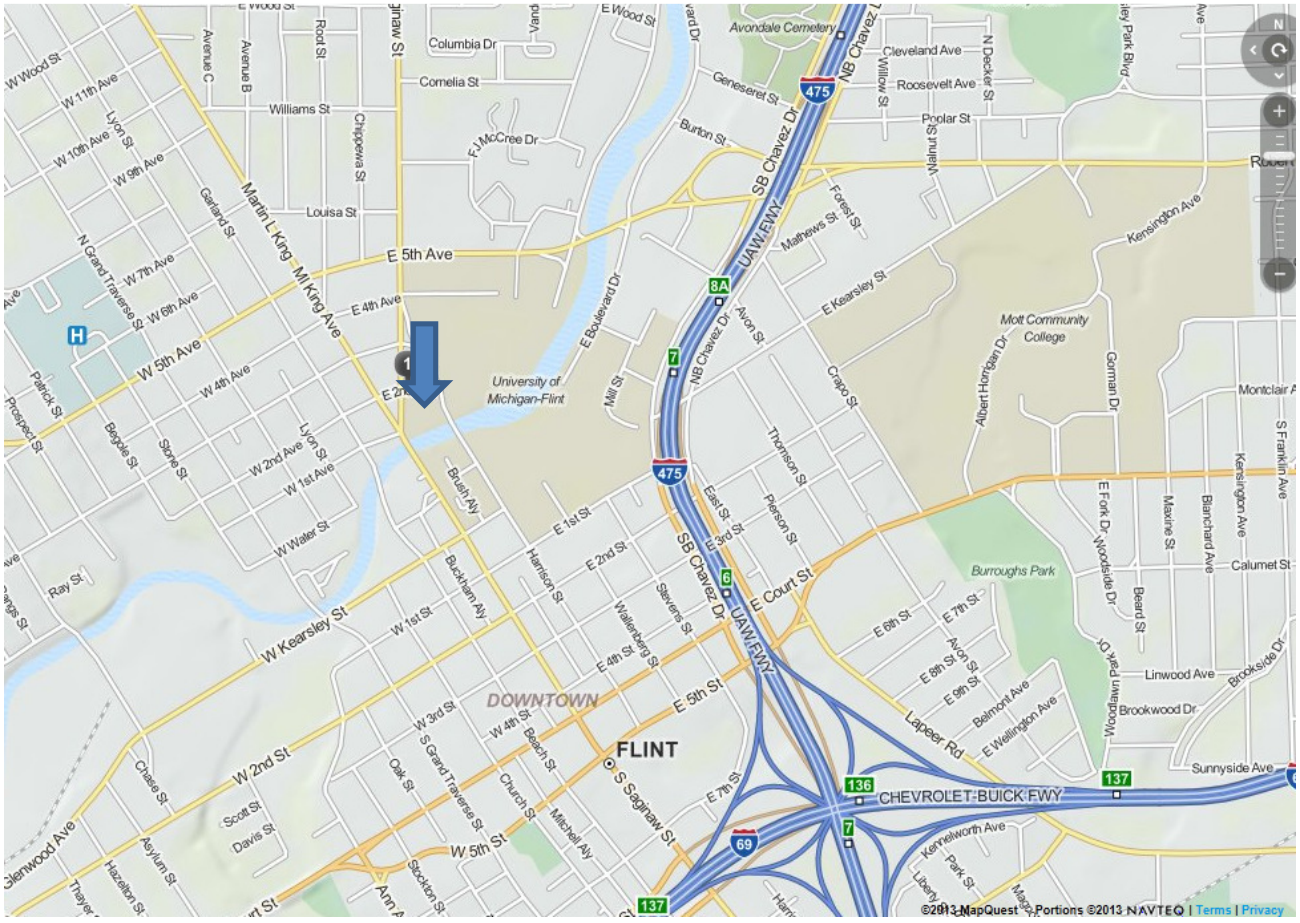
- We will discuss how to avoid becoming a victim of identity theft.
- Offered **1/23/14**

Ask the Trustee

- An open forum to ask the Chapter 13 Trustee, Carl Bekofske, about any issues or concerns you have with the Chapter 13 Bankruptcy process.
- Offered **10/24/13 & 3/20/14**

These additional classes will be held at the Northbank Center 432 N. Saginaw St. Flint, MI Suite 300 **from 6 PM until 7 PM**.

If you want to attend one of these sessions, please contact the Trustee's office at (810) 238-4675 or email **lfoley@flint13.com** to reserve a space.



The Northbank Center is located at the arrow. Approximately 15 minutes prior to the scheduled start time a staff member will be waiting in the lobby of the Northbank Center to direct you to the classroom.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXXX &
XXXXXXXX

Chapter 13
Case Number: 08-XXXXX-dof
Judge: OPPERMAN

Debtors.

STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
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/

MOTION REQUESTING MORTGAGE MODIFICATION REVIEW

Debtors, XXXXXX & XXXXXXX, by and through counsel, Acclaim Legal Services, P.L.L.C., request entry of an order setting deadlines and other parameters for creditor, America's Servicing Company, to respond to Debtors' request for a mortgage modification, and in support state as follows:

1. The Debtors filed this Chapter 13 case in an attempt to retain their primary residence.

2. The Debtors would like to modify the terms of the mortgage encumbering their primary residence. The Debtors' household income will allow them to contribute as much as 31 percent of their current gross income towards payment of their modified mortgage debt.

3. An order setting forth certain deadlines and other parameters will assist the parties in negotiation of a modification of the relevant mortgage.

Wherefore, Debtors request the entry of an order setting deadlines and other parameters for a mortgage modification, and such other relief as this Court deems just and proper.

Dated: August 12, 2013

/s/ Stacy M. Davis .
STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
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SAMPLE PROPOSED ORDER: NO PACKET RECEIVED PRIOR TO FILING MOTION

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXX &
XXXXXXX

Chapter 13
Case Number: 08-XXXXX-dof
Judge: OPPERMAN

Debtors.

_____/

PROPOSED ORDER GRANTING DEBTORS' MOTION REQUESTING MORTGAGE MODIFICATION REVIEW

This matter having come before the Court by way of the Debtors' Motion Requesting Mortgage Modification Review; the Debtors having a desire to retain their primary residence and having stated that they have sufficient income to justify a modification; no objections to the motion have been filed and the Court being otherwise fully advised;

IT IS HEREBY ORDERED THAT:

1. Notice of Applicable Programs. Within 14 days of the entry of this Order, America's Servicing Company (hereinafter "creditor") shall supply and notify the Debtors and Debtors' Counsel of the Creditor's Required Loan Modification Package.

2. Debtor's Financial Documents. Within 28 days after entry of this Order, the Debtors shall submit to Creditor a fully complete Loan Modification Package with all timely supporting documentation. Such exchange of information shall be through the mechanism as delineated by the Creditor unless the parties mutually agree to the use of another portal or third party vendor system. The Chapter 13 Trustee is authorized to pay any fees assessed for the use of such a mutually agreed upon third party vendor from the Debtors' funds on hand.

3. Creditor Request for Additional or Updated Documents. Creditor and/or its counsel shall review the Loan Modification Package submitted by Debtors and notify the Debtors and their Counsel of any additional or updated financial records that must be supplied to Creditor. Debtors shall provide Creditor all reasonably requested additional financial records within 7 days.

4. Point of Contact. Creditor shall designate a point of contact for loss mitigation/loan modification purposes including phone number and/or email address.

5. Status of Review. Any document(s) or exchanges of information, not otherwise protected by any privilege, exchanged between the Debtors, Creditor, and/or Creditor's representative counsel (as applicable) may be presented to the Court for purposes of providing a status of the loan modification

review by either party. The parties may agree to time frames for filing a mutually prepared status report or the Court may, if requested or otherwise, set status conferences at reasonable intervals to allow the parties to provide the Court with updates as to the process. The first status conference set by the Court is ***October 23, 2013*** at ***1:30 pm.*** Counsel for the Debtors and the Creditor shall appear by telephone. Counsel for the Debtors and Creditor shall file a report with the Court by ***October 18, 2013*** detailing the status of this process.

6. Lack of Prosecution. In the event that this case is converted under any other chapter of the Bankruptcy Code, the Debtors fail to pursue the modification with appropriate submission of the package within the above stated time frames, or if the Debtors decline an offered modification, unless otherwise extended by the Court, this Order shall become null and void.

7. Court Approval of Mortgage Modification. The parties may seek any necessary Court approval to formalize any full executed and completed modification.

8. Creditor Fee. If applicable, any fees and costs incurred by Creditor for all work involved in connection with the mortgage modification may be recoverable from the borrower(s) if allowed by statute or previous agreement of the parties.

9. Debtors' Counsel's Fee. Counsel for the Debtors is entitled to receive reasonable compensation for all work involved in the connection with the mortgage modification and shall file an application for allowance of attorney fees and cost for allowance by the Court, to be paid as an administrative expense.

10. Privileged Communications. All statements made by the parties, attorneys, and other participants associated with the mortgage modification request are privileged and may not be construed for any purposes as an admission.

11. Stay Modified to Allow Loan Modification. The automatic stay is modified, to the extent necessary, to facilitate the terms pursuant to this Order.

12. Compliance. All parties are directed to comply with this Order and to engage in the mortgage modification in good faith. Failure to do so may result in the imposition of damages and sanctions.

IT IS SO ORDERED.

(SAMPLE PROPOSED ORDER: PACKET RECEIVED PRIOR TO FILING MOTION)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXXXX

Chapter 13
Case Number: 10-XXXXX-dof
Judge: OPPERMAN

Debtor.

_____/

PROPOSED ORDER GRANTING DEBTOR'S MOTION REQUESTING MORTGAGE MODIFICATION REVIEW

This matter having come before the Court by way of the Debtor's Motion Requesting Mortgage Modification; the Debtor having a desire to retain her primary residence and having stated that her and her non-filing spouse have sufficient income to justify a modification; no objections to the motion have been filed and the Court being otherwise fully advised;

IT IS HEREBY ORDERED THAT:

1. Point of Contact. Within 14 days of the entry of this Order, BAC Home Loans Servicing, LP (hereinafter "creditor") Creditor shall designate a point of contact for loss mitigation/loan modification purposes including phone number and/or email address.

2. Debtor's Financial Documents. Within 14 days after entry of this Order, the Debtor shall submit to Creditor a fully complete Loan Modification Package with all timely supporting documentation. Such exchange of information shall be through the mechanism as delineated by the Creditor unless the parties mutually agree to the use of another portal or third party vendor system. The Chapter 13 Trustee is authorized to pay any fees assessed for the use of such a mutually agreed upon third party vendor from the Debtor's funds on hand.

3. Creditor Request for Additional or Updated Documents. Creditor and/or its counsel shall review the Loan Modification Package submitted by Debtor and notify the Debtor and their Counsel of any additional or updated financial records that must be supplied to Creditor. Debtor shall provide Creditor all reasonably requested additional financial records within 7 days.

4. Status of Review. Any document(s) or exchanges of information, not otherwise protected by any privilege, exchanged between the Debtor, Creditor, and/or Creditor's representative counsel (as applicable) may be presented to the Court for purposes of providing a status of the loan modification review by either party. The parties may agree to time frames for filing a mutually prepared status report or the Court may, if requested or otherwise, set status conferences at reasonable intervals to allow the parties to provide the Court with updates as to the process. The first status conference set by the Court is *June 12, 2013 at 1:30 pm*. Counsel for the Debtor and the Creditor shall appear by telephone.

Counsel for the Debtor and Creditor shall file a report with the Court by *June 7, 2013* detailing the status of this process.

5. Lack of Prosecution. In the event that this case is converted under any other chapter of the Bankruptcy Code, the Debtors fail to pursue the modification with appropriate submission of the package within the above stated time frames, or if the Debtors decline an offered modification, unless otherwise extended by the Court, this Order shall become null and void.

6. Court Approval of Mortgage Modification. The parties may seek any necessary Court approval to formalize any full executed and completed modification.

7. Creditor Fee. If applicable, any fees and costs incurred by Creditor for all work involved in connection with the mortgage modification may be recoverable from the borrower(s) if allowed by statute or previous agreement of the parties.

8. Debtor's Counsel's Fee. Counsel for the Debtor is entitled to receive reasonable compensation for all work involved in the connection with the mortgage modification and shall file an application for allowance of attorney fees and cost for allowance by the Court, to be paid as an administrative expense.

9. Privileged Communications. All statements made by the parties, attorneys, and other participants associated with the mortgage modification request are privileged and may not be construed for any purposes as an admission.

10. Stay Modified to Allow Loan Modification. The automatic stay is modified, to the extent necessary, to facilitate the terms pursuant to this Order.

11. Compliance. All parties are directed to comply with this Order and to engage in the mortgage modification in good faith. Failure to do so may result in the imposition of damages and sanctions.

IT IS SO ORDERED.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

In Re: XXXXXXX &
XXXXXXX

Chapter 13
Case No. 13-XXXXX-dof
Judge Daniel Opperman

Debtors
_____/

STIPULATION
FOR TRIAL LOAN MODIFICATION WITH OCWEN LOAN SERVICING, LLC AND
FOR THE CHAPTER 13 TRUTEE TO MAKE THE PAYMENTS

NOW COME Debtors, XXXXXXX & XXXXXXX, by and through their attorneys, Acclaim Legal Services, PLLC, along with creditor, Ocwen Loan Servicing, by and through its attorney, Dykema Gossett, PLLC, and the Chapter 13 Trustee, with respect to the property located at 10394 Lapeer Rd., Davison, MI 48423; the parties having agreed to approve the Trial Loan Modification agreement as follows;

WHEREFORE the parties hereby stipulate as follows:

IT IS AGREED that the parties and terms of the trial modification include (see Approval Letter attached hereto as Exhibit A):

Mortgage Creditor/Servicer: Ocwen Loan Servicing, LLC
Borrower Name(s): XXXXXXX
Property Address: 10394 Lapeer Rd., Davison, MI 48423
Mortgage Account No: xxxxxx2268
Proposed Modified Trial Payments: 3 Trial Payments in the amount of $818.48
First Trial Payment Due: October 1, 2013

IT IS FURTHER AGREED that the Chapter 13 Trustee shall disburse three (3) Trial Payments to Debtor's Mortgage Creditor as follows:

1. Trial payment due October 1, 2013: The Trustee shall disburse this trial payment by manual check upon entry of this Order and shall attempt to ensure delivery of the check is delivered to the creditor before the first of the next calendar month.

2. Trial payment due November 1, 2013: The Trustee shall disburse this payment, in the amount of $818.48, in the Trustee's regular disbursement cycle on October 1, 2013 from available funds.

3. Trial payment due December 1, 2013: The Trustee shall disburse this payment, in the amount of $818.48, in the Trustee's regular disbursement cycle on November 1, 2013 from available funds.

The Trustee's disbursements shall be made payable to Ocwen Loan Servicing, LLC and shall be mailed to the Creditor at the following address:

Ocwen Loan Servicing, LLC
Attn: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

IT IS FURTHER AGREED that within 28 days of the last payment under the trial modification, the debtors must advise the Chapter 13 Trustee whether the modification was made permanent continued or denied and provide proof of the terms of the implementation or denial of a final modification.

IT IS FURTHER AGREED that if the Loan Modification is made permanent, the creditor is to either file amendments to the creditor's claim to reflect the proposed changes to the mortgage payment and treatment of the pre-petition arrearages claim or if the creditor does not file the amendments, the debtors shall amend the plan addressing the modifications of the claim consistent with the terms of the final loan modification.

