UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
Amendment of D.N.J. LBR 3015-1;
and D.N.J. LBR 3015-6; and approval of
Chapter 13 Plan and Related Standard
Order and Forms

GENERAL ORDER
(Chapter 13 Plan, Related Standard Order and Forms)

This Court being vested with authority pursuant to 28 USC section 2071, Rule 83 of the Federal Rules of Civil Procedure, and Rule 9020 of the Federal Rules of Bankruptcy Procedure to make and amend local rules; and a proposal to amend local rules and adopt a new Chapter 13 Plan and related Standard Orders and Forms (Chapter 13 Plan, Related Standard Order and Forms), has been reviewed by the Court;

IT IS ORDERED that:

1. The amendments to the District of New Jersey Local Bankruptcy Rules *(D.N.J. LBR 3015-1, Chapter 13 Plan and D.N.J. LBR 3015-6, Objections to Confirmation of Chapter 13 Plan)* (annexed as *Exhibit A)* are hereby approved, pending approval of same by the United States District Court For the District of New Jersey;

2. The Chapter 13 Plan, Related Standard Order and Forms, (*annexed as Exhibit B*), including the Chapter 13 Plan set forth at new Local Form 8, Chapter 13 Plan Transmittal Letter set forth at new Local Form 22, and Standard Order Confirming Chapter 13 Plan are hereby approved by the Court;

3. The Court's Notice of Hearing on Confirmation of Plan (*annexed as Exhibit C*), will be modified to reflect the provisions of the new Chapter 13 Plan;

4. The Court shall immediately and prominently publish a Notice to the Bar regarding the Chapter 13 Plan, Related Standard Order and Forms in legal journals and on the Court's Web Site: www.njb.uscourts.gov. and shall specifically include with such Notice reference to the explanatory Memorandum (*annexed as Exhibit D*) accompanying these documents.

5. The amendment of Local Rules 3015-1 and 3015-6 is to be published in the manner prescribed above for a 30 day comment period, after such time, an Order seeking District Court approval of same will be submitted to the District Court.

6. The Chapter 13 Plan, Related Standard Order and Forms and amendment to D.N.J. LBR 3015-1 and D.N.J. LBR 3015-6 shall become effective as of April 1, 2003.

Dated: 2/21/03

Rosemary Gambardella

Hon. Rosemary Gambardella
Chief United States Bankruptcy Judge
District of New Jersey

EXHIBIT A

PROPOSED REVISION TO:

D.N.J. LBR 3015-1 Chapter 13 Plan

~~A summary of the chapter 13 plan on Local Form 8 shall be filed with each plan by the Debtor~~

(A) The Debtor shall file a Chapter 13 Plan on Local Form 8.

(B) Only motions to avoid judicial liens under 11 U.S.C. § 522(f) and to avoid liens and reclassify claims in whole or in part may be filed within the plan. If the Plan proposed contains such motions, the Debtor must, within twenty days of the date of entry on the docket of the Notice of Hearing on Confirmation of Plan, serve each potentially affected creditor with a copy of the Plan and Chapter 13 Plan Transmittal Letter that conforms with Local Form 22 . The Debtor shall file a Proof of Service of compliance with this section at least seven days prior to the scheduled Confirmation Hearing. The Plan and transmittal letter shall be served in the manner provided for service by Fed. Rule Bankr. Proc. 9014.

PROPOSED REVISION TO:

D.N.J. LBR 3015-6 OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN

An objection to confirmation of the plan shall be filed with the court and served upon the debtor, debtor's attorney, the chapter 13 trustee, and any other party in interest at least seven (7) days prior to the confirmation hearing date set in the ~~Summary of Chapter 13 Plan~~ Notice of Hearing on Confirmation of Plan or Notice of Modification of Chapter 13 Plan, whichever occurs later.

