

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

In re:)
)
[Name of Debtor(s)],) Case No. (xx-xxxxx)
)
Debtor(s).)

MOTION TO MODIFY SECURED DEBT: MORTGAGE

Come(s) now the Debtor(s) and request(s) the entry of an order approving this Motion to Modify Secured Debt: Mortgage (“Modification”), between the Debtor(s) and Creditor (insert creditor’s name) (the “Creditor”), and in support states:

1. On (insert date of filing case), the Debtor(s) filed this Chapter 13 proceeding.
2. The Debtor(s) wish(es) to enter into a modification with the Creditor.
3. The current principal loan balance of the mortgage is \$_____. The current rate of interest on this note is ____%. The current escrow amount for both taxes and insurance is \$_____. The current monthly payment (with the escrow amounts) is \$_____. The maturity date of this note is _____.
4. The modification would result in the principal loan balance of \$_____. The modified interest rate would be ____%. The escrow amount for both taxes and insurance is \$ _____. The new modified mortgage payment (with the escrow amounts) will be \$_____. The maturity date of the note will be _____.
5. If the taxes are paid directly by the debtor(s), and not escrowed, the amount of property taxes owed currently (with any delinquent amounts) is \$_____.
6. If the homeowner’s insurance is paid directly by the debtor(s), and not escrowed, the amount owed for insurance currently (with any delinquent amounts) is \$_____.

7. The Debtor(s) shall deliver the modified payments through the trustee conduit. The Debtor(s) request(s) that the Court direct the Chapter 13 Trustee to disburse the modified payments to:

WHEREFORE, the Debtor(s) pray(s) for an order (a) approving the Modification, (b) directing the Chapter 13 Trustee to make the modified payments to the creditor, and for all other appropriate relief.

/s/ Counsel for [Movant(s)]
Counsel for [Movant(s)]
(required signature block)

CERTIFICATE OF SERVICE

(Certificates of Service forms are available on the Court's website under Rules & Forms > Local Forms > Motions & Related Notices/Certificates of Service/Orders)