/s/ Jong-Ju Chang
JONG-JU CHANG (P70584)
DYKEMA GOSSETT PLLC
Attorney for Ocwen Loan Servicing, LLC
39577 Woodward Avenue, Ste. 300
Bloomfield Hills, MI 48304
(248) 203-0722
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/s/ Stacy M. Davis
STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
Attorney for Debtors
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
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/s/ Carl L. Bekofske
CARL L. BEKOFSKE (P10645)
CHAPTER 13 TRUSTEE
400 N. Saginaw St., Ste. 331
(810) 238-4675
ECF@flint13.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

In Re: XXXXXXX &
XXXXXXX

Chapter 13
Case No. 13-XXXXX-dof
Judge Daniel Opperman

Debtors
_____/

ORDER
FOR TRIAL LOAN MODIFICATION WITH OCWEN LOAN SERVICING, LLC AND
FOR THE CHAPTER 13 TRUSTEE TO MAKE THE PAYMENTS

THIS MATTER COMES before the Court upon Stipulation of the Debtors, by and through their attorneys, Acclaim Legal Services, PLLC, along with creditor, Ocwen Loan Servicing, by and through its attorney, Dykema Gossett, PLLC and the Chapter 13 Trustee; the parties having agreed to a trial mortgage modification relative to the property located at 10394 Lapeer Rd., Davison, MI 48423 and the Court being otherwise fully advised;

IT IS HEREBY ORDERED that the parties and terms of the trial modification include (see Approval Letter attached to the parties' Stipulation as Exhibit A):

Mortgage Creditor/Servicer: Ocwen Loan Servicing, LLC
Borrower Name(s): XXXXXXX & XXXXXXX
Property Address: 10394 Lapeer Rd., Davison, MI 48423
Mortgage Account No: xxxxxx2268
Proposed Modified Trial Payments: 3 Trial Payments in the amount of $818.48
First Trial Payment Due: October 1, 2013

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall disburse three (3) Trial Payments to Debtor's Mortgage Creditor as follows:

1. Trial payment due October 1, 2013: The Trustee shall disburse this trial payment by manual check upon entry of this Order and shall attempt to ensure delivery of the check is delivered to the creditor before the first of the next calendar month.

2. Trial payment due November 1, 2013: The Trustee shall disburse this payment, in the amount of $818.48, in the Trustee's regular disbursement cycle on October 1, 2013 from available funds.

3. Trial payment due December 1, 2013: The Trustee shall disburse this payment, in the amount of $818.48, in the Trustee's regular disbursement cycle on November 1, 2013 from available funds.

The Trustee's disbursements shall be made payable to Ocwen Loan Servicing, LLC and shall be mailed to the Creditor at the following address:

Ocwen Loan Servicing, LLC
Attn: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

IT IS FURTHER ORDERED that within 28 days of the last payment under the trial modification, the debtors must advise the Chapter 13 Trustee whether the modification was made permanent continued or denied and provide proof of the terms of the implementation or denial of a final modification.

IT IS FURTHER ORDERED that if the Loan Modification is made permanent, the creditor is to either file amendments to the creditor's claim to reflect the proposed changes to the mortgage payment and treatment of the pre-petition arrearages claim or if the creditor does not file the amendments, the debtors shall amend the plan addressing the modifications of the claim consistent with the terms of the final loan modification.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

In Re: XXXXXXX

Chapter 13
Case No. 10-XXXXX-dof
Judge Daniel Opperman

Debtors
_____/

STIPULATION APPROVING LOAN MODIFICATION WITH NATIONSTAR MORTGAGE, LLC

NOW COMES Debtor, XXXXXXX, by and through her attorneys, Acclaim Legal Services, PLLC, along with the Creditor, Nationstar Mortgage, LLC, by and through its attorneys, Trott & Trott, P.C. and the Chapter 13 Trustee; with respect to the property located at 3113 Yale St., Flint, MI 48503; the parties having agreed to approve the Loan Modification Agreement as follows;

IT IS AGREED that the parties and terms of the agreement include (see Loan Modification Agreement attached hereto as Exhibit A):

Mortgage Creditor/Servicer: Nationstar Mortgage, LLC
Borrower Name(s): XXXXXXX
Property Address: 3113 Yale St., Flint, MI 48503
Mortgage Account No: xxxxx9460
New Principle Balance: $75,480.26
Interest Rate: 4.000%
Monthly Payment: $427.03 (principle and interest $220.82 and escrow $206.21)
First Payment Due: October 1, 2013
Payment Method: Chapter 13 Trustee

IT IS FURTHER AGREED that Trustee's Disbursements shall be mailed to the creditor at the following address:

Nationstar Mortgage, LLC
350 Highland Dr.
Lewisville, TX 75067

IT IS FURTHER AGREED that the debtor shall file a post-confirmation plan modification addressing the modifications of the claim consistent with the terms of the final loan modification within 14 days of this Order.

/s/ Carl L. Bekofske
CARL L. BEKOFSKE (P10645)
CHAPTER 13 TRUSTEE
400 N. Saginaw St., Ste. 331
Flint, MI 48502
(810) 238-4675
ECF@flint13.com

/s/ Stacy M. Davis
STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
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/s/ Rose Merithew
ROSE MERITHEW (P73319)
TROTT & TROTT, P.C.
Attorney for Nationstar Mortgage, LLC
31440 Northwestern Highway, Suite 200
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(248) 642-2515
EasternECF@trottlaw.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

In Re: XXXXXXX

Chapter 13
Case No. 10-XXXXX-dof
Judge Daniel Opperman

Debtors
_____/

ORDER APPROVING LOAN MODIFICATION WITH NATIONSTAR MORTGAGE, LLC

NOW COMES Debtor, XXXXXXX, by and through her attorneys, Acclaim Legal Services, PLLC, along with the Creditor, Nationstar Mortgage, LLC, by and through its attorneys, Trott & Trott, P.C. and the Chapter 13 Trustee; the parties having agreed to approve the Loan Modification Agreement as follows and the Court being otherwise fully advised;

IT IS HEREBY ORDERED that the parties and terms of the agreement include (see Loan Modification Agreement attached to the parties' Stipulation as Exhibit A):

Mortgage Creditor/Servicer: Nationstar Mortgage, LLC
Borrower Name(s): XXXXXXX
Property Address: 3113 Yale St., Flint, MI 48503
Mortgage Account No: xxxxx9460
New Principle Balance: $75,480.26
Interest Rate: 4.000%
Monthly Payment: $427.03 (principle and interest $220.82 and escrow $206.21)
First Payment Due: October 1, 2013
Payment Method: Chapter 13 Trustee

IT IS FURTHER ORDERED that Trustee's Disbursements shall be mailed to the creditor at the following address:

Nationstar Mortgage, LLC
350 Highland Dr.
Lewisville, TX 75067

IT IS FURTHER ORDERED that the debtor shall file a post-confirmation plan modification addressing the modifications of the claim consistent with the terms of the final loan modification within 14 days of this Order.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXX

Chapter 13
Case Number: 10-XXXX-dof
Judge: OPPERMAN

Debtor.

_____/

DEBTOR'S MORTGAGE MODIFICATION STATUS REPORT

NOW COMES Debtor, XXXXXXX, by and through counsel, Acclaim Legal Services, P.L.L.C., with respect to the pending mortgage modification request with Creditor, Nationstar Mortgage, regarding the real property located at 3113 Yale St., Flint, MI 48503 and hereby provides the following status:

6/7/2013: Creditor's Counsel advised that a Trial Period Plan has been approved and documents regarding same should arrive within the next few days.

Debtor's Counsel requests a 30 day adjournment of the telephonic status conference currently scheduled for June 12, 2013 at 1:30 p.m.

Dated: 06/07/2013

/s/ Stacy M. Davis .

STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXX &
XXXXXXX

Debtors.

Chapter 13
Case Number: 13-XXXXX-dof
Judge: OPPERMAN

DEBTORS' MORTGAGE MODIFICATION STATUS REPORT

NOW COME Debtors, XXXXXXX & XXXXXXX, by and through counsel, Acclaim Legal Services, P.L.L.C., with respect to the pending mortgage modification request with Creditor, Ocwen Loan Servicing, LLC, regarding the real property located at 10394 Lapeer Rd., Davison MI 48423 and hereby provides the following status:

Debtors' Counsel has contacted Creditor's counsel, XXXXXXX, on multiple occasions to request the current required modification packet. Creditor's Counsel confirmed that she has advised Creditor of the Order Granting Debtors' Motion Requesting Mortgage Modification Review, however Creditor has failed to provide the Debtors or Debtors' Counsel with their required packet.

6/10/2013: In an effort initiate the review process, Debtors' Counsel obtained a packet on-line. Although Counsel can not confirm that this is Creditor's current required packet, Debtors expect to complete the packet and submit for review within seven days.

Dated: 06/14/2013

/s/ Stacy M. Davis

STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
Filing@AcclaimLegalServices.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXX

Chapter 13
Case Number: 08-XXXXX-dof
Judge: OPPERMAN

Debtor.

_____/

DEBTOR'S MORTGAGE MODIFICATION STATUS REPORT

NOW COMES Debtor, XXXXXXX, by and through counsel, Acclaim Legal Services, P.L.L.C., with respect to the pending mortgage modification request with Creditor, BAC Home Loans Servicing, LP, regarding the real property located at 3014 Begole St., Flint MI 48504 and hereby provides the following status:

3/18/2013: Debtor's modification packet submitted to creditor.

3/21/2013: Debtor's counsel received communication from the Customer Relationship Manger, Maria Fitch, requesting additional documentation.

4/5/2013: Additional documentation faxed to creditor.

4/11/2013: Debtor's counsel contacted Customer Relationship Manger to confirm receipt of fax and determine status. Creditor requested additional documentation.

4/17/2013: Additional documentation faxed to creditor

4/24/2013: Debtor's counsel contacted Customer Relationship Manager to confirm receipt of fax and determine status. Creditor advised that faxed paystubs were not legible. Debtor's counsel agreed to re-fax same, but requested to also submit via email. Debtor's counsel re-faxed and emailed paystubs same day.

5/2/2013: Debtor's counsel contacted creditor for update on status. The Customer Relationship Manager was not available, spoke with representative Christina Carlisle. Representative advised that once again paystubs were not legible, but also noted that it did not appear that documents submitted by email were reviewed. Counsel scheduled an appointment with the Customer Relationship Manger for 5/3/2013 at 11:00 a.m. to review status.

5/3/2013: Customer Relationship Manager failed to contact counsel as scheduled.

Dated: May 3, 2013

/s/ Stacy M. Davis

STACY M. DAVIS (P65658)
ACCLAIM LEGAL SERVICES, PLLC
2425 Austins Parkway, Ste. 2
Flint Township, MI 48507
(810) 238-8850
Filing@AcclaimLegalServices.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE: XXXXXXX

Chapter 13
Case Number: 09-XXXXX-dof
Judge: OPPERMAN

Debtor.

_____/

DEBTOR'S MORTGAGE MODIFICATION STATUS REPORT

NOW COMES Debtor, XXXXXXX, by and through counsel, Acclaim Legal Services, P.L.L.C., with respect to the pending mortgage modification request with Creditor, Bank of America, N.A., regarding the real property located at 6179 Johnson Rd., Flushing, MI 48433 and hereby provides the following status:

05/03/2013: Loan Modification packet submitted to Creditor for review under U.S. Department of Justice program.

06/03/2013: Counsel notified that Debtor does not qualify for modification under the U.S. Department of Justice program.

06/04/2013: Counsel contacted Creditor to determine options for modification under other federal or in-house programs. Representative confirmed loan may be reviewed for modification under HAMP program and provided required packet/documentation.

06/06/2013: Debtor picked up required packet for completion and expects to provide completed paperwork within 7 days.

Counsel is unaware of Creditor's intention to comply with its obligation to file a status report and/or appear for the telephonic status conference scheduled for June 12, 2013 at 1:30 pm. In order to give the parties additional time for the loan to be reviewed for modification under the HAMP program, Counsel for the Debtor requests the telephonic status conference be adjourned for 30 days.

Dated: 06/07/2013

/s/ Stacy M. Davis
STACY M. DAVIS (P65658)
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CoreLogic®

CoreLogic® National Foreclosure Report

AUGUST 2013

WITH QUARTERLY SHADOW INVENTORY SUPPLEMENT

CoreLogic

FORECLOSURES – NATIONAL OVERVIEW AUGUST 2013

- Seriously Delinquent Mortgages Are at the Lowest Level Since November 2008
- Approximately 2.1 Million Residential Mortgages, or 5.3 Percent, Are Seriously Delinquent
- Shadow Inventory Falls to 1.9 Million Homes for the First Time Since August 2008

COMPLETED FORECLOSURES

48,000
IN AUGUST 2013

↓34%
COMPARED TO AUGUST 2012

↑1.3%
COMPARED TO JULY 2013

An analysis shows 48,000 foreclosures were completed in August 2013, a 34 percent year-over-year decline from 72,000 in August 2012. By comparison, prior to the decline in the housing market in 2007, completed foreclosures averaged 21,000 per month nationwide between 2000 and 2006. On a month-over-month* basis, completed foreclosures increased 1.3 percent. Completed foreclosures are an indication of the total number of homes actually lost to foreclosure.

SINCE THE FINANCIAL CRISIS BEGAN IN SEPTEMBER 2008, APPROXIMATELY

4.5 MILLION

FORECLOSURES HAVE BEEN COMPLETED

"A surge in completed foreclosures and a rise in the foreclosure inventory is unlikely given continued house price improvements and shortages of supply in many markets."

Dr. Mark Fleming, chief economist for CoreLogic

*July data was revised. Revisions with public records are standard and to ensure accuracy, CoreLogic incorporates newly released data to provide updated results.

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NATIONAL FORECLOSURE INVENTORY

↓33%

COMPARED TO AUGUST 2012

↓3.2%

COMPARED TO JULY 2013

Approximately 939,000 homes in the U.S. were in some stage of foreclosure as of August 2013 compared to 1.4 million in August 2012, a decrease of 33 percent. This was the 22nd consecutive month with a year-over-year decline. As of August 2013, the foreclosure inventory represented 2.4 percent of all homes with a mortgage compared to 3.3 percent in August 2012. The foreclosure inventory declined 3.2 percent from July 2013 to August 2013.

THE FORECLOSURE INVENTORY IN AUGUST WAS

454,000 HOMES

LOWER THAN A YEAR EARLIER

"The foreclosure inventory continues to improve, as exhibited by these recent numbers."

Dr. Mark Fleming, chief economist for CoreLogic

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TIME SERIES – NATIONAL OVERVIEW

THE 12-MONTH SUM OF COMPLETED FORECLOSURES IS AT THE LOWEST POINT SINCE FEBRUARY 2008, WITH DECLINES FOR THE PAST 20 CONSECUTIVE MONTHS

	SEP-12	OCT-12	NOV-12	DEC-12	JAN-13	FEB-13	MAR-13	APR-13	MAY-13	JUN-13	JUL-13	AUG-13
SDQ	2,779	2,699	2,667	2,634	2,600	2,504	2,418	2,321	2,249	2,214	2,172	2,123
-MOM % Chg in #	-1.2%	-2.9%	-1.2%	-1.2%	-1.3%	-3.7%	-3.4%	-4.0%	-3.1%	-1.5%	-1.9%	-2.2%
-YOY % Chg in #	-9.7%	-12.4%	-13.6%	-14.1%	-16.3%	-16.9%	-17.8	-20.3%	-21.9%	-22.7%	-24.0%	-24.5%
Foreclosure Inventory*	1,349	1,265	1,226	1,216	1,187	1,151	1,142	1,067	1,039	992	970	939
-MOM % Chg in #	-3.1%	-6.2%	-3.1%	-0.9%	-2.5%	-3.1%	-0.8%	-6.6%	-2.6%	-4.5%	-2.2%	-3.2%
-YOY % Chg in #	-9.9%	-16.1%	-16.1%	-15.6%	-20.1%	-22.1%	-22.0%	-27.4%	-28.2%	-29.3%	-30.9%	-32.6%
Completed Foreclosures*	83	68	64	51	57	49	50	52	45	44	47	48
-MOM % Chg in #	15.4%	-18.8%	-6.1%	-19.7%	11.3%	-13.9%	1.2%	4.9%	-12.7%	-2.3%	6.7%	1.4%
-YOY % Chg in #	-1.8%	-5.3%	-12.5%	-29.0%	-24.6%	-27.1%	-25.6%	-16.5%	-36.7%	-35.3%	-27.1%	-33.6%
-12-Month Sum*	849	845	836	815	796	778	761	751	725	700	683	658