EXHIBIT B

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE: CASE NO.: _____

JUDGE: _____

(Debtor) CHAPTER: 13

CHAPTER 13 PLAN AND MOTIONS

❒ Original ❒ Modified/ Notice Required ❒ Modified/No Notice Required

Date: _____

THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13
OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM

1. **PAYMENT AND LENGTH OF PLAN**

a. The Debtor shall pay $_____ per _____ to the Chapter 13 Trustee, starting on _____ for approximately _____months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

❒ Future Earnings

❒ Other sources of funding (describe source, amount and date when funds are available)

_____

❒ Sale or refinance of the following assets on or before _____

2. **PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

3. **SECURED CLAIMS**

a. **Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. **Modification**

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. **Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. **Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

4. **UNSECURED CLAIMS**

a. **Not separately classified** Allowed non-priority unsecured claims shall be paid:

- ❒ Not less than $_____ to be distributed *pro rata*
- ❒ Not less than _____ percent
- ❒ Pro rata distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

All executory contracts and unexpired leases are rejected, **except** the following, which are **assumed**:

Creditor	Nature of Contract or Lease	Treatment by Debtor

6. **MOTIONS**

NOTE: All Plans including motions must be served separately in accordance with D.N.J. LBR 3015-1

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. **Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured.** The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 3 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 3 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

7. **OTHER PLAN PROVISIONS**

a. **Vesting of Property of the Estate** Property of the Estate shall revest in the Debtor:

❒ Upon Confirmation

❒ Upon Discharge

b. **Payment Notices** Creditors and Lessors provided for in Sections 3 , 5 or 6 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. **Order of Distribution** The Trustee shall pay allowed claims in the following order:

1) Trustee Commissions

2) _____

3) _____

4) _____

5) _____

d. **Post-petition claims** The Trustee ❒ is ❒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Date _____ _____

Attorney for the Debtor

I hereby certify that the factual statements included in this plan are true. I am aware that if any of the factual statements made by me are willfully false, I am subject to punishment.

Date _____ _____

Debtor

Date _____ _____

Joint Debtor (if any)

D.N.J. LOCAL FORM 22 **CHAPTER 13 PLAN TRANSMITTAL LETTER**

Second Notice to Creditors affected by Motions in Chapter 13 Plans:

You should have previously received from the court a copy of the plan proposed by the Debtor and a Notice of the Hearing on Confirmation.

The enclosed plan is a copy of the one sent to you by the court. It has been served upon you again because **the plan contains motions that may affect your interest adversely**. All forms of relief sought by motion appear in Article 6 of the plan.

The Confirmation Hearing has been scheduled for _____. **Objections** to any relief sought in the plan, including relief sought by motion, **must be filed seven days prior to the Confirmation Hearing.**

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.: _____
	Hearing Date: _____
	Judge: _____
	Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (3) is hereby **ORDERED**.

The plan of the debtor having been proposed to creditors, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

☐ ORDERED that the plan of the above named debtor, dated _____ or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. §1326 with funds received from the debtor; and it is further

☐ ORDERED that to the extent that Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:

_____.

☐ ORDERED that the debtor shall pay the Standing Trustee the sum of $ _____ for a period of _____ months beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. §586; and it is further

☐ ORDERED that the attorney for the debtor shall prepare and serve a Wage Order upon the debtor's employer for the Chapter 13 plan payments; and it is further

☐ ORDERED that the debtor's attorney is allowed a fee of $ _____. The unpaid balance of the allowed fee in the amount of $ _____ shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further

☐ ORDERED that should the debtor fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor, and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have five days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

☐ ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305 (a), in the amount filed by the post-petition claimant, and it is further

☐ ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a).

