**THE UNITED STATE BANKRUPTCY COURT**

**NORTHERN DISTRICT OF OHIO**

)

 IN RE: ) CHAPTER 13

 ) CASE NO: XX-XXXXX

 (DEBTOR(S) NAME )

 ) JUDGE ALAN M. KOSCHIK

 )

 ) ORDER TO SUSPEND PLAN

 ) PAYMENTS OR TEMPORARY

 ) REDUCE PLAN PAYMENTS

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 Pursuant to the motion filed with this Court and for good cause shown, the Debtor(s) is permitted pursuant to 11 USC Section 1326 to:

**Non-Conduit Mortgage Chapter 13 Plan**

\_\_\_\_\_\_\_\_ Suspend all plan payments for the following number of days: (insert number)

 days to begin on the date that the Court approves an order to suspend plan

payments. The Debtor(s)’s plan does not provide for conduit mortgage payments as defined in Administrative Order 16-01.

**Conduit Mortgage Chapter 13 Plan**

\_\_\_\_\_\_\_\_ Reduce plan payments to (amount of reduced payment) for the following number

 of days (insert number) days to begin on the date that the Court approves an order

 to reduce plan payments. The Debtor(s)’s plan provides for conduit mortgage

 payments as defined in Administrative Order 16-01.

**Note**: *Plan payments shall not be lowered to an amount which will prohibit the*

 *Trustee from making the monthly conduit payments unless the mortgage lender*

 *has been given notice pursuant to Bankruptcy Procedural Rule 3015.*

This pay suspension will not reduce the amount the Debtor(s) is obligated to pay under the confirmed Chapter 13 plan.

 Interest will continue to accrue on secured claims which have requested interest. The Chapter 13 Trustee is hereby authorized to return funds received in excess of the monthly plan payment authorized by this order directly to the Debtor(s). It shall not be necessary for the Debtor(s) to make a separate application for these funds.

 The Debtor(s) understand the periods of payment suspension do not waive the requirement to make the required monthly payments for the applicable commitment period. The pay suspension period shall be added to the time the Debtor(s) is/are in the Chapter 13 case.

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Submitted and Approved by:

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cc: Debtor(s) Name

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 (via Regular U.S. Mail)

 Attorney (via ECF)

 Keith Rucinski, Chapter 13 Trustee (via ECF)

 US Trustee (via ECF)

 Debtor’s Employer via Regular U.S. Mail

 Mortgage Creditor – if suspension will prohibit conduit mortgage payment.