	AUG-12	SEP-12	OCT-12	NOV-12	DEC-12	JAN-13	FEB-13	MAR-13	APR-13	MAY-13	JUN-13	JUL-13
Shadow Inventory*	2,349	2,326	2,274	2,252	2,219	2,195	2,117	2,044	1,971	1,910	1,885	1,854
-SDQ*	1,038	1,049	1,051	1,057	1,044	1,039	992	929	913	880	892	874
-FCL*	948	919	862	835	828	809	784	778	727	707	676	661
-REO*	363	359	361	360	347	348	341	337	331	323	317	318
Months'Supply Visible	5.9	6.6	5.9	6.0	5.6	6.6	6.8	5.6	5.4	4.8	4.9	4.8
Months'Supply Shadow	5.5	6.6	5.9	6.3	6.3	7.6	7.1	5.5	4.6	4.0	4.0	3.7
-SDQ	2.4	3.0	2.7	2.9	3.0	3.6	3.3	2.5	2.1	1.8	1.9	1.8
-FCL	2.2	2.6	2.2	2.3	2.3	2.8	2.6	2.1	1.7	1.5	1.4	1.3
-REO	0.8	1.0	0.9	1.0	1.0	1.2	1.1	0.9	0.8	0.7	0.7	0.6
MOM Change (Shadow Counts)	-1.6%	-1.0%	-2.3%	-1.0%	-1.5%	-1.1%	-3.6%	-3.4%	-3.6%	-3.1%	-1.3%	-1.6%
YOY Change (Shadow Counts)	-8.6%	-9.7%	-12.4%	-13.6%	-14.9%	-17.2%	-16.5%	-17.1%	-19.0%	-20.6%	-21.3%	-22.3%
Roll Rates (3 Month Moving Avg)												
Current to 90	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
90+ to FCL	5.9%	5.1%	5.0%	5.3%	5.3%	5.6%	5.4%	5.2%	4.4%	4.5%	4.6%	5.3%
FCL to Current	1.0%	0.9%	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%	1.2%	1.2%	1.2%	1.4%

* Thousands of Units ** Year-to-Date
Note: Current includes loans that are 30 and 60 Days Delinquent
Note: 90+ Excludes FCL and REO ; SDQ is 90+ including FCL and REO

THE FORECLOSURE INVENTORY HAS DECLINED BY DOUBLE DIGITS YEAR OVER YEAR FOR 11 CONSECUTIVE MONTHS

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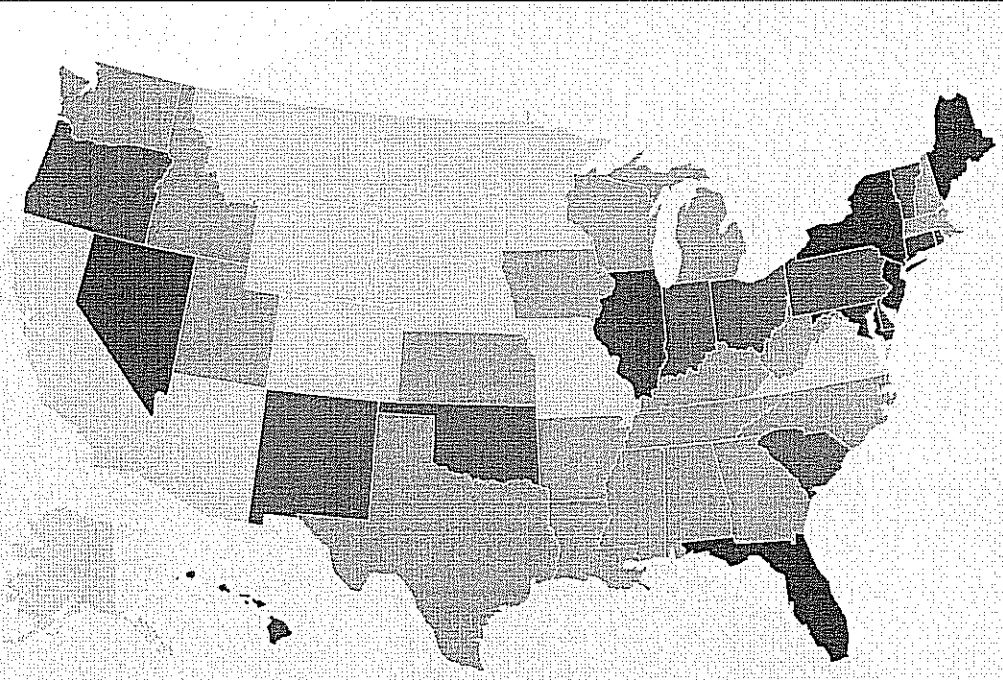
FORECLOSURE INVENTORY BY STATE



As of August 2013
Source: CoreLogic Market Trends

► **Five states with the highest foreclosure inventory as a percentage of mortgaged homes**

FLORIDA	NEW JERSEY	NEW YORK	MAINE	CONNECTICUT
7.9%	6.2%	4.9%	4.0%	3.9%

► **Five states with the lowest foreclosure inventory as a percentage of mortgaged homes**

WYOMING	ALASKA	NORTH DAKOTA	NEBRASKA	COLORADO
0.4%	0.6%	0.7%	0.7%	0.7%

► **THE FORECLOSURE INVENTORY IS LOWER THAN THE NATIONAL RATE OF 2.4 PERCENT IN 35 STATES**

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STATE HIGHLIGHTS

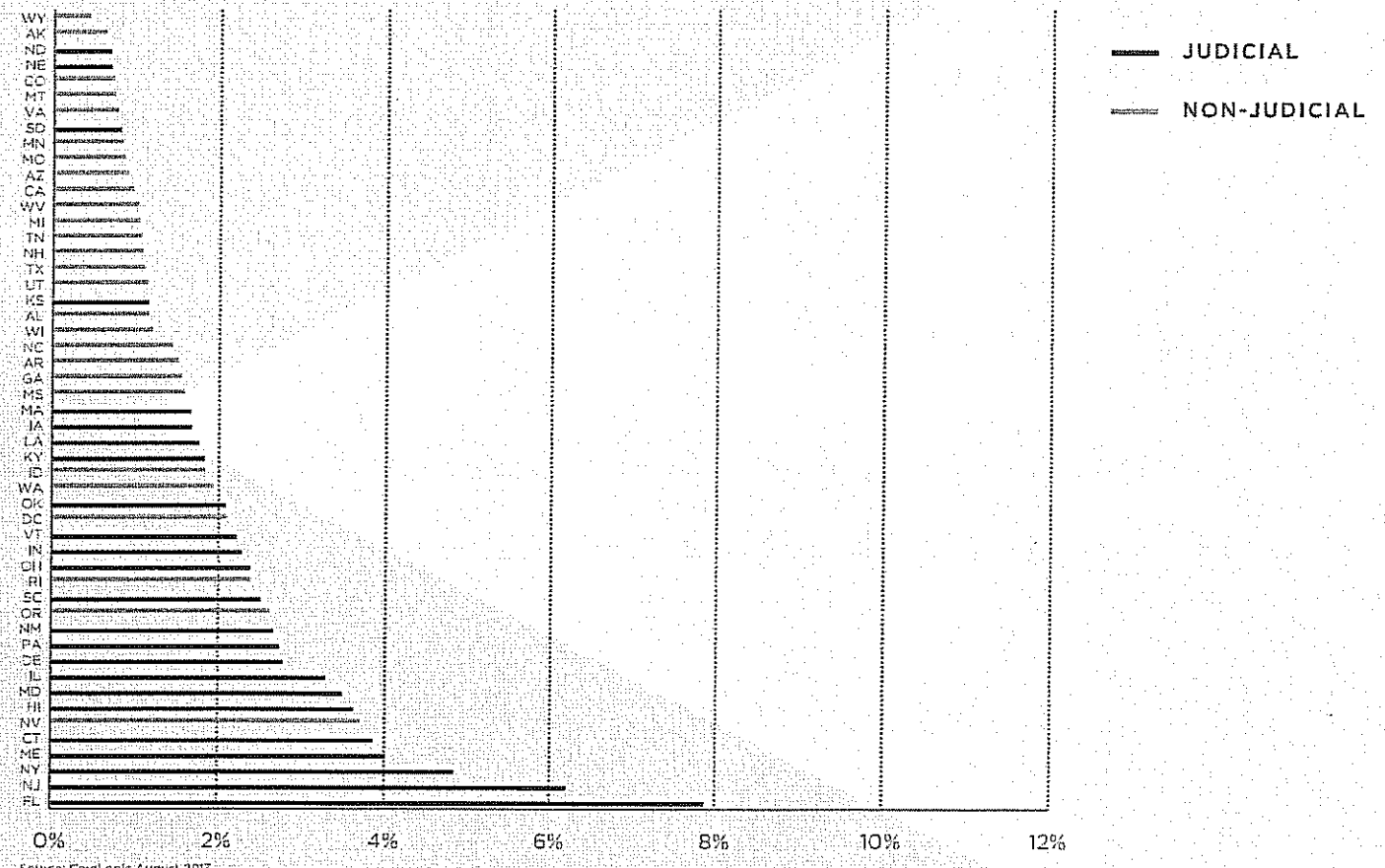
► **Five states with the highest number of completed foreclosures during past 12 months**

FLORIDA	MICHIGAN	CALIFORNIA	TEXAS	GEORGIA
111,000	60,000	58,000	43,000	40,000

► **Five states with the lowest number of completed foreclosures during past 12 months**

D.C.	NORTH DAKOTA	HAWAII	WEST VIRGINIA	WYOMING
94	463	492	501	723

► **Percent of homes in foreclosure**



Source: CoreLogic August 2013

FLORIDA, MICHIGAN, CALIFORNIA, TEXAS AND GEORGIA ACCOUNT FOR ALMOST HALF OF ALL U.S. COMPLETED FORECLOSURES

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STATE FORECLOSURE DATA – JUDICIAL STATES

JUDICIAL STATES	FORECLOSURE INVENTORY	FORECLOSURE INVENTORY PCT. POINT CHANGE FROM A YEAR AGO	COMPLETED FORECLOSURES (12 MONTHS ENDING AUGUST 2013)	SERIOUS DELINQUENCY
Florida	7.9%	-3.6%	111,005	12.4%
Illinois	3.3%	-2.0%	31,054	7.1%
Ohio	2.4%	-1.0%	27,909	5.6%
Indiana	2.3%	-1.1%	17,510	5.2%
Pennsylvania	2.7%	-0.5%	13,578	5.6%
Oklahoma	2.1%	-0.7%	11,347	4.7%
South Carolina	2.5%	-0.9%	9,566	5.0%
Louisiana	1.8%	-0.6%	5,959	5.1%
Maryland	3.5%	-0.9%	4,474	7.3%
Iowa	1.7%	-0.5%	4,374	3.3%
New Jersey	6.2%	-0.9%	3,996	10.8%
Connecticut	3.9%	-0.7%	3,861	6.9%
Kansas	1.2%	-0.5%	3,690	3.5%
New York	4.9%	-0.4%	3,670	8.0%
Massachusetts	1.7%	-0.4%	2,971	4.9%
New Mexico	2.7%	-0.8%	2,620	4.9%
Kentucky	1.8%	-0.8%	2,121	4.6%
Nebraska	0.7%	-0.2%	1,723	2.3%
Delaware	2.8%	0.0%	1,491	6.3%
Maine	4.0%	-0.4%	762	6.8%
Hawaii	3.6%	-0.7%	492	5.5%
North Dakota	0.7%	-0.1%	463	1.2%
South Dakota	0.8%	-0.3%	N/A	2.0%
Vermont	2.2%	-0.4%	N/A	3.9%

Source: CoreLogic August 2013

NATIONAL

Foreclosure Inventory: **2.4%**

Foreclosure Inventory Pct. Point Change from a Year Ago: **-1.0%**

Completed Foreclosures (12 months ending August 2013): **658,463**

Serious Delinquency: **5.3%**

Year-Over-Year Decline in Seriously Delinquent Mortgages: **25%**

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STATE FORECLOSURE DATA – NON-JUDICIAL STATES

NON-JUDICIAL STATES	FORECLOSURE INVENTORY	FORECLOSURE INVENTORY PCT POINT CHANGE FROM A YEAR AGO	COMPLETED FORECLOSURES (12 MONTHS ENDING AUGUST 2013)	SERIOUS DELINQUENCY
Michigan	1.0%	-0.7%	59,535	4.0%
California	1.0%	-1.2%	58,068	3.3%
Texas	1.1%	-0.3%	42,522	3.5%
Georgia	1.6%	-0.7%	39,827	5.3%
North Carolina	1.4%	-0.9%	26,577	4.4%
Arizona	0.9%	-1.1%	25,911	2.9%
Tennessee	1.1%	-0.6%	19,876	4.8%
Washington	1.9%	-0.4%	19,839	5.1%
Missouri	0.9%	-0.4%	14,147	3.5%
Colorado	0.7%	-0.6%	12,874	2.4%
Virginia	0.8%	-0.6%	12,824	3.2%
Minnesota	0.8%	-0.6%	11,071	2.9%
Nevada	3.7%	-1.2%	10,229	8.6%
Wisconsin	1.2%	-0.8%	9,413	3.3%
Alabama	1.2%	-0.3%	6,857	5.0%
Arkansas	1.5%	-0.1%	5,228	5.3%
Idaho	1.8%	-0.7%	3,906	3.7%
Utah	1.1%	-0.3%	3,698	3.4%
Oregon	2.6%	-0.6%	3,206	4.7%
New Hampshire	1.1%	-0.5%	2,099	3.5%
Rhode Island	2.4%	-0.8%	1,592	6.8%
Mississippi	1.6%	-0.7%	1,169	6.1%
Montana	0.8%	-0.5%	1,122	2.1%
Alaska	0.6%	-0.1%	840	1.8%
Wyoming	0.4%	-0.1%	723	1.8%
West Virginia	1.0%	-0.4%	501	3.3%
District of Columbia	2.1%	-0.3%	94	5.1%

Source: CoreLogic August 2013

NATIONAL

Foreclosure Inventory:
2.4%

Foreclosure Inventory Pct. Point Change from a Year Ago:
-1.0%

Completed Foreclosures (12 months ending August 2013):
658,463

Serious Delinquency:
5.3%

Year-Over-Year Decline in Seriously Delinquent Mortgages:
25%

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METROPOLITAN AREA HIGHLIGHTS

FORECLOSURE DATA FOR THE LARGEST CORE BASED STATISTICAL AREAS (CBSAs)

METROPOLITAN AREA	FORECLOSURE INVENTORY	FORECLOSURE INVENTORY PCT. POINT CHANGE FROM A YEAR AGO	COMPLETED FORECLOSURES (12 MONTHS ENDING AUGUST 2013)	SERIOUS DELINQUENCY
Atlanta-Sandy Springs-Marietta, GA	1.7%	-0.8%	24,815	5.5%
Chicago-Joliet-Naperville, IL	3.9%	-2.3%	19,981	8.2%
Phoenix-Mesa-Glendale, AZ	0.8%	-1.3%	16,130	2.7%
Tampa-St. Petersburg-Clearwater, FL	8.7%	-3.1%	15,626	13.0%
Riverside-San Bernardino-Ontario, CA	1.4%	-1.7%	12,027	4.9%
Orlando-Kissimmee-Sanford, FL	7.9%	-3.8%	11,483	12.4%
Houston-Sugar Land-Baytown, TX	1.1%	-0.4%	11,409	3.5%
Los Angeles-Long Beach-Glendale, CA	1.1%	-1.1%	9,639	3.7%
Minneapolis-St. Paul-Bloomington, MN-WI	0.9%	-0.7%	9,107	2.9%
St. Louis, MO-IL	1.0%	-0.5%	9,012	3.8%
Warren-Troy-Farmington Hills, MI	0.9%	-0.8%	8,008	3.3%
Dallas-Plano-Irving, TX	1.2%	-0.3%	7,594	3.7%
Seattle-Bellevue-Everett, WA	1.7%	-0.6%	7,127	4.5%
Denver-Aurora-Broomfield, CO	0.7%	-0.6%	5,754	2.3%
Sacramento--Arden-Arcade--Roseville, CA	0.9%	-1.3%	5,393	3.3%

Source: CoreLogic August 2013

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QUARTERLY SHADOW INVENTORY SUPPLEMENT — NATIONAL OVERVIEW THROUGH JULY 2013

- The Value of Shadow Inventory Is $293 Billion, Down from the Previous Year's $380 Billion
- Shadow Inventory Declines Year Over Year by Double Digits for 10 Consecutive Months
- Five States—Florida, California, New York, Illinois and New Jersey—Account for 43 Percent of the Nation's Distressed Properties

SHADOW INVENTORY HIGHLIGHTS

↓5.9%	1.9	↓22%
IN THE QUARTER	MILLION HOMES	COMPARED TO JULY 2012

Shadow inventory, also called pending supply, decreased 22 percent from 2.4 million homes in July 2012 to 1.9 million in July 2013. Current residential shadow inventory represents a supply of 3.7 months compared to the previous year's supply of 6.0 months. Shadow inventory is down 38 percent from its peak in January 2010 when it reached 3 million homes.