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on _____ , 20 _____, a copy of the foregoing Order was served on each of the following:

JAMES J. WALDRON, Clerk

EXHIBIT C

U.S. Bankruptcy Court
Address 1
Address 2

In re: Debtor
SSN: xxx-xx-xxxx
ADDRESS 1:
ADDRESS 2:

Debtor(s)

Case No.: xx-xxxxx
Chapter: 13
Judge:
Debtor's Attorney:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

DATE: Month/Day/Year

TIME: 0:00 am/pm

PLACE: Courtroom X
Address 1
Address 2

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing ~~a proof of claim rejecting the plan or~~ a motion for relief from the automatic stay will not be considered an objection to the confirmation.

A copy of the Plan will follow this notice.

DATED: Month/Day/Year
JJW:

James J. Waldron
Clerk, U.S. Bankruptcy Court

EXHIBIT D

EVERYTHING YOU WANTED TO KNOW ABOUT THE NEW CHAPTER 13 PLAN FORM - BUT WERE AFRAID TO ASK

Local Form 8, Chapter 13 Plan and Motions, has been drafted to promote uniform Chapter 13 practice in the three vicinages, to inform creditors, fully and fairly, about the debtor's plan, to facilitate review by the Chapter 13 Standing Trustees and the court, and to ease the confirmation process by incorporating a limited motion procedure to be joined with confirmation of the debtor's plan. Commencing _____ all debtors are required to utilize the form, with such alterations as may be appropriate to suit the circumstances.

HIGHLIGHTS

1. A separate document designated as a Summary of the Debtor's Chapter 13 Plan is no longer required.

2. Certain designated motions, including motions to avoid liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, may be filed as a part of the debtor's plan. Such motions will be considered at the confirmation hearing.

REVIEW OF LOCAL FORM 8

A. INTRODUCTORY PARAGRAPHS

1. The requirement to file a summary of the Chapter 13 plan on Local Form 8 is amended. No summary of the plan will now be required. The Chapter 13 plan will be filed with the court. The court will disseminate the entire plan to all creditors, without a summary.

2. If the debtor's Chapter 13 plan modifies a plan that was previously filed, it must be marked to reflect whether notice to creditors of the modified plan is required.

3. The recipient of the plan is referred to the Notice of Hearing on Confirmation, which is sent by the Bankruptcy Court to all creditors at the commencement of the Chapter 13 case, to inform the recipient about the time frame for filing written objections to the plan or to any motion included in the plan.

B. Part 1: PAYMENT AND LENGTH OF PLAN

1. A debtor who intends to rely on sources such as personal injury recoveries or workers compensation awards for plan payments may list such sources under "Other Sources", with a description of the anticipated nature and amount of the award, and an estimated time for recovery.

C. Part 2: PRIORITY CLAIMS (Including Administrative Expenses)

1. All priority claims under 11 U.S.C. § 507 should be listed in this section, including attorney's fees to be paid through the plan. If an administrative creditor agrees to receive less than the scheduled amount the creditor would otherwise be entitled to receive, the creditor's agreement to that treatment should be noted.

D. Part 3: SECURED CLAIMS

1. This section includes plan provisions governing the treatment of all secured claims, including curing of arrears on secured debt, secured claims that are proposed to be modified under § 1322(b)(2), secured claims on which the collateral will be surrendered, and secured claims that are unaffected by the plan.

2. Subsection a. is applicable to the curing of default on long-term secured claims such as residential mortgages. If applicable, the debtor must calculate the amount of interest to be paid to the creditor on arrears through the plan. The regular monthly payment required to be paid by the debtor directly to the secured creditor must also be listed. The curing of default on leases and executory contracts should not be listed here, but should be treated in Part 5, entitled "Executory Contracts and Unexpired Leases".

Example:

Creditor	**Collateral or Type of Debt**	**Arrearage**	**Interest Rate on Arrearage**	**Amount to be Paid (in Plan)**	**Regular Monthly Payment (Outside Plan)**
AAA Mortgage Co.	Residence	$5,000	8.5%	$5,425	$725

3. Subsection b. contemplates the listing of secured claims that will be modified in the plan. The "Scheduled Debt" is the full amount due on the obligation. The "Value of the Creditor Interest in Collateral" is the value of the collateral minus any senior liens.

