

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

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In re:

Adoption of Loss Mitigation Program Procedures :  
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**SECOND AMENDED GENERAL ORDER ADOPTING  
LOSS MITIGATION PROGRAM AND PROCEDURES  
PENDING ADOPTION OF LOCAL RULE**

By resolution of the Board of Judges of the United States Bankruptcy Court for the District of New Jersey, the Loss Mitigation Program and Procedures (LMP) adopted on August 1, 2011 by General Order and amended effective May 29, 2012, is revised as follows:

**Section V- Commencement of Loss Mitigation-** Amendment limits the opportunity to utilize loss mitigation in Chapter 7 cases by requiring such applications to be filed within 30 days of the commencement of the case, with no extensions permitted. Amendment also offers lenders the opportunity to opt out after abandonment by the trustee.

**Section VI - Loss Mitigation Order -** Amendment deletes the time frames section as duplicative of the time frames set in Sections VIII and IX.

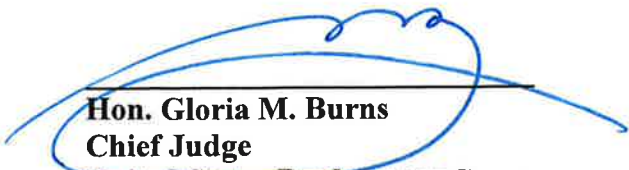
**Section VII – Duties of the Loss Mitigation Parties -** Amendment eliminates the Status Report requirement. Parties will continue to file the Local Form, Loss Mitigation Final Report within the time set by the Court in the Loss Mitigation Order. Requests for extension of the LMP may be set forth in writing and filed with the Court as prescribed by Section IX.B.

**Section VIII - Loss Mitigation Process -** Amendment reflects the mandate to use a Portal, the opt out available to attorneys where a hardship is shown, and the inapplicability of the provision to self-represented debtors. Amendment includes reference to document preparation software, not as a requirement, but as a potential tool for the parties to the LMP.

The revised LMP is attached as Exhibit A to this Second Amended General Order and is available in Clerk's Office and on the Court's website.

**NOW, THEREFORE, IT IS ORDERED** that the revised LMP is effective September 19, 2013.

**Dated: September 19, 2013**

  
**Hon. Gloria M. Burns  
Chief Judge  
United States Bankruptcy Court  
District of New Jersey**