Shadow inventory includes properties that are more than 90 days delinquent, in foreclosure and held as real estate owned (REO) by mortgage servicers, but not currently on multiple listing services. Transition rates of "delinquency to foreclosure" and "foreclosure to REO" are used to identify unlisted distressed properties most likely to become REO. Properties not yet delinquent but that may become delinquent in the future, are not included in the pending supply estimate. Shadow inventory is not typically included in the official reporting measurements of unsold inventory.

ALMOST HALF THE HOMES IN THE SHADOW INVENTORY, WHICH HAS FALLEN BELOW 2 MILLION HOMES, ARE DELINQUENT BUT NOT YET FORECLOSED.

"Over the past year, the value of the U.S. shadow inventory dropped by $87 billion—a sign of increased normalcy in the housing market. With a year-over-year decrease of 22 percent in July, shadow inventory has now declined steadily for 10 consecutive months."

Anand Nallathambi, president and CEO of CoreLogic

NOTE: Previous data was revised. Revisions with public records data are standard, and to ensure accuracy, CoreLogic incorporates the newly released public data to provide updated results.

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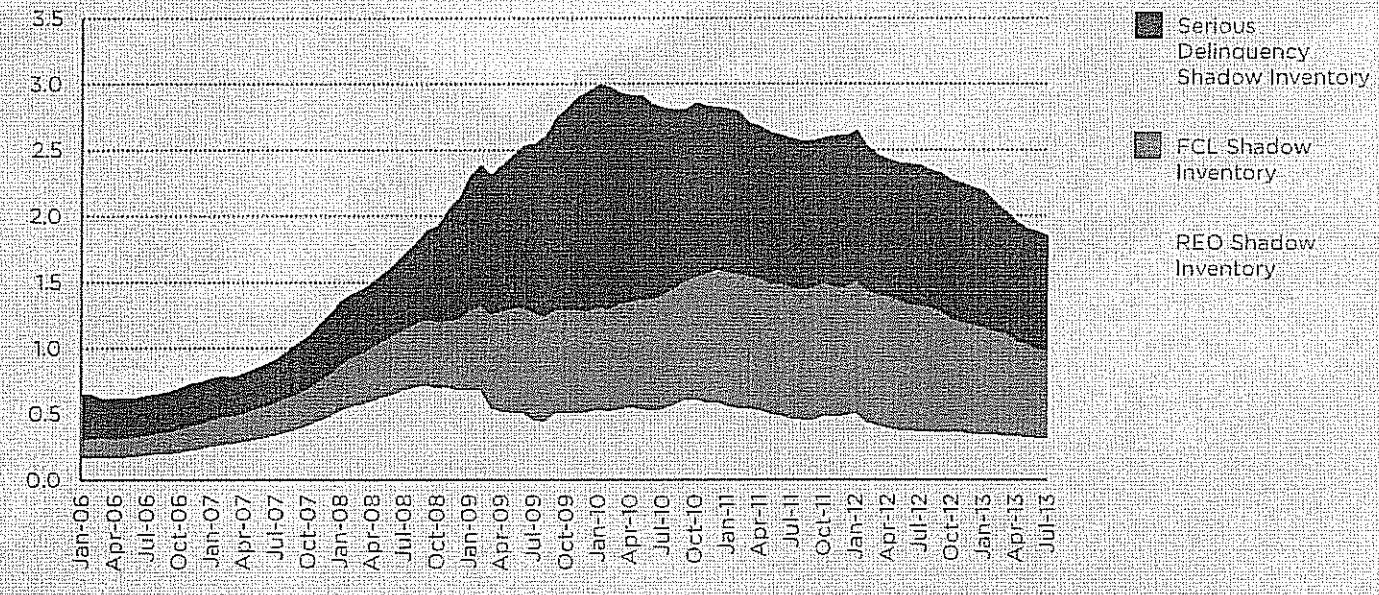
SHADOW INVENTORY DETAIL

FOR THE YEAR ENDING JULY 2013, SHADOW INVENTORY DECLINED AT AN AVERAGE MONTHLY RATE OF 44,000 HOMES

► **Figure 1. Shadow Inventory Detail**

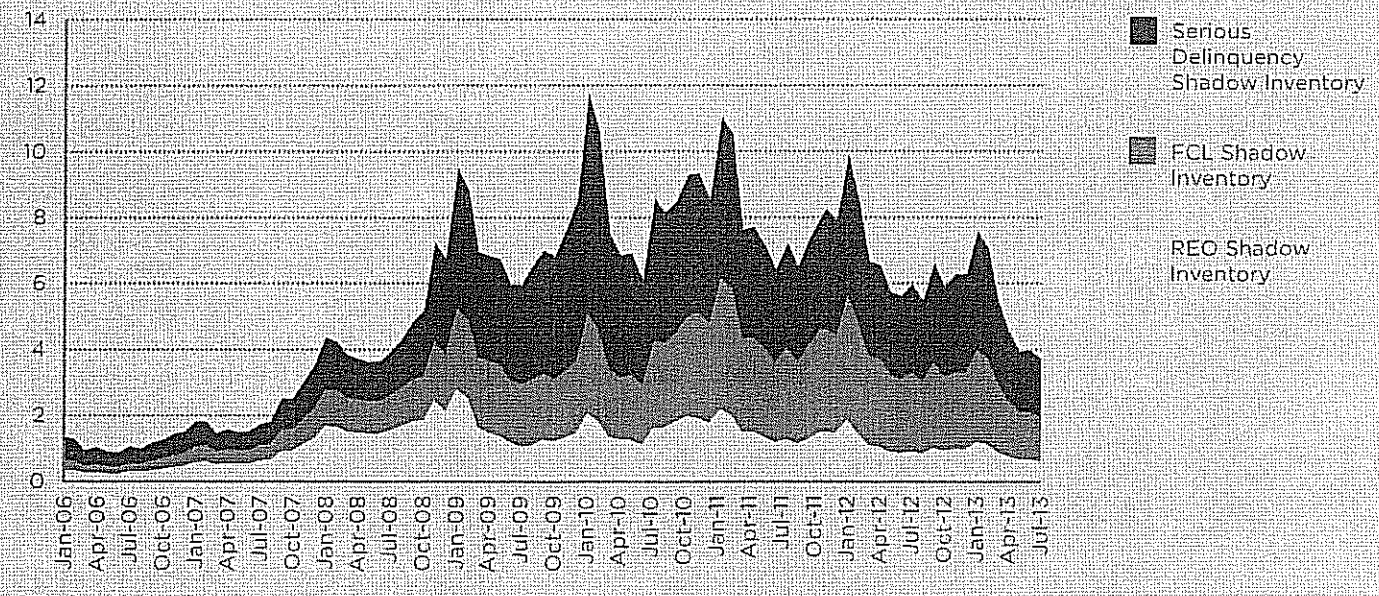
In Thousands, Not Seasonally Adjusted



Source: CoreLogic July 2013

► **Figure 2. Months' Supply Shadow Inventory Detail**

Number of Months, Not Seasonally Adjusted



Source: CoreLogic July 2013

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CORELOGIC NATIONAL FORECLOSURE REPORT METHODOLOGY

The data in this report represent foreclosure activity reported through August 2013.

This report separates state data into judicial vs. non-judicial foreclosure state categories. In judicial foreclosure states, lenders must provide evidence to the courts of delinquency in order to move a borrower into foreclosure. In non-judicial foreclosure states, lenders can issue notices of default directly to the borrower without court intervention. This is an important distinction since judicial states, as a rule, have longer foreclosure timelines, thus affecting foreclosure statistics.

A completed foreclosure occurs when a property is auctioned and results in the purchase of the home at auction by either a third party, such as an investor, or by the lender. If the home is purchased by the lender, it is moved into the lender's real estate owned (REO) inventory. In "foreclosure by advertisement" states, a redemption period begins after the auction and runs for a statutory period, e.g., six months. During that period, the borrower may regain the foreclosed home by paying all amounts due as calculated under the statute. For purposes of this report, because so few homes are actually redeemed following an auction, it is assumed that the foreclosure process ends in "foreclosure by advertisement" states at the completion of the auction.

The foreclosure inventory represents the number and share of mortgaged homes that have been placed into the process of foreclosure by the mortgage servicer. Mortgage servicers start the foreclosure process when the mortgage reaches a specific level of serious delinquency as dictated by the investor for the mortgage loan. Once a foreclosure is "started," and absent the borrower paying all amounts necessary to halt the foreclosure, the home remains in foreclosure until the completed foreclosure results in the sale to a third party at auction or the home enters the lender's REO inventory. The data in this report account for only first liens against a property and do not include secondary liens. The foreclosure inventory is measured only against homes that have an outstanding mortgage. Homes with no mortgage liens can never be in foreclosure and are, therefore, excluded from the analysis. Approximately one-third of homes nationally are owned outright and do not have a mortgage. CoreLogic has approximately 85 percent coverage of U.S. foreclosure data.

SHADOW INVENTORY REPORTING

CoreLogic uses its Loan Performance Servicing and Securities databases to size the number of 90+ day delinquencies, foreclosures and real estate owned (REO) properties. Cure rates, which measure the proportion of loans in one stage of default that cured (versus moving to more severe states of default), are applied to the number of loans in default at each stage of default. CoreLogic calculates the share of loans in default that are currently listed on MLS by matching public record properties in default to MLS active listings. It applies the percentage of defaulted loans that are currently listed to the estimate of outstanding loans that will proceed to further stages of default to calculate the pending supply inventory and adds that to the reported visible inventory. Visible inventory is compiled from CoreLogic ListingTrends. To determine months' supply for visible and shadow inventories, CoreLogic uses the number of non-seasonally adjusted home sales according to CoreLogic data.

SOURCE: CORELOGIC

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Making Home Affordable

Program Performance Report Through July 2013

Report Highlights

Over 1.7 Million Homeowner Assistance Actions Taken through Making Home Affordable

- Over 1.2 million homeowners have received a permanent modification through the Home Affordable Modification Program (HAMP). Homeowners have reduced their first lien mortgage payments by a median of approximately $547 each month – almost 40% of their median before-modification payment – saving a total estimated $21.6 billion to date in monthly mortgage payments.
- Homeowners currently in HAMP permanent modifications with some form of principal reduction have been granted an estimated $11.1 billion in principal reduction. Of all non-GSE loans eligible for principal reduction entering HAMP in July, 73% included a principal reduction feature.
- Nearly 200,000 homeowners have exited their homes through a short sale or deed-in-lieu of foreclosure with assistance from the Home Affordable Foreclosure Alternatives Program (HAFA).
- Over 115,000 second lien modifications have been completed through the Second Lien Modification Program (2MP).

This Month: Q2 2013 Servicer Assessment Results

- For the second quarter of 2013, all servicers were found to need moderate improvement. All servicers will need to continue to demonstrate progress in areas identified in program reviews.
- Servicers continue to focus attention on areas identified in previous program reviews and, as a result, have demonstrated improvement in program implementation:
  - Mortgage servicers continue to appropriately calculate homeowner income, which is used to determine a homeowner's eligibility and modified payment amount under the program. In Q2 2013, the average income calculation error rate for the top servicers was below 2 percent.
  - Servicers have more effectively evaluated homeowners under program eligibility criteria as evidenced in the "second look disagree" category, which reflects the rate at which Treasury's program reviews disagree with the servicer's decision not to assist a homeowner. In Q2 2013, the average second look disagree percentage for the top servicers was less than 2 percent.

Note: For information and quarterly updates about the Hardest Hit Fund, please visit the website for the Hardest Hit Fund or the TARP Monthly Report to Congress.

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Making Home Affordable

Program Performance Report Through July 2013

Making Home Affordable Program Activity

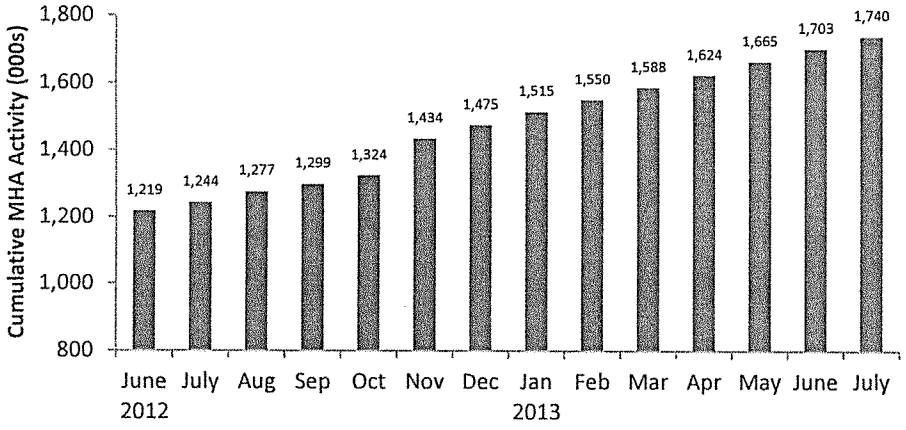
The Making Home Affordable Program was launched in March 2009 with the Home Affordable Modification Program (HAMP) which provides assistance to struggling homeowners by lowering monthly first lien mortgage payments to an affordable level. Additional programs were subsequently rolled out to expand the program reach.

In total, the MHA program has completed more than 1.7 million first and second lien permanent modifications, HAFA transactions, and UP forbearance plans.

	Program-to-Date	Reported Since Prior Period
MHA First Lien Permanent Modifications Started[1]	1,395,755	20,643
2MP Modifications Started	115,242	1,917
HAFA Transactions Completed[2]	194,147	13,163
UP Forbearance Plans Started (through June 2013)	34,469	642
Cumulative Activity[3]	**1,739,613**	**36,365**

MHA Program Activity

Cumulative Transactions Completed



Source: HAMP system of record for HAMP, 2MP, HAFA, FHA-HAMP, and RD-HAMP. UP participation is reported via servicer survey through June 2013. GSE Standard Modification and GSE Standard HAFA data provided by Fannie Mae and Freddie Mac as of July 2013.

Program	Purpose
MHA First Lien Modifications	The Home Affordable Modification Program (HAMP) provides eligible borrowers the opportunity to lower their first lien mortgage payment to affordable and sustainable levels through a uniform loan modification process. Effective June 2012, HAMP's eligibility requirements were expanded to include a "Tier 2" evaluation for non-GSE loans that is modeled after the GSE Standard Modification and includes properties that are currently occupied by a tenant as well as vacant properties the borrower intends to rent. FHA-HAMP and RD-HAMP provide first lien modifications for distressed borrowers in loans guaranteed through the Federal Housing Administration and Rural Housing Service.
Second Lien Modification Program (2MP)	Provides modifications and extinguishments on second liens when there has been a first lien HAMP modification on the same property.
Home Affordable Foreclosure Alternatives (HAFA)	Provides transition alternatives to foreclosure in the form of a short sale or deed-in-lieu of foreclosure. Effective November 2012, the GSEs jointly streamlined their short sale and deed-in-lieu of foreclosure programs. The GSE Standard HAFA program is closely aligned with Treasury's MHA HAFA program.
Unemployment Program (UP)	Provides temporary forbearance of mortgage principal to enable unemployed borrowers to look for a new job without fear of foreclosure.

[1] Includes (a) 1,236,682 GSE and Non-GSE HAMP permanent modifications, (b) 15,843 FHA- and RD-HAMP modifications, and (c) 143,230 GSE Standard Modifications since October 2011 under the GSEs' Servicer Alignment Initiative. The GSEs and other government agencies also undertake other foreclosure prevention activities beyond their participation in MHA which is not reflected in this report. Per the Federal Housing Finance Agency's Foreclosure Prevention Report for the First Quarter of 2013, since 4Q 2008, the GSEs have completed nearly 1.4 million permanent modifications and over 475,000 short sales and deed-in-lieu of foreclosure actions, which includes their activity under MHA. Please visit www.FHFA.gov for the complete FHFA report. As reported in the August 2013 edition of the Obama Administration's Housing Scorecard, FHA has offered over 1.9 million loss mitigation and early delinquency interventions through July 31, 2013 since April 1, 2009, which includes their activity under MHA.

