

D.N.J. LBR 4001-2. Monthly Statements, Payment Coupons, and Related Notices

A secured creditor or lessor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.

2015 Comment

This Rule was formerly Local Bankruptcy Rule 4001-3(a). It is amended to include lessors.