Examples:

Creditor	**Collateral**	**Scheduled Debt**	**Total Collateral Value**	**Superior Liens**	**Value of Creditor Interest in Collateral**	**Annual Interest Rate**	**Amount to be Paid in the Plan**
Ford Motor Credit	1998 Chevy	$ 8,365	$ 5,000	None	$5,000	9%	$5,863
Household Finance	Residence	$15,000	$80,000	First mortgage GMAC - $90,000	No value	N/A	0

4. If collateral is to be surrendered, the plan provides that the automatic stay under 11 U.S.C. § 362 is terminated upon confirmation, without the need to file a separate motion.

5. The plan provides that when the full amount of the allowed secured claim is paid, and the debtor completes the plan, the corresponding lien may be discharged.

6. All secured claims that are unaffected by the plan must be listed. For instance, if a mortgagee on the debtor's residence is not in arrears and will continue to be paid in the normal course, that creditor should be listed in this section.

E. Part 5: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

1. Where an executory contract or unexpired lease will be assumed, the creditor, the nature of the contract or lease, and the treatment by the debtor must be listed.

2. Under "Nature of Contract or Lease", the executory contract or unexpired lease being assumed should be described. For instance, if a residential lease is being assumed, the nature of the lease would be described by an indication of the duration of the lease, whether the lease is oral or written, and the location of the leased property.

3. Under "Treatment by Debtor", the manner in which arrearages are proposed to be cured, including the length of time proposed to cure pre-petition default, should be described.

Example:

Creditor	**Nature of Contract or Lease**	**Treatment by Debtor**
ABC Management Co.	Residential Lease. Term expires 9/1/03. Written lease. Leased premises: 406 Adams Place. Clinton, New Jersey. Monthly payments: $850	Arrearage - $2,550. 10-month cure $255 per month through the plan.
XYZ Credit Company	Car loan - 2000 Chrysler. Term expires 10/31/03. Written lease. Monthly payment $365	Arrearage: $730. 5-month cure. $146 per month through the plan.

F. Part 6: MOTIONS

1. <u>The motions listed under Section 6 are the only motions that may be incorporated in the debtor's Chapter 13 plan</u>. Other motions may be filed in conformance with regular motion practice.

2. In addition to listing the substance of the motion under this section in the debtor's plan, the debtor must send out another form to the affected creditor(s) entitled "Chapter 13 Plan Transmittal Letter". Local Form 22. The second notice may be supplemented with certifications and/or exhibits which support the motion, such as appraisals. Such certifications and/or exhibits must also be filed with the court. A proof of service must be filed at least seven (7) days prior to the scheduled confirmation hearing, reflecting that the debtor served each creditor affected by a motion contained in the Chapter 13 plan with a second copy of the plan and a second notice to creditors, per Local Form 22.

3. The only motions which may be incorporated in the debtor's plan are a motion to avoid liens under 11 U.S.C. § 522(f), and a motion to void liens and reclassify claims from secured to completely unsecured, or from secured to partially secured and partially unsecured.

   a. Motion to Avoid Liens Under 11 U.S.C. § 522(f). Under this section, the "Type of Lien" may be described as a judicial lien, or a non-possessory, non-purchase money security interest. The amount of the lien is the amount due to the judgment creditor or the holder of a non-possessory non-purchase money security interest. The sum of all other liens on the property include all mortgages, as well as statutory and judicial liens besides the particular lien sought to be avoided. The amount of the lien to be avoided is the amount by which the sum of the lien sought to be avoided, all other liens on the property, and the amount the debtor seeks to exempt, exceeds the value that the debtor's interest in the property would have in the absence of the lien. 11 U.S.C. § 522(f)(2)(A).