[2] Includes the GSE and Non-GSE activity under the MHA program, in addition to the cumulative GSE Standard HAFA transactions completed since November 2012. Does not include other GSE short sale and deed-in-lieu activity prior to November 2012 outside the GSE Standard HAFA program.

[3] This does not include trial modifications that have cancelled or not yet converted to permanent modifications, or HAFA transactions started but not yet completed.

Making Home Affordable

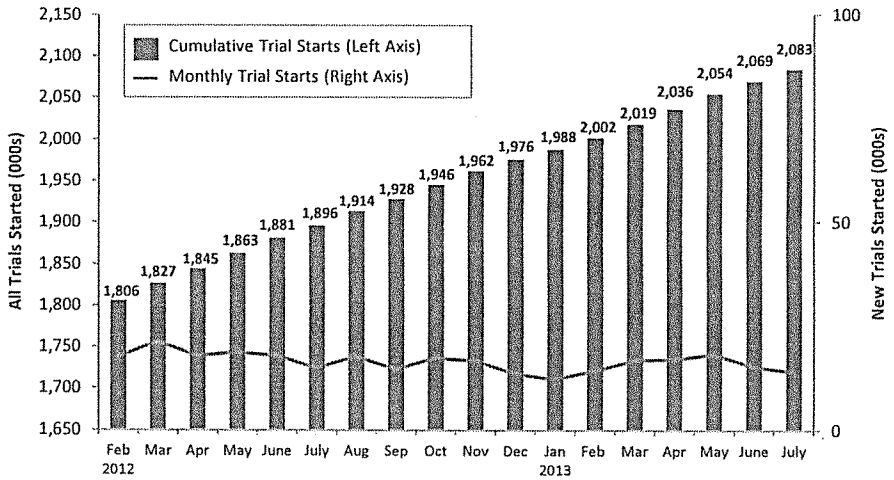
Program Performance Report Through July 2013

HAMP (First Lien) Modifications

HAMP Activity Through July 2013		Total
Trial Modifications	All Trials Started	2,083,120
	Tier 1	2,052,705
	Tier 2	30,415
	Trials Reported Since June 2013 Report[1]	15,830
	Trial Modifications Canceled Since June 1, 2010[2]	72,449
	Active Trials	69,125
Permanent Modifications	All Permanent Modifications Started	1,236,682
	Tier 1	1,225,028
	Tier 2	11,654
	Permanent Modifications Reported Since June 2013 Report	13,183
	Permanent Modifications Disqualified (Cumulative)[3]	325,491
	Active Permanent Modifications	892,897

[1] Servicers may enter new trial modifications into the HAMP system of record at any time.
[2] 777,313 cumulative including 704,864 that had trial start dates prior to June 1, 2010 when Treasury implemented a verified income requirement.
[3] A permanent modification disqualifies when the borrower has missed three consecutive monthly payments. Does not include 18,294 loans paid off.

HAMP Trials Started



Servicers may enter new trial modifications into the HAMP system of record at any time. For example, 15,830 trials have entered the HAMP system of record since the prior report; 13,949 were trials with a first payment recorded in July 2013.

Estimated Eligible Loans and Borrowers

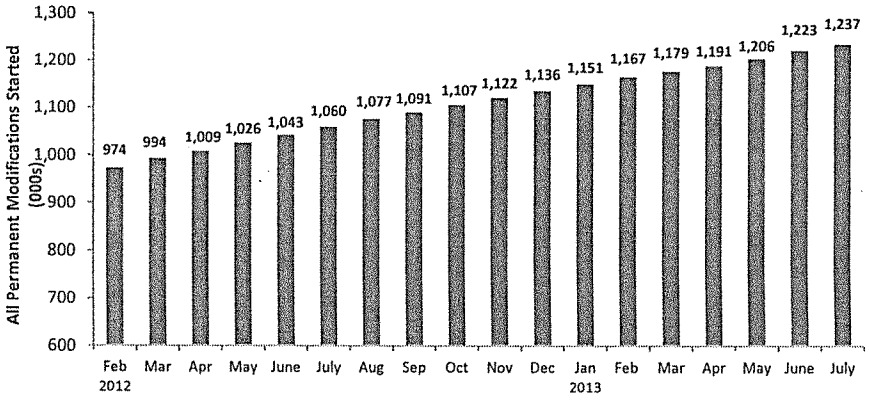
Under the original HAMP program, launched in March 2009, now referred to as "Tier 1," eligible loans include conventional loans more than 60 days delinquent (unless the borrower is in imminent default), that originated on or before January 1, 2009 with a current unpaid principal balance below the maximum conforming loan limit[4] and were owner-occupied at origination.

Homeowners who have HAMP-eligible loans may qualify for Tier 1 if they meet additional criteria including, but not limited to requiring: a debt-to-income ratio greater than 31%, occupancy, employment, and pooling and servicing agreement eligibility. Based on current estimates, of the 3.5 million homeowners who are currently 60+ days delinquent, an estimated 600,000 homeowners are potentially eligible for HAMP Tier 1.

On January 27, 2012, Treasury announced an expansion of the eligibility for HAMP to reduce additional foreclosures and help stabilize neighborhoods. The eligibility was expanded for non-GSE loans to (1) allow for more flexible debt-to-income criteria and (2) include properties that are currently occupied by a tenant, as well as vacant properties which the borrower intends to rent. This expanded HAMP criteria, referred to as HAMP "Tier 2," became effective on June 1, 2012 (although not all servicers began offering Tier 2 modifications on that date). There is insufficient program data at this time to estimate the number of homeowners who may qualify for HAMP Tier 2.

[4] Current unpaid principal balance must be no greater than: $729,750 for a single-unit property, 2 units: $934,200, 3 Units: $1,129,250, 4 Units: $1,403,400.

HAMP Permanent Modifications Started (Cumulative)



Source: HAMP system of record.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

Second Lien Modification Program (2MP) Activity

The Second Lien Modification Program (2MP) provides assistance to homeowners in a first lien permanent modification who have an eligible second lien with a participating HAMP servicer. This assistance can result in a modification of the second lien and even full or partial extinguishment of the second lien. Second lien modifications follow a series of steps and may include capitalization, interest rate reduction, term extension and principal forbearance or forgiveness.

2MP modifications and partial extinguishments require that the first lien HAMP modification be permanent and active and that the second lien have an unpaid balance of $5,000 or more and a monthly payment of at least $100.

All Second Lien Modifications Started (Cumulative)[1]	115,242
Second Lien Modifications Involving Full Lien Extinguishments	29,269
Second Lien Modifications Disqualified[2]	8,196
Active Second Lien Modifications[3]	74,701
Active Second Lien Modifications Involving Partial Lien Extinguishments	8,743

Second Lien Extinguishment Details

Median Amount of Full Extinguishment	$61,087
Median Amount of Partial Extinguishment for Active Second Lien Modifications	$9,845

[1] Includes second lien modifications reported into HAMP system of record through the end of cycle for July 2013 data, though the effective date may occur in August 2013. Number of modifications is net of cancellations, which are primarily due to servicer data corrections.
[2] Excludes 3,076 loans paid off.
[3] Includes 6,502 loans in active non-payment status whereby the 1MP has disqualified from HAMP. As a result, the servicer is no longer required to report payment activity on the 2MP modification.

Unemployment Program (UP) Activity

The Treasury MHA Unemployment Program (UP) provides a temporary forbearance to homeowners who are unemployed. Under Treasury guidelines, unemployed homeowners must be considered for a minimum of 12 months' forbearance.

All UP Forbearance Plans Started	34,469
UP Forbearance Plans With Some Payment Required	29,265
UP Forbearance Plans With No Payment Required	5,204

Note: Data is as reported by servicers via survey for UP participation through June 30, 2013.

Home Affordable Foreclosure Alternatives (HAFA) Activity

The Home Affordable Foreclosure Alternatives Program (HAFA) offers incentives and a streamlined process for homeowners looking to exit their homes through a short sale or deed-in-lieu of foreclosure. HAFA has established important homeowner protections and an industry standard for streamlined transactions. Effective November 2012, the GSEs revised their short sale and deed-in-lieu programs. The GSE Standard HAFA program is closely aligned with Treasury's MHA HAFA program. In HAFA transactions, homeowners:

- Follow a streamlined process for short sales and deed-in-lieu transactions that requires no verification of income (unless as required by investors) and allows for pre-approved short sale terms;
- Receive a waiver of deficiency once the transaction is completed that releases the homeowner from remaining mortgage debt;
- Receive at least $3,000 in relocation assistance at closing.

	Non-GSE Activity	GSE Activity[1]	Total
Short Sale	121,596	67,981	189,577
Deed-in-Lieu	3,673	897	4,570
Total Transactions Completed	**125,269**	**68,878**	**194,147**

[1] Includes GSE activity under the MHA program in addition to the GSE Standard HAFA program implemented in November 2012. GSE Standard HAFA data provided by Fannie Mae and Freddie Mac as of July 2013. Does not include other GSE short sale and deed-in-lieu activity outside the HAFA program. Per the Federal Housing Finance Agency's Foreclosure Prevention Report for the First Quarter of 2013, since 4Q 2008 the GSEs have completed over 475,000 short sales and deed-in-lieu of foreclosure actions, which includes their activity under MHA. Please visit www.FHFA.gov for the complete FHFA report.

Treasury FHA-HAMP Modification Activity[1]

The Treasury FHA-HAMP Program provides assistance to eligible homeowners with FHA-insured mortgages.

All Treasury FHA-HAMP Trial Modifications Started	29,601
All Treasury FHA-HAMP Permanent Modifications Started	15,792

[1]As reported in the latest edition of the Obama Administration's Housing Scorecard, FHA has offered over 1.9 million loss mitigation and early delinquency interventions, which includes their activity under MHA.

See Appendix A2 for servicer participants in additional Making Home Affordable programs.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

HAMP Principal Reduction

Principal reduction may be offered to any non-GSE HAMP modifications, and servicers are required to evaluate the benefit of principal reduction for non-GSE mortgages with a loan-to-value ratio greater than 115% when evaluating a homeowner for a HAMP first lien modification. While servicers are required to evaluate homeowners for principal reduction, they are not required to reduce principal as part of the modification. The MHA Program allows servicers to provide principal reduction on HAMP modifications in two ways: 1) under HAMP Principal Reduction Alternative (PRA), principal is reduced to lower the LTV, the investor is eligible to receive an incentive on the amount of principal reduced, and the reduction vests over a 3-year period and 2) servicers can also offer principal reduction to homeowners on a HAMP modification outside the requirements of HAMP PRA. If they do, the investor receives no incentive payment for the principal reduction and the principal reduction can be recognized immediately.

To encourage investors to consider or expand the use of HAMP PRA, Treasury issued program guidance on February 16, 2012 tripling financial incentives under HAMP PRA for investors who agree to reduce principal for eligible underwater homeowners. The new program guidance applies to all permanent modifications of non-GSE loans under HAMP that include HAMP PRA and have a trial period plan effective date on or after March 1, 2012. HAMP PRA can be a feature of a HAMP trial or permanent modification.

HAMP Principal Reduction Activity

	HAMP Modifications with Earned Principal Reduction Under PRA[1]	HAMP Modifications with Upfront Principal Reduction Outside of PRA	Total HAMP Modifications with Principal Reduction
All Trial Modifications Started	143,131	45,629	188,760
Trials Reported Since June 2013 Report	4,816	1,216	6,032
Active Trial Modifications	18,464	4,243	22,707
All Permanent Modifications Started	113,321	37,937	151,258
Permanent Modifications Reported Since June 2013 Report	2,841	1,087	3,928
Active Permanent Modifications	96,003	32,743	128,746
Median Principal Amount Reduced for Active Permanent Modifications[2]	$72,905	$56,712	$67,446
Median Principal Amount Reduced for Active Permanent Modifications (%)[3]	32.1%	18.0%	29.7%
Total Outstanding Principal Balance Reduced on Active Permanent Modifications [2]	$8,891,698,273	$2,254,718,065	$11,146,416,338

[1] Includes some modifications with additional principal reduction outside of HAMP PRA.
[2] Under HAMP PRA, principal reduction vests over a 3-year period. The amounts noted reflect the entire amount that may be forgiven.
[3] HAMP PRA amount as a percentage of before-modification UPB, excluding capitalization.

Modification Characteristics

While the population of loan modifications with principal reduction is still relatively small, program data indicates that modifications with principal reduction are comprised of more homeowners seriously delinquent at the time of trial start than the overall population of HAMP homeowners. Overall, homeowners receiving permanent loan modifications with principal reduction also have a higher before-modification LTV ratio than those without it.

	All HAMP Modifications[4]	Total HAMP Modifications with Principal Reduction
Of trials started, delinquency at trial start:		
- At least 60 days delinquent	80%	84%
- Up to 59 days delinquent or current and in imminent default	20%	16%
Top three States by Activity[5], Percent of Total Activity:		
- California	26%	34%
- Florida	12%	15%
- Illinois	5%	5%
Top Three States' Percent of Total	43%	54%
Active Permanent Modifications – Median Loan-to-Value (LTV) ratio:		
- Before Modification	119%	150%
- After Modification[6]	116%	115%
Active Permanent Modifications – Median before Modification Debt-to-Income (DTI) ratio:		
- Front-End DTI	45.5%	45.9%
- Back-End DTI	69.7%	59.8%

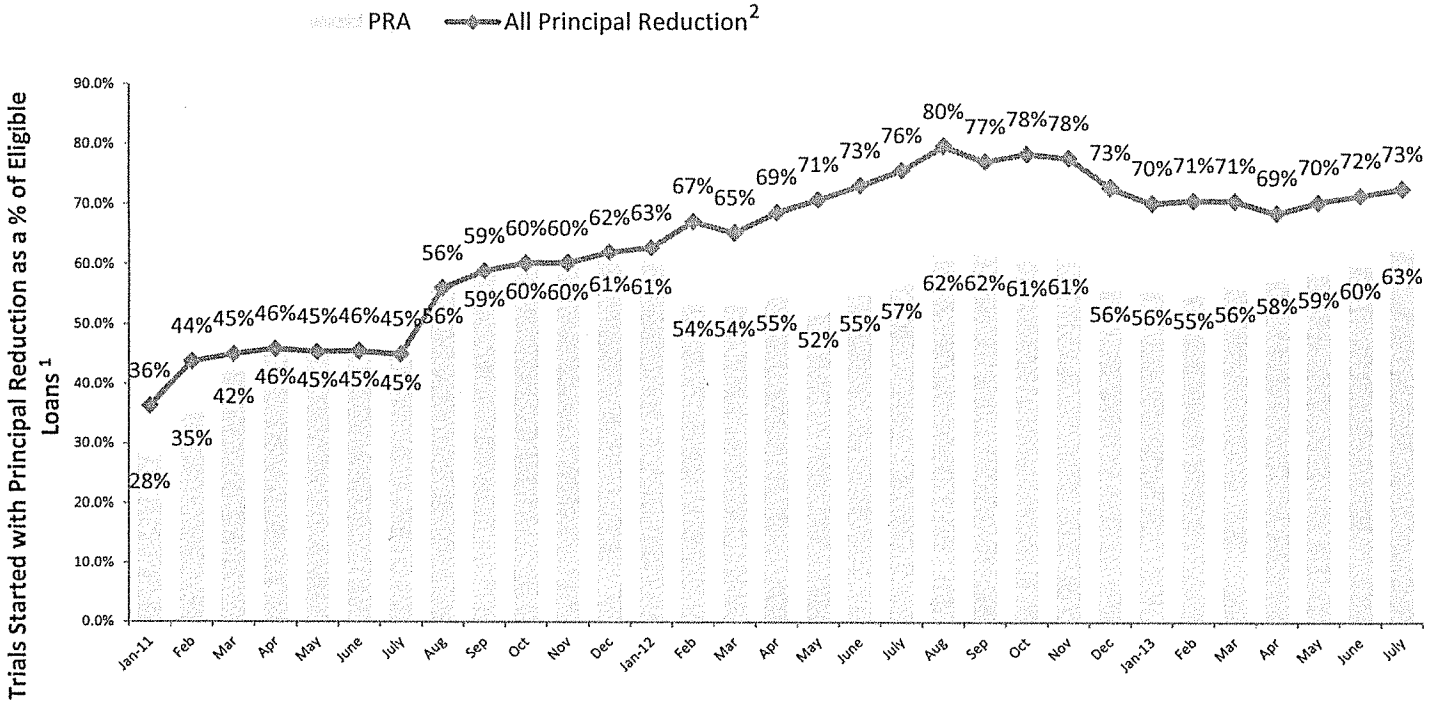
[4] Includes HAMP first lien modifications with and without principal reduction.
[5] Figures reflect active trials and active permanent modifications.
[6] Because the first step of the standard HAMP waterfall includes the capitalization of accrued interest, out-of-pocket escrow advances to third parties, any escrow advances made to third parties during the trial period plan, and servicing advances that are made for costs and expenses incurred in performing servicing obligations, this can result in an increase in the principal balance after modification. As a result, the loan-to-value ratio can increase in the modification process.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

HAMP Principal Reduction

The terms of the $25 billion National Mortgage Settlement regarding mortgage servicing deficiencies between the five largest mortgage servicers, the Federal government, and 49 state attorneys general, have caused servicers to grant non-PRA principal reductions. Of non-GSE loans eligible[1] for principal reduction that started a trial in July 2013, 73% included a principal reduction feature. 63% offered principal reduction through the HAMP PRA program. The remaining HAMP trial modifications with a principal reduction feature were granted outside the requirements of HAMP PRA, where the investor does not receive a financial incentive for the principal reduction. Principal reductions granted outside of the HAMP PRA program since February 2012 are likely attributable to the National Mortgage Settlement.



