



OFFICE OF THE CLERK
UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

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Summary Of Bankruptcy Changes Related To The CARES Act
And Notice of The Rhode Island Department Of Business Regulation's
Financial Institution Covid-19 Relief Pledge

1. The Court has created a short training document of CARES Act provisions that impact the bankruptcy system, which can be [found here](#) as well as on our website under [Attorney Resources>Training](#).
2. [General Order 20-008](#) was issued on April 21, 2020 amending Interim Bankruptcy Rule 1020 to implement the provisions of the CARES Act regarding eligibility to be a small business debtor under subchapter V of Chapter 11, which temporarily increased the maximum “aggregate noncontingent liquidated secured and unsecured debts” of the debtor from \$2,725,625 to \$7,500,000 for one year from the effective date of the CARES Act, March 27, 2020. See 11 U.S.C. § 1182(1)(A). This new maximum does not apply to cases filed prior to the enactment of the CARES Act.
3. Five Official Bankruptcy Forms received conforming one-year technical changes. The Committee Notes to the Official Forms explain the significant changes to these forms.
 - a. [Form 101](#) provides a new definition of “debtor”
 - b. [Forms 122A-1, 122B, and 122C-1](#) changed to address the definitions of “current monthly income” and “disposable income”
 - c. [Form 201](#) provides a new definition of “debtor”
4. Parties wishing to file a **Notice of Mortgage Forbearance** may use the new *Notice of Mortgage Forbearance* event found at these CM/ECF pathways:
 - a. Attorney filers use either:
 - i. *Bankruptcy Events -> Claims Actions; or*
 - ii. *Bankruptcy Events -> Notices*

b. Limited filers use

Bankruptcy Events -> Claims Actions

The *Notice of Mortgage Forbearance* event:

- prompts the filer to enter the number of days of the forbearance;
- prompts the filer to a yes or no radio button regarding whether certificate of service is part of the document or attached. If the certificate of service is not filed with the request, the filer is directed to file the certificate of service using the appropriate event.

5. On or about April 24, 2020, the Governor announced and the Rhode Island Department of Business Regulation published a [“Financial Institution COVID-19 Relief Pledge”](#) that provides, among other things, a 90 day mortgage payment forbearance grace period for all residential mortgage payments of the 26 participating financial institutions. Please see the Pledge document for full details and the list of participating institutions.

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