Example:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemptions	Sum of all Other Liens on the Property	Amount of Lien to be Avoided
John Smith	House	Judgment lien	$45,000	$100,000	$17,000	$68,000	$30,000[1]

[1] **Explanation of Calculation**

	$ 45,000	Lien sought to be avoided
+	$ 68,000	Sum of all other liens on the property
+	$ 17,000	Claimed exemption
	$130,000	
-	$100,000	Value of debtor's interest in property
	$ 30,000	Amount to be avoided

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured or from Secured to Partially Secured and Partially Unsecured. To the extent that superior liens exceed the value of the collateral, the junior lien may be reclassified as an unsecured claim. The information about the value of the collateral and the superior liens against the collateral are contained in Part 3 of the plan, and need not be repeated here. Part 6 is intended to highlight for the affected creditor the proposed reclassification of the creditor's claim by the debtor.

4. The motions included in the debtor's plan will be considered at confirmation.

G. Part 7 OTHER PLAN PROVISIONS

1. An important clarification is provided to creditors and lessors to whom a debtor's obligations outside the plan will continue during the plan in the normal course. Such creditors and lessors may continue to mail customary notices or coupons to the debtor notwithstanding the automatic stay.

2. Order of Distribution. The debtor may provide a proposed order of distribution. In most cases, the order of distribution would be as follows:

Trustee Commissions
Other Administrative Claims
Secured Claims
Lease Arrearages
Priority Claims
General Unsecured Claims

However, the debtor may revise the order of distribution. For instance, where a lease arrearage must be promptly cured, the debtor may provide that such arrearage shall be paid by the Trustee after payment of Trustee Commissions, followed by administrative expenses and other claims.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IMPORTANT NOTICE TO THE BAR AND PUBLIC CONCERNING CHAPTER 13 PLAN, RELATED STANDARD ORDER AND FORMS TO BE EFFECTIVE APRIL 1, 2003

A General Order entitled *Chapter 13 Plan, Related Standard Order and Forms* was entered in the United States Bankruptcy Court for the District of New Jersey on February 21, 2003 ("the February 21, 2003 General Order"). The February 21, 2003 General Order approves amendments to D.N.J. LBR 3015-1, *Chapter 13 Plan*, and D.N.J. LBR 3015-6, *Objections to Confirmation of Chapter 13 Plan* (pending approval of Local Bankruptcy Rule Amendments by the United States District Court for the District of New Jersey), as well as mandates use of a new form Chapter 13 Plan ("*Chapter 13 Plan and Motions*")(Local Form 8), *Chapter 13 Plan Transmittal Letter* (Local Form 22) where such Plan contains motions, and standard *Order Confirming Chapter 13 Plan* (Standard Order __).

The February 21, 2003 General Order becomes effective April 1, 2003 upon which date, amendments to D.N.J. LBR 3015-1 and D.N.J. LBR 3015-6 are to be implemented and use of Local Forms 8 and 22 and Standard Order ___ are to become mandatory.

The amendment to D.N.J. LBR 3015-1 eliminates the use of a Chapter 13 summary and mandates the filing of the *Chapter 13 Plan and Motions* instead. The amendment to this Local Rule also prescribes the types of motions which the Court will allow to be filed within the Plan, and requires, *inter alia*, service by Debtor on each potentially affected creditor of a copy of the Plan and Chapter 13 Plan Transmittal Letter where such Plan contains motions.

The Court hereby specifically gives notice of the above referenced proposed Local Rule amendments and invites comments from interested persons to be submitted within thirty (30) days of publication to: James J. Waldron, Clerk, United States Bankruptcy Court, Martin Luther King, Jr. Federal Building & U.S. Courthouse, 50 Walnut Street, Newark, N.J. 07102.

A copy of this notice, together with the aforementioned local rule amendments, standard forms and order as well as an explanatory Memorandum are available on the Court's website at: www.njb.uscourts.gov., or at the Clerk's office in each vicinage.

James J. Waldron, Clerk

Dated: February ___, 2003