[1] Eligible loans include those receiving evaluation under HAMP PRA guidelines plus loans that did not require an evaluation but received principal reduction on their modification.

[2] All Principal Reduction population consists of trials that have any principal reduction, including those with HAMP PRA.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

Homeowner Benefits and First Lien Modification Characteristics

Aggregate payment savings to homeowners who received HAMP first lien permanent modifications are estimated to total **approximately $21.6 billion**, program to date, compared with unmodified mortgage obligations. The median monthly savings for homeowners in active permanent first lien modifications is $546.73, or **39% of the median monthly payment** before modification.

Modification Steps of Active Permanent Modifications

HAMP modifications follow a series of waterfall steps. The modification steps include interest rate adjustment, term extension and principal forbearance.

- Under Tier 1, servicers apply the modification steps in sequence until the homeowner's post modification front-end debt-to-income (DTI) ratio is 31%. The impact of each modification step can vary to achieve the target of 31%.
- Under Tier 2, servicers apply consistent modification terms resulting in the homeowner's post modification DTI falling within an allowable target range.[1]

Active permanent modifications reflect the following **modification steps**:

Modification Step	Tier 1	Tier 2
Interest Rate Reduction	96.4%	77.3%
Term Extension	62.6%	77.8%
Principal Forbearance	33.2%	25.3%

[1] Subject to investor restrictions. Effective February 1, 2013, Supplemental Directive 12-09 expanded the acceptable DTI range for Tier 2 to 10-55%.

Select Median Characteristics of Active Permanent Modifications

Loan Characteristic	Before Modification	After Modification	Median Decrease
Front-End Debt-to-Income Ratio[2]			
Tier 1	45.6%	31.0%	-15.0 pct pts
Tier 2	36.0%	27.9%	-7.5 pct pts
Back-End Debt-to-Income Ratio[3]			
Tier 1	70.0%	51.6%	-15.3 pct pts
Tier 2	51.5%	41.4%	-7.6 pct pts
Median Monthly Housing Payment[4]			
Tier 1	$1,416.00	$799.94	($549.74)
Tier 2	$1,196.29	$793.36	($361.81)

[2] Ratio of housing expenses (principal, interest, taxes, insurance and homeowners association and/or condo fees) to monthly gross income.
[3] Ratio of total monthly debt payments (including mortgage principal and interest, taxes, insurance, homeowners association and/or condo fees, plus payments on installment debts, junior liens, alimony, car lease payments and investment property payments) to monthly gross income. Homeowners who have a back-end debt-to-income ratio of greater than 55% are required to seek housing counseling under program guidelines.
[4] Principal and interest payment. Before modification payment is homeowner's current payment at time of evaluation.

Homeowner Characteristics

- Tier 2 provides another modification opportunity for struggling homeowners who did not qualify for Tier 1 or received a Tier 1 trial or permanent modification but lost good standing. Of the Tier 2 trial modifications started:
  - 25% were previously in a Tier 1 trial or permanent modification.
  - 19% were previously evaluated for Tier 1 and did not meet eligibility requirements.

- Of the Tier 2 trial modifications started, **8% were for non owner-occupied properties.**

- The median gross monthly income of homeowners in the program is $3,839.33.
- The median credit score of homeowners in the program is 575.

- The **primary hardship reasons** for homeowners in active permanent modifications are:
  - 68.1% experienced loss of income (curtailment of income or unemployment)
  - 10.5% reported excessive obligation
  - 3.5% reported an illness of the principal borrower

- Of all HAMP trial modifications started, **80% of homeowners were at least 60 days delinquent at trial start.** The rest were up to 59 days delinquent or current and in imminent default.

Making Home Affordable: Summary Results

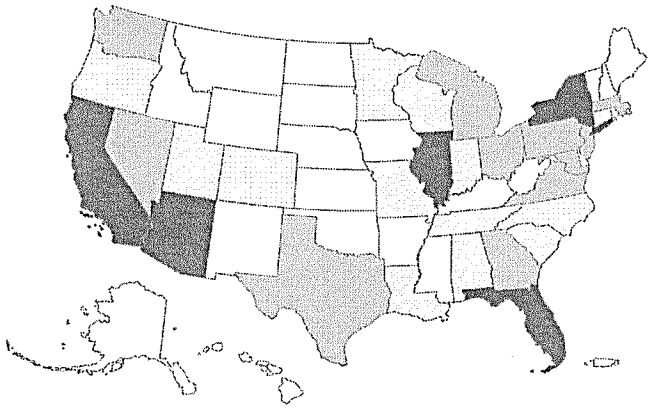
Program Performance Report Through July 2013

HAMP Activity by State

State	Active Trials	Permanent Modifications	State Total[1]	% of U.S. HAMP Activity	State	Active Trials	Permanent Modifications	State Total[1]	% of U.S. HAMP Activity
AK	35	407	442	0.0%	MT	64	1,020	1,084	0.1%
AL	558	4,819	5,377	0.6%	NC	1,492	15,781	17,273	1.8%
AR	210	1,869	2,079	0.2%	ND	13	132	145	0.0%
AZ	1,306	33,979	35,285	3.7%	NE	119	1,161	1,280	0.1%
CA	14,223	232,775	246,998	25.7%	NH	308	3,880	4,188	0.4%
CO	895	12,540	13,435	1.4%	NJ	2,654	28,665	31,319	3.3%
CT	1,168	11,414	12,582	1.3%	NM	282	2,993	3,275	0.3%
DC	125	1,558	1,683	0.2%	NV	1,098	19,187	20,285	2.1%
DE	241	2,613	2,854	0.3%	NY	4,710	45,332	50,042	5.2%
FL	8,734	108,759	117,493	12.2%	OH	1,798	18,353	20,151	2.1%
GA	2,243	31,821	34,064	3.5%	OK	243	2,076	2,319	0.2%
HI	269	3,484	3,753	0.4%	OR	668	10,053	10,721	1.1%
IA	223	2,042	2,265	0.2%	PA	2,180	18,207	20,387	2.1%
ID	204	3,305	3,509	0.4%	RI	347	4,228	4,575	0.5%
IL	3,599	46,211	49,810	5.2%	SC	760	7,992	8,752	0.9%
IN	842	8,187	9,029	0.9%	SD	30	299	329	0.0%
KS	212	2,062	2,274	0.2%	TN	966	8,745	9,711	1.0%
KY	380	3,192	3,572	0.4%	TX	2,712	24,130	26,842	2.8%
LA	537	4,946	5,483	0.6%	UT	464	7,788	8,252	0.9%
MA	1,849	21,213	23,062	2.4%	VA	1,601	21,122	22,723	2.4%
MD	2,398	28,072	30,470	3.2%	VT	84	779	863	0.1%
ME	261	2,422	2,683	0.3%	WA	1,534	18,990	20,524	2.1%
MI	1,531	26,094	27,625	2.9%	WI	758	8,195	8,953	0.9%
MN	773	13,732	14,505	1.5%	WV	103	1,148	1,251	0.1%
MO	791	8,557	9,348	1.0%	WY	25	410	435	0.0%
MS	346	2,991	3,337	0.3%	Other[2]	159	3,167	3,326	0.3%

[1] Total reflects active trials and active permanent modifications.
[2] Includes Guam, Puerto Rico and the U.S. Virgin Islands.

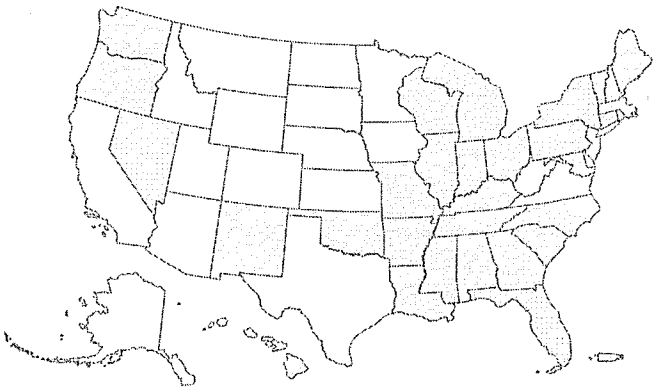
Modification Activity by State



HAMP Modifications
- 5,000 and lower
- 5,001 – 10,000
- 10,001 – 20,000
- 20,001 – 35,000
- 35,001 and higher

Note: Includes active trial and permanent modifications from the official HAMP system of record.

Mortgage Delinquency Rates by State



60+ Day Delinquency Rate
- 5.0% and lower
- 5.01% - 10.0%
- 10.01% - 15.0%
- 15.01% - 20.0%
- 20.01% and higher

Source: 2nd Quarter 2013 National Delinquency Survey, Mortgage Bankers Association.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

15 Metropolitan Areas With Highest HAMP Activity

Metropolitan Statistical Area	Active Trials	Active Permanent Modifications	Total MSA HAMP Activity[1]	% of U.S. HAMP Activity	Median $ Payment Reduction[2]	Median % Payment Reduction[2]
Los Angeles-Long Beach-Santa Ana, CA	4,952	75,066	80,018	8.3%	$873.32	41%
New York-Northern New Jersey-Long Island, NY-NJ-PA	5,692	60,002	65,694	6.8%	$889.50	43%
Miami-Fort Lauderdale-Pompano Beach, FL	3,863	48,289	52,152	5.4%	$582.99	45%
Chicago-Joliet-Naperville, IL-IN-WI	3,470	44,889	48,359	5.0%	$570.12	44%
Riverside-San Bernardino-Ontario, CA	2,407	44,349	46,756	4.9%	$690.29	41%
Washington-Arlington-Alexandria, DC-VA-MD-WV	2,073	29,821	31,894	3.3%	$697.42	38%
Phoenix-Mesa-Glendale, AZ	894	27,018	27,912	2.9%	$503.11	41%
Atlanta-Sandy Springs-Marietta, GA	1,665	25,694	27,359	2.8%	$412.51	40%
San Francisco-Oakland-Fremont, CA	1,341	20,890	22,231	2.3%	$931.29	40%
San Diego-Carlsbad-San Marcos, CA	1,024	17,031	18,055	1.9%	$811.12	39%
Orlando-Kissimmee-Sanford, FL	1,137	15,714	16,851	1.8%	$496.37	42%
Detroit-Warren-Livonia, MI	821	15,712	16,533	1.7%	$418.95	41%
Las Vegas-Paradise, NV	892	15,639	16,531	1.7%	$574.90	42%
Boston-Cambridge-Quincy, MA-NH	1,238	15,278	16,516	1.7%	$684.06	39%
Sacramento-Arden-Arcade-Roseville, CA	791	14,999	15,790	1.6%	$654.06	39%

A complete list of HAMP activity for all metropolitan areas is available at *http://www.treasury.gov/initiatives/financial-stability/results/MHA-Reports/*

[1] Total reflects active trials and active permanent modifications.

[2] For active permanent modifications. Median % reflects percent of the median monthly payment before modification.

Making Home Affordable: Summary Results

Program Performance Report Through July 2013

HAMP Modification Activity by Servicer and Investor Type

Servicer	Trial Plan Offers Extended[1]	All HAMP Trials Started[1]	HAMP Permanent Modifications Started[1]	Active Trial Modifications[2]	Active Trial Modifications Lasting 6 Months or Longer[3]	Active Permanent Modifications[2]	Total Active Modifications[4]			
							GSE	Private	Portfolio	Total
Bank of America, N.A.	579,770	283,345	134,982	7,364	1,950	92,882	29,791	54,923	15,532	100,246
CitiMortgage, Inc.	220,447	142,124	68,922	3,621	1,160	51,843	32,747	5,971	16,746	55,464
JPMorgan Chase Bank, N.A.	432,015	333,564	196,668	7,806	1,042	149,954	68,215	59,138	30,407	157,760
Nationstar Mortgage LLC	67,861	151,391	99,705	3,267	247	74,146	56,130	19,358	1,925	77,413
Ocwen Loan Servicing, LLC	286,783	294,096	199,193	17,572	742	135,064	24,326	111,965	16,345	152,636
OneWest Bank	101,077	68,849	46,419	1,861	52	35,905	15,237	19,385	3,144	37,766
Select Portfolio Servicing, Inc.	83,728	84,218	47,334	5,256	481	27,987	485	28,768	3,990	33,243
Wells Fargo Bank, N.A.	270,778	302,266	174,785	11,251	1,328	132,840	55,760	27,186	61,145	144,091
Other Servicers	264,853	423,267	268,674	11,127	1,664	192,276	168,367	15,736	19,300	203,403
Total	**2,307,312**	**2,083,120**	**1,236,682**	**69,125**	**8,666**	**892,897**	**451,058**	**342,430**	**168,534**	**962,022**

[1] As reported in the monthly servicer survey of large SPA servicers through July 31, 2013. Includes all HAMP mortgage modification requests approved where trial plan offers were sent to the borrowers, including multiple offers made on a loan. All Trial Plan Offers Extended do not become HAMP Trials Started because some borrowers do not accept the trial or fail to make the first trial payment. Figures do not reflect the impact of servicing transfers.

[2] These figures include trial modifications that have been converted to permanent modifications, but not reported as such in the HAMP system of record. Additionally, servicers may process cancellations of permanent modifications for reasons, including but not limited to, data corrections, loan repurchase agreements, etc. This process requires reverting the impacted permanent modifications to trials in the HAMP system of record with re-boarding of some of these permanent modifications in subsequent reporting periods. Prior to being re-boarded as permanent modifications, these modifications are reported as Active Trials. These modifications may be 6 months or more beyond their first trial payment due date resulting in their classification as an Aged Trials. As a result, fluctuations are expected in this population.

[3] These figures include trial modifications that have been converted to permanent modifications, but not reported as such to the HAMP system of record.

[4] Total active modifications reflects active trial and active permanent HAMP modifications.

