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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re:

DISCONTINUATION OF MORTGAGE  
MODIFICATION MEDIATION PROGRAM;  
and  
ABROGATION OF GENERAL ORDER 29.

**General Order 45**

**Dated: May 7, 2025**

Pursuant to *General Order 29* on August 1, 2015, this Court adopted and implemented the Mortgage Modification Mediation Program (MMM Program) to provide lenders and Chapter 13 debtors a means to negotiate mortgage modifications.

The MMM Program complemented the then existing Home Affordable Modification Program (initially HAMP I, and later termed HAMP II) operated by the United States Treasury, which required lenders insured by government programs to participate in the HAMP programs. The HAMP programs terminated in 2017. Since that time lenders have established and operate their own mortgage modification programs, and use of the MMM Program has declined.

Accordingly, effective May 16, 2025:

- Parties participating in the MMM Program as of May 16, 2025 may continue to use the MMM Program,
- The MMM Program is for all other purposes discontinued, and
- *General Order 29* is hereby abrogated.

**IT IS SO ORDERED.**

Dated: May 7, 2025



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Stephen L. Johnson  
Chief Bankruptcy Judge