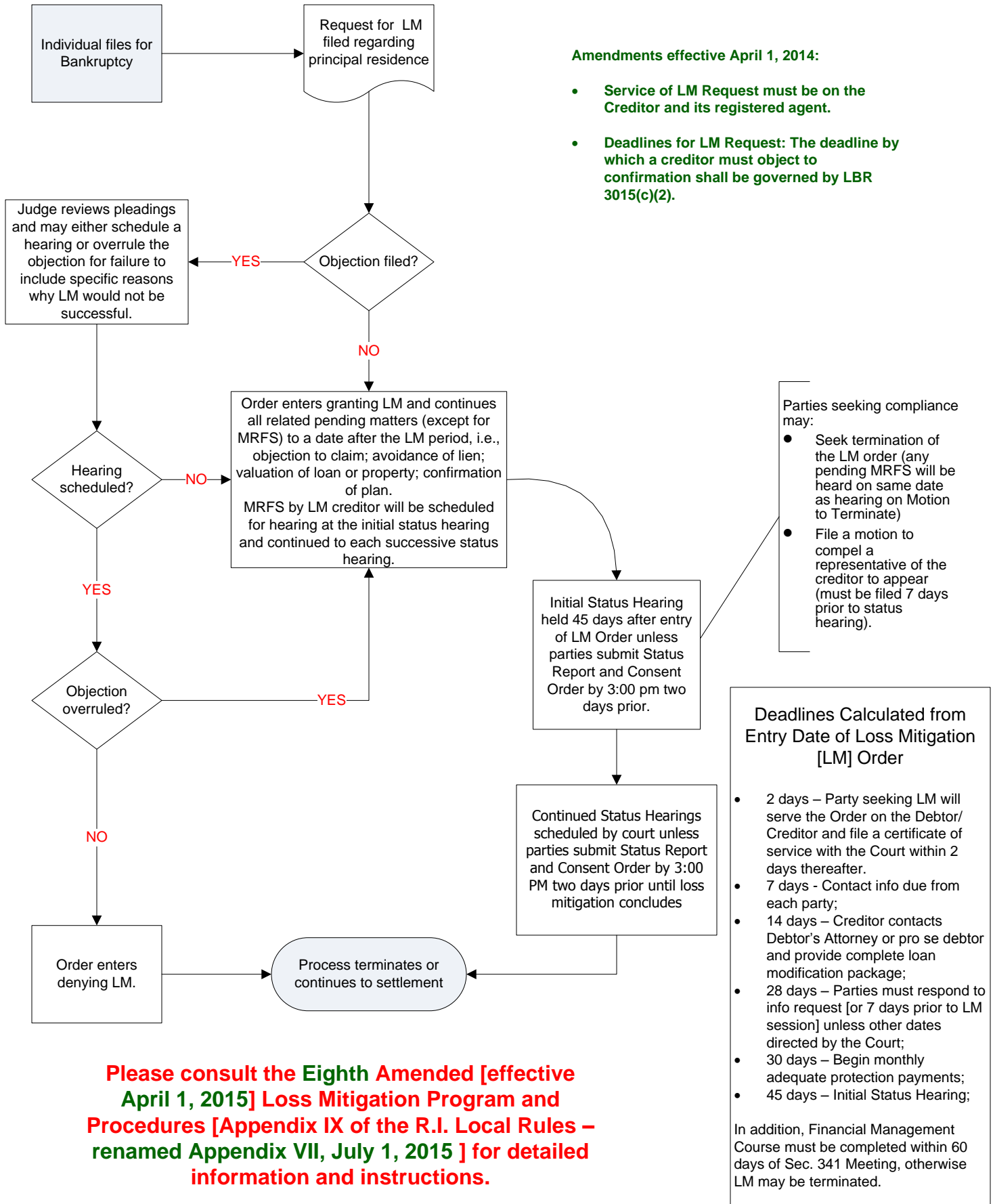


# EIGHTH AMENDED LOSS MITIGATION [LM] PROCEDURES [effective April 1, 2014]

Revised July 7, 2015



**Amendments effective April 1, 2014:**

- Service of LM Request must be on the Creditor and its registered agent.
- Deadlines for LM Request: The deadline by which a creditor must object to confirmation shall be governed by LBR 3015(c)(2).

**Parties seeking compliance may:**

- Seek termination of the LM order (any pending MRFS will be heard on same date as hearing on Motion to Terminate)
- File a motion to compel a representative of the creditor to appear (must be filed 7 days prior to status hearing).

**Deadlines Calculated from Entry Date of Loss Mitigation [LM] Order**

- 2 days – Party seeking LM will serve the Order on the Debtor/ Creditor and file a certificate of service with the Court within 2 days thereafter.
- 7 days - Contact info due from each party;
- 14 days – Creditor contacts Debtor’s Attorney or pro se debtor and provide complete loan modification package;
- 28 days – Parties must respond to info request [or 7 days prior to LM session] unless other dates directed by the Court;
- 30 days – Begin monthly adequate protection payments;
- 45 days – Initial Status Hearing;

In addition, Financial Management Course must be completed within 60 days of Sec. 341 Meeting, otherwise LM may be terminated.

**Please consult the Eighth Amended [effective April 1, 2015] Loss Mitigation Program and Procedures [Appendix IX of the R.I. Local Rules – renamed Appendix VII, July 1, 2015 ] for detailed information and instructions.**