See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

Making Home Affordable: Servicer Results

Program Performance Report Through July 2013

Making Home Affordable Programs by Servicer[1]

Servicer	HAMP First Lien Modifications		Principal Reduction Alternative (PRA)[2]		Second Lien Modification (2MP)	Home Affordable Foreclosure Alternatives (HAFA)[5]
	Trials Started[3]	Permanent Modifications Started[3]	Trials Started[3]	Permanent Modifications Started[3]	Second Lien Modifications Started[4]	Transactions Completed
Bank of America, N.A.	283,345	134,982	13,767	11,628	36,137	39,655
CitiMortgage, Inc.	142,124	68,922	3,318	2,341	14,119	923
JPMorgan Chase Bank, N.A.	333,564	196,668	30,907	26,837	33,338	34,067
Nationstar Mortgage LLC	151,391	99,705	1,698	1,698	263	4,224
Ocwen Loan Servicing, LLC[6]	294,096	199,193	48,723	34,246	N/A	11,663
OneWest Bank	68,849	46,419	7,500	6,440	3,752	4,122
Select Portfolio Servicing, Inc.	84,218	47,334	4,617	3,577	N/A	4,419
Wells Fargo Bank, N.A.	302,266	174,785	27,359	22,608	17,514	21,469
Other Servicers	423,267	268,674	5,242	3,946	10,119	4,727
Total	**2,083,120**	**1,236,682**	**143,131**	**113,321**	**115,242**	**125,269**

[1] MHA Program Effective Dates:
HAMP First Lien: April 6, 2009
PRA: October 1, 2010
2MP: August 13, 2009
HAFA: April 5, 2010

[2] While both GSE and non-GSE loans are eligible for HAMP, at the present time due to GSE policy, servicers can only offer PRA on non-GSE modifications under HAMP. Servicer volume can vary based on the investor composition of the servicer's portfolio and respective policy with regards to PRA.

[3] As reported into the HAMP system of record by servicers. Excludes FHA-HAMP modifications. Subject to adjustment based on servicer reconciliation of historic loan files. Totals reflect impact of servicing transfers. Servicers may enter new trial modifications into the HAMP system of record at any time.

[4] Number of second lien modifications started is net of cancellations, which are primarily due to servicer data corrections.

[5] Servicer agreement with homeowner for terms of potential short sale, which lasts at least 120 days; or agreement for a deed-in-lieu transaction. A short sale requires a third-party purchaser and cooperation of junior lienholders and mortgage insurers to complete the transaction. Includes Non-GSE activity under the MHA program only. Servicer GSE program data not available.

[6] Ocwen Loan Servicing, LLC includes loans previously reported under Litton Loan Servicing LP, Homeward Residential, Inc. and GMAC Mortgage, LLC. Ocwen Loan Servicing, LLC is not a participant in the 2MP program. 2MP activity previously attributed to GMAC Mortgage, LLC is reflected in "Other Servicers."

N/A – Servicer does not participate in the program.

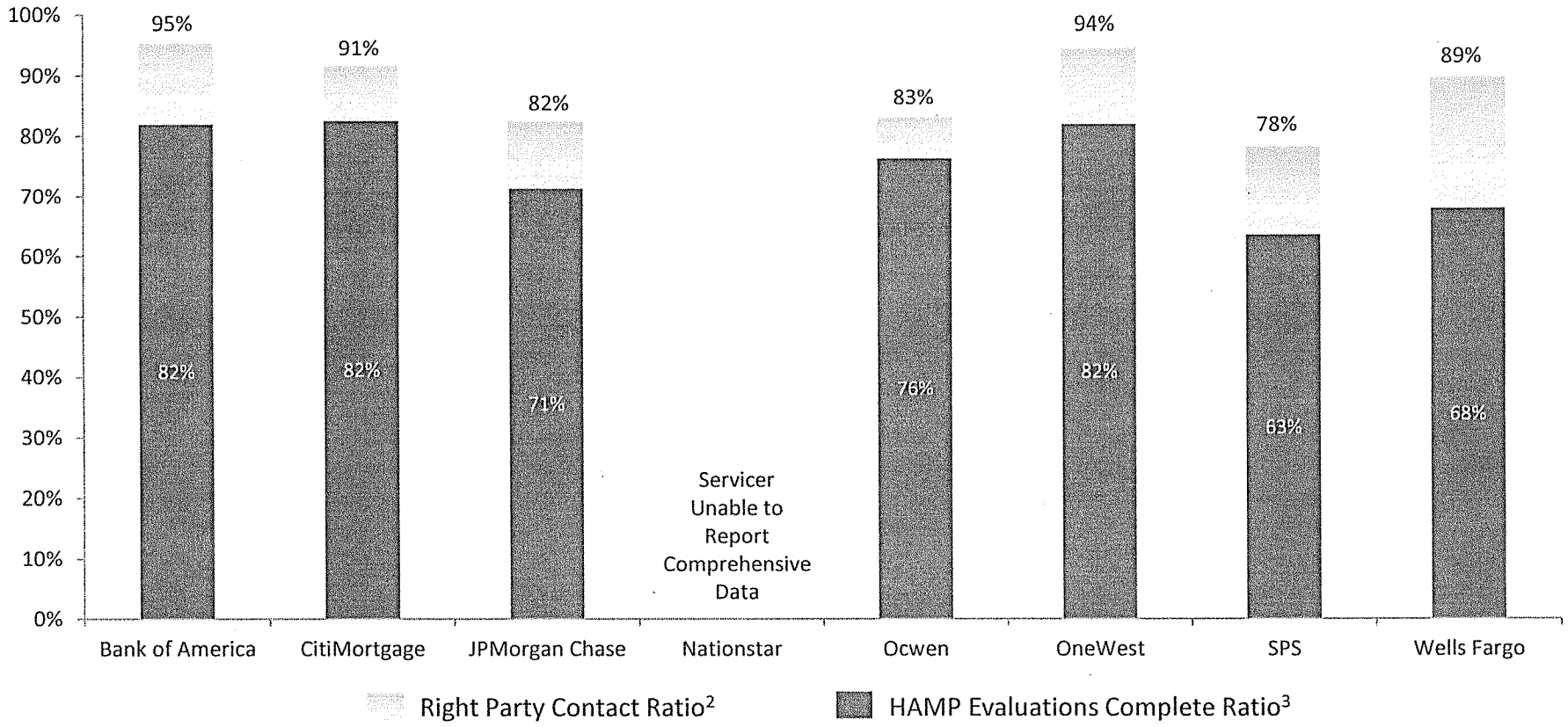
See Appendix A1 and A2 for additional information on servicer participants in Making Home Affordable programs.

Making Home Affordable: Servicer Results

Program Performance Report Through July 2013

Servicer Outreach to 60+ Day Delinquent Homeowners: Cumulative Servicer Results, July 2012 – June 2013

Per program guidance, servicers are directed to establish Right Party Contact (RPC) with homeowners of delinquent HAMP eligible loans[1] and then evaluate the homeowners' eligibility for HAMP. There is a range of performance results across top program servicers with respect to making RPC and completing the evaluations.



[1] Homeowners with HAMP eligible loans, which include conventional loans that were originated on or before Jan. 1, 2009; excludes loans with current unpaid principal balances greater than current conforming loan limits, FHA and VA loans, loans where investor pooling and servicing agreements preclude modification, and manufactured housing loans with title/chattel issues that exclude them from HAMP.

[2] Right Party Contact (RPC) is achieved when a servicer has successfully communicated directly with the homeowner obligated under the mortgage about resolution of their delinquency in accordance with program guidelines. The RPC ratio reflects the share of homeowners with which the servicer has established RPC as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed.

[3] HAMP evaluations complete ratio reflects the share of homeowners who have been evaluated for HAMP as a percent of HAMP eligible loans, excluding homeowners where RPC or HAMP evaluation is no longer needed. Evaluated homeowners include those offered a trial plan, those that are denied or did not accept a trial plan and homeowners that failed to submit a complete HAMP evaluation package by program-specified timelines.

Source: Survey of largest participating servicers as of June 30, 2013.

Making Home Affordable: Servicer Results

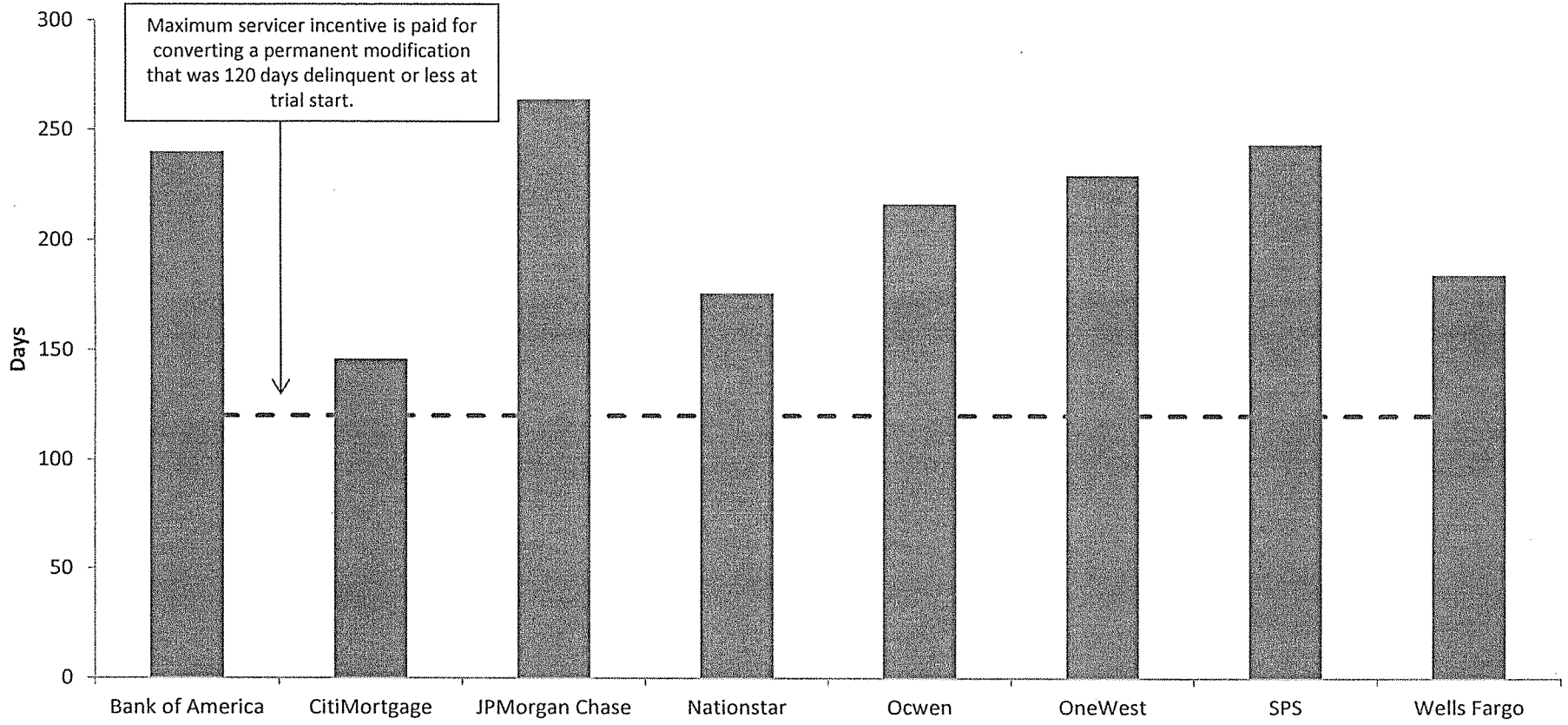
Program Performance Report Through July 2013

Average Homeowner Delinquency at Trial Start[1]

Servicers are instructed to follow a series of steps in order to evaluate homeowners for HAMP, including:

- Identifying and soliciting the homeowners in the early stages of delinquency;
- Making reasonable efforts to establish right party contact with the homeowners;
- Gathering required documentation once contact is established in order to evaluate the homeowners for a HAMP trial; and,
- Communicating decisions to the homeowners.

Effective 10/1/11, a new servicer compensation structure exists to encourage servicers to work with struggling homeowners in the early stages of delinquency with the highest incentives paid for permanent modifications completed when the homeowner is 120 days delinquent or less at the trial start.



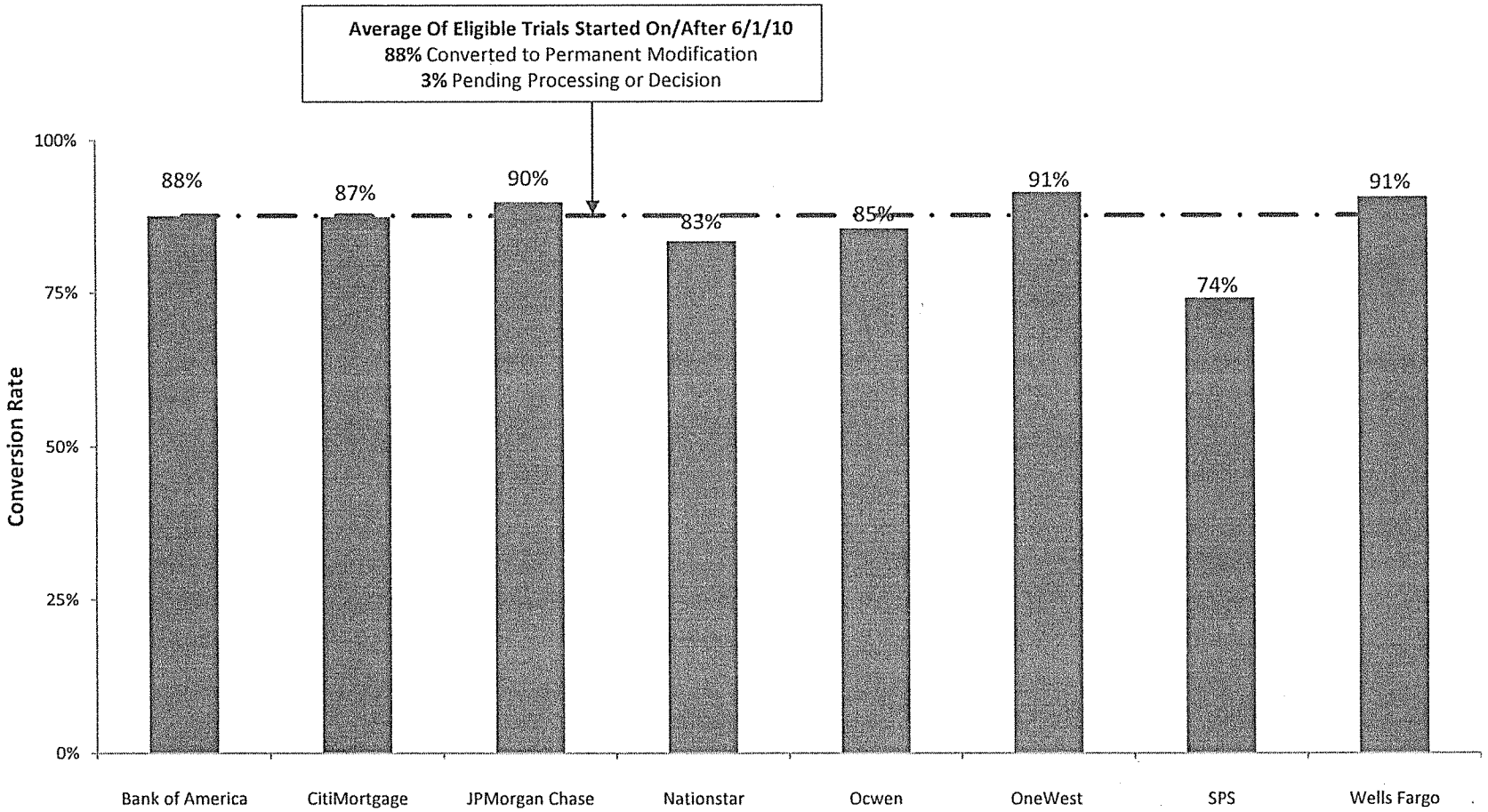
[1] For all permanent modifications started, the average number of days delinquent as of the trial plan start date. Delinquency is calculated as the number of days between the homeowner's last paid installment before the trial plan and the first payment due date of the trial plan.

Making Home Affordable: Servicer Results

Program Performance Report Through July 2013

Conversion Rate[1]

Per program guidelines, effective June 1, 2010, all trials must be started using verified income documentation. Of eligible trials started on or after June 1, 2010, 88% have converted to permanent modifications with an average trial length of 3.5 months. Prior to June 1, 2010, some servicers initiated trials using stated income information. Of trials started prior to June 1, 2010, 44% have converted to permanent modifications.



[1] Chart depicts conversion rates as measured against trials eligible to convert – those three months in trial, or four months if the borrower was at risk of imminent default at trial modification start. Permanent modifications transferred among servicers are credited to the originating servicer. Trial modifications transferred are reflected in the current servicer's population.

