

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION  
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In re \_\_\_\_\_ )  
 )  
 ) Case No. 6:\_\_\_-bk-\_\_\_\_\_-KSJ  
 ) Chapter \_\_\_\_  
 Debtor[s]. \_\_\_\_\_ )  
 )

**ORDER GRANTING MOTION TO  
APPROVE LOAN MODIFICATION AGREEMENT**

This case was considered on the Debtor’s Motion to Approve the Loan Modification Agreement (Doc. No. \_\_) (the “Motion”). Accordingly, it is

**ORDERED:**

1. The Motion (Doc. No. \_\_) is granted.
2. The permanent mortgage modification agreement with (insert name of lender) is approved, and the parties are ordered to comply with the terms of the agreement.
3. The modified payment is \$\_\_\_\_, of which \$\_\_\_\_ is principle and interest. The balance of the payment includes escrow for taxes and insurance, and the Debtor shall begin payments on \_\_\_\_, 20\_\_.
4. The unpaid principal balance is approximately \$\_\_\_\_, of which \$\_\_\_\_ is eligible for a principal forgiveness. The “New Principal Balance” on the note is \$\_\_\_\_, which shall be amortized as follows:

YEARS DATE	INTEREST RATE	INTEREST RATE CHANGE	MONTHLY PRINCIPAL & INTEREST PAYMENT	ESTIMATED MONTHLY ESCROW PAYMENT*	TOTAL MONTHLY PAYMENT*	PAYMENT BEGINS ON	NUMBER OF MONTHLY PAYMENTS
1-23	5.125%	5/1/2013	\$446.35	\$173.22*	\$619.57*	6/1/2013	268

\*adjusts periodically

5. The “New Principal Balance” and the “Deferred Principal Balance,” and any other amounts still owed according to the terms of the Home Affordable Modification Agreement, shall be due and payable in full by the earliest of: 1) The sale or transfer of any of Debtors’ interest in the property subject to the mortgage, 2) The date Debtors pay the entire “New Principal Balance”, or 3) The “Maturity Date” of (insert date).

6. The Debtor shall file the modification agreement should be filed in the public records of Orange County, Florida.

7. Payments to the Chapter 13 Trustee constitute timely payments to (insert name of lender).

8. The mortgage payments should be sent to the following address:

**[Insert Lender Address]**

9. Any interested parties may object to this order within fourteen (14) days from the date of service of this order. If an interested party files such an objection within this time period, the Court will schedule the motion for hearing on notice to the Debtor, Debtor’s counsel, the Chapter 13 Trustee, and to the objecting party.

10. All other orders that do not conflict with this order remain in full force and effect.

DONE AND ORDERED in Orlando, Florida, on \_\_\_\_\_.

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KAREN S. JENNEMANN  
Chief United States Bankruptcy Judge