Appendix A1: Non-GSE Participants in HAMP

Servicers participating in the HAMP First Lien Modification Program may also offer additional support for homeowners, including Home Affordable Foreclosure Alternatives (HAFA), a forbearance for unemployed borrowers through the Unemployment Program (UP), and Principal Reduction Alternative (PRA).

Effective October 3, 2010, the ability to make new financial commitments under the Troubled Asset Relief Program (TARP) terminated, and consequently no new Servicer Participation Agreements may be executed. In addition, effective June 25, 2010, no new housing programs may be created under TARP.

Allstate Mortgage Loans & Investments, Inc.
AMS Servicing, LLC
Bank of America, N.A.[1]
Bank United
Bayview Loan Servicing, LLC
Carrington Mortgage Services, LLC
CCO Mortgage
Central Florida Educators Federal Credit Union
CitiMortgage, Inc.
Citizens 1st National Bank
Community Bank & Trust Company
CUC Mortgage Corporation
DuPage Credit Union
Fay Servicing, LLC
Fidelity Homestead Savings Bank
First Bank
First Financial Bank, N.A.
Franklin Credit Management Corporation
Franklin Savings
Glass City Federal Credit Union
Great Lakes Credit Union
Greater Nevada Mortgage Services
Green Tree Servicing LLC
Hartford Savings Bank
Hillsdale County National Bank
HomEq Servicing
Horicon Bank
IC Federal Credit Union
Idaho Housing and Finance Association
iServe Residential Lending LLC
iServe Servicing Inc.
JPMorgan Chase Bank, N.A.[2]
Lake City Bank
Liberty Bank and Trust Co.
Los Alamos National Bank
Magna Bank
Marix Servicing, LLC
Midland Mortgage Company
Midwest Community Bank
Mission Federal Credit Union
Mortgage Center, LLC
Nationstar Mortgage LLC
Navy Federal Credit Union
Ocwen Loan Servicing, LLC[3]
OneWest Bank
ORNL Federal Credit Union
Pathfinder Bank
PennyMac Loan Services, LLC
PNC Bank, National Association
PNC Mortgage[4]
Purdue Employees Federal Credit Union
QLending, Inc.
Quantum Servicing Corporation
Residential Credit Solutions
RG Mortgage Corporation
RoundPoint Mortgage Servicing Corporation
Schools Financial Credit Union
Select Portfolio Servicing, Inc.
Servis One Inc., dba BSI Financial Services, Inc.
Specialized Loan Servicing, LLC
Sterling Savings Bank
Technology Credit Union
The Golden 1 Credit Union
U.S. Bank National Association
United Bank
United Bank Mortgage Corporation
Vantium Capital, Inc.
Vist Financial Corp.
Wealthbridge Mortgage Corp.
Wells Fargo Bank, N.A.[5]
Yadkin Valley Bank

[1] Bank of America, N.A. includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.
[2] JPMorgan Chase Bank, N.A. includes all loans previously reported under EMC Mortgage Corporation.
[3] Ocwen Loan Servicing, LLC includes loans previously reported under Litton Loan Servicing LP, Homeward Residential, Inc. and GMAC Mortgage, LLC.
[4] Formerly National City Bank.
[5] Wells Fargo Bank, N.A. includes all loans previously reported under Wachovia Mortgage, FSB.

Appendix A2: Participants in Additional Making Home Affordable Programs

Second Lien Modification Program (2MP)

Bank of America, N.A.[1]
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Green Tree Servicing LLC
iServe Residential Lending, LLC
iServe Servicing, Inc.
JPMorgan Chase Bank, N.A.[2]
Nationstar Mortgage LLC
OneWest Bank
PennyMac Loan Services, LLC
PNC Bank, National Association
PNC Mortgage [3]
Residential Credit Solutions
Servis One Inc., dba BSI Financial Services, Inc.
Wells Fargo Bank, N.A. [4]

FHA First Lien Program (Treasury FHA-HAMP)

Amarillo National Bank
American Financial Resources Inc.
Aurora Financial Group, Inc.
Banco Popular de Puerto Rico
Bank of America, N.A.[1]
Capital International Financial, Inc.
CitiMortgage, Inc.
CU Mortgage Services, Inc.
First Federal Bank of Florida
First Mortgage Corporation
Franklin Savings
Gateway Mortgage Group, LLC
Green Tree Servicing, LLC
Guaranty Bank
iServe Residential Lending, LLC
iServe Servicing, Inc.
James B. Nutter & Company
JPMorgan Chase Bank, N.A. [2]
M&T Bank
Marix Servicing, LLC
Marsh Associates, Inc.
Midland Mortgage Company
Nationstar Mortgage LLC
Ocwen Loan Servicing, LLC[5]
PennyMac Loan Services, LLC
PNC Mortgage[3]
Residential Credit Solutions
Schmidt Mortgage Company
Select Portfolio Servicing, Inc..
Servis One Inc., dba BSI Financial Services, Inc.
Stockman Bank of Montana
Wells Fargo Bank, N.A. [4]
Weststar Mortgage, Inc.

FHA Second Lien Program (FHA 2LP)

Bank of America, N.A.[1]
Bayview Loan Servicing, LLC
CitiMortgage, Inc.
Flagstar Capital Markets Corporation
Green Tree Servicing, LLC
JPMorgan Chase Bank, N.A.[2]
Nationstar Mortgage LLC
PNC Bank, National Association
PNC Mortgage [3]
Residential Credit Solutions
Select Portfolio Servicing, Inc.
Wells Fargo Bank, N.A. [4]

Rural Housing Service Modification Program (RD-HAMP)

Banco Popular de Puerto Rico
Bank of America, N.A.[1]
Horicon Bank
JPMorgan Chase Bank, N.A.[2]
Magna Bank
Marix Servicing, LLC
Midland Mortgage Company
Nationstar Mortgage LLC
Wells Fargo Bank, N.A.[4]

[1] Bank of America, N.A. includes all loans previously reported under BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.
[2] JPMorgan Chase Bank, N.A. includes all loans previously reported under EMC Mortgage Corporation.
[3] Formerly National City Bank.
[4] Wells Fargo Bank, N.A. includes all loans previously reported under Wachovia Mortgage FSB.
[5] Ocwen Loan Servicing, LLC includes loans previously reported under Litton Loan Servicing LP and GMAC Mortgage, LLC.

CHANGES TO MICHIGAN'S FORECLOSURE LAW – Q & A

Lorray S.C. Brown Michigan Foreclosure Prevention Project (a project of Michigan Poverty Law Program)

On July 3, 2013, the Governor signed into law amendments to the Michigan foreclosure by advertisement statute. These amendments made significant changes to Michigan's pre-foreclosure negotiation provisions, otherwise known as the "90-day law". Of special significance is the amendments' creation of an inherent right for the purchaser at the sheriff's sale (usually a bank) to inspect the exterior and interior of the homeowner's entire property during the redemption period to determine if there is damage to the property. Frequently asked questions about the amendments follow:

When does the new law begin?

The changes to Michigan's foreclosure law will become effective January 10, 2014.

Are these permanent changes in Michigan's foreclosure law?

Yes. There are no expiration dates to these changes.

Did the new law eliminate the 90-day pre-foreclosure negotiation process?

The new law amends the 90-day law to extend the sunset date from June 30, 2013 to June 30, 2014. However, the requirements of the 90-day law will not apply to foreclosures by advertisement initiated after January 9, 2014. As such, the 90-day pre-foreclosure negotiation process will only continue until January 9, 2014. Foreclosures that have been initiated prior to January 9, 2014 must continue to comply with the 90-day law through June 30, 2014.

After January 9, 2014, mortgage servicers will be required to comply with the new federal loss mitigation procedures implemented by the Consumer Financial Protection Bureau (CFPB). The CFPB rules will take effect January 10, 2014.

Does the new law require any loss mitigation procedures similar to the 90-day law?

Yes, but these loss mitigation procedures only apply to five servicers. The five servicers are the five servicers who signed a consent judgment in the attorney general lawsuit that resulted in the national mortgage settlement. Effective January 10, 2014, before foreclosing by advertisement,

these five servicers are required to designate an agent who can facilitate negotiations and attend meetings with the homeowners. These servicers are then required to send a written notice to the homeowner that contains: 1) the name, address, telephone number and e-mail of the designated agent; and 2) a statement informing the homeowner that, within 30 days, the homeowner may contact the designated agent, either directly or through a housing counselor, to request a meeting with the designated agent to attempt to work out a loan modification to avoid foreclosure.

If the homeowner requests a meeting, the servicer cannot initiate foreclosure proceedings unless the meeting has been held. However, if the homeowner does not schedule a meeting or does not attend a meeting, then the servicer can initiate foreclosure proceedings.

The five servicers are Ally/GMAC, Bank of America, CitiMortgage, JP Morgan Chase, and Wells Fargo. These loss mitigation procedures do not apply to any other banks including small servicers and community banks.

What happens after the foreclosure sale?

The purchaser at the foreclosure sale has the right to inspect the exterior and interior of the homeowner's property and all ancillary structures after the sale and periodically throughout the redemption period.

What happens if the homeowner does not consent to the inspection?

"If the inspection is unreasonably refused or if damage to the property is imminent or has occurred," the purchaser of the sale can immediately begin eviction proceedings to seek possession of the property and eliminate the homeowner's redemption period. The court will not enter a judgment for possession and extinguishment of the homeowner's right to redemption, if, before the hearing for possession, the homeowner repairs any damage to the property.

What is considered "Damage" to the property?

The new law defines damage as follows: "Damage" includes, but is not limited to, any of the following:

(a) The failure to comply with local ordinances regarding maintenance of the property, . . .

(b) A boarded up or closed off window or entrance. (c) Multiple broken and unrepaired window panes. (d) A smashed through, broken off, or unhinged door. (e) Accumulated rubbish, trash, or debris.

(f) Stripped plumbing, electrical wiring, siding, or other metal material.

(g) Missing fixtures, including, but not limited to, a furnace, water heater, or air conditioning unit.

(h) Deterioration below, or being in imminent danger of deteriorating below, community standards for public safety and sanitation.

(i) A condition that would justify recovery of the premises under [Michigan's summary proceedings].

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE:

Debtor(s).
_____/

Case No.
Honorable Daniel S. Opperman
Chapter 13

STIPULATION FOR ORDER TO DEBTOR(S) TO REMIT PAYMENTS TO THE CHAPTER 13 TRUSTEE BY ELECTRONIC BANK TRANSFER
AND
STIPULATION AUTHORIZING THE CHAPTER 13 TRUSTEE TO FILE A THIRD PARTY PAYMENT ORDER WITH COURT

It appearing that Debtor(s) has(ve) regular income and further appearing that automatic transfers can be established whereby the bank used by the Debtor(s) can transfer funds monthly from that bank account to the Trustee's disbursement account and the Court being advised in the premises and the parties having stipulated to the following:

IT IS HEREBY STIPULATED that funding of the plan shall be accomplished by automatic electronic transfers from the bank account designated by Debtor(s) to the Trustee's disbursement account. The amount of $ _____ shall be transferred monthly.

IT IS FURTHER STIPULATED that within 10 days of the entry of this Order, the Debtor(s) shall provide to the Trustee's office a copy of a voided check bearing the bank's name, bank's routing number and number of the account used by the Debtor(s).

IT IS FURTHER STIPULATED that within 10 days of the entry of this Order, the Debtor(s) shall complete, sign and return to the Chapter 13 Trustee's office the Authorization for Pre-authorized Payments (ACH) authorizing the Chapter 13 Trustee to initiate debits and/or credit entries to the Debtor(s) bank account.

IT IS FURTHER STPULATED that should there be a total of three (3) ACH's are not honored by the Debtor(s) or the bank for any reason, the Chapter 13 trustee, shall have the discretion to remove the Debtor(s) from the ACH program and the Chapter 13 trustee shall have the discretion and authority to file with the Court and serve on the Debtor(s), Debtor(s) employer(s) and Debtor(s) counsel the attached Third Party Payment Order(s) requiring the employer(s) to deduct the Chapter 13 the Plan Payment from Debtor(s) wages. The Chapter 13 trustee is further authorized to update the attached Exhibit 1 Order for Third Party Payment to reflect the correct payment amount pursuant to the terms of the Chapter 13 plan as need be.

IT IS FURTHER STIPULATED that should the Debtor(s) change employer(s) during the pendency of the instant bankruptcy case, then Debtor(s) shall provide the Trustee with updated employer payroll and mailing addresses and the new pay frequency within 10 days of obtaining new employment. The Trustee shall be authorized to update the attached Exhibit 1 Payment Order with the new employer information as provided by the Debtor(s).

/s/_____
Attorney for Debtor

/s/_____
Chapter 13 Standing Trustee
Carl L. Bekofske P10645
400 N. Saginaw St., Ste. 331
Flint, MI 48502
810-238-4675
ecf@flint13.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE:

Debtor(s).
_____/

Case No.
Honorable Daniel S. Opperman
Chapter 13

ORDER TO DEBTOR(S) TO REMIT PAYMENTS TO THE CHAPTER 13 TRUSTEE BY ELECTRONIC BANK TRANSFER
AND
ORDER AUTHORIZING THE CHAPTER 13 TRUSTEE TO FILE A THIRD PARTY PAYMENT ORDER WITH COURT

It appearing that Debtor(s) has(ve) regular income and further appearing that automatic transfers can be established whereby the bank used by the Debtor(s) can transfer funds monthly from that bank account to the Trustee's disbursement account and the Court being advised in the premises and the parties having stipulated to the following:

IT IS HEREBY ORDERED that funding of the plan shall be accomplished by automatic electronic transfers from the bank account designated by Debtor(s) to the Trustee's disbursement account. The amount of $ _____ shall be transferred monthly.

IT IS FURTHER ORDERED that within 10 days of the entry of this Order, the Debtor(s) shall provide to the Trustee's office a copy of a voided check bearing the bank's name, bank's routing number and number of the account used by the Debtor(s).

IT IS FURTHER ORDERED that within 10 days of the entry of this Order, the Debtor(s) shall complete, sign and return to the Chapter 13 Trustee's office the Authorization for Pre-authorized Payments (ACH) authorizing the Chapter 13 Trustee to initiate debits and/or credit entries to the Debtor(s) bank account.

IT IS FURTHER ORDERED that should there be a total of three (3) ACH's are not honored by the Debtor(s) or the bank for any reason, the Chapter 13 trustee, shall have the discretion to remove the Debtor(s) from the ACH program and the Chapter 13 trustee shall have the discretion and authority to file with the Court and serve on the Debtor(s), Debtor(s) employer(s) and Debtor'(s)' counsel the attached Third Party Payment Order(s) requiring the employer(s) to deduct the Chapter 13 the Plan Payment from Debtor(s) wages. The Chapter 13 trustee is further authorized to update the attached Exhibit 1 Order for Third Party Payment to reflect the correct payment amount pursuant to the terms of the Chapter 13 plan as need be.

IT IS FURTHER ORDERED that should the Debtor(s) change employer(s) during the pendency of the instant bankruptcy case, then Debtor(s) shall provide the Trustee with updated employer payroll and mailing addresses and the new pay frequency within 10 days of obtaining new employment. The Trustee shall be authorized to update the attached Exhibit 1 Payment Order with the new employer information as provided by the Debtor(s).

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - FLINT

IN RE:

Case No.
Honorable Daniel S. Opperman
Chapter 13

Debtor(s).
_____/

CHAPTER 13 TRUSTEE'S ORDER FOR THIRD PARTY PAYMENT FOR
(_NAME OF DEBTOR_**)**

The above named Debtor(s) having filed a Petition for relief under Chapter 13 of the Bankruptcy Code ,

IT IS HEREBY ORDERED that ** *EMPLOYER'S NAME AND PAYROLL DEPARTMENT ADDRESS* **shall immediately forward and make payable to: Chapter 13 Trustee – Flint, P.O. Box 2175 Memphis, TN 38101-2175, the sum of $_____ per _____ (Pay Period) of the Debtor's future gross income until the further Order of this Court and that it cease and desist from giving effect to any prior or future garnishment or assignment of the Debtor's income except for Order for child support, or alimony, current withholding taxes, union dues, and all other insurance premiums. Debtor's Chapter 13 payment shall not be deducted from an employer's separately issued bonus check. Should Debtor receive a bonus check please notify the Chapter 13 Trustee at correspondence@flint13.com.

EXHIBIT 1