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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re  
MORTGAGE MODIFICATION MEDIATION  
PROGRAM.

GENERAL ORDER 29

The Court being advised of bankruptcy mediations programs which have successfully enabled mortgage modifications and confirmation of Chapter 13 plans, hereby issues the following general order:

1. Effective August 1, 2015, in accordance with 11 U.S.C. § 105(a), a Mortgage Modification Mediation Program (the “MMM Program”) is hereby adopted and shall be implemented by the Mortgage Modification Mediation Program Procedures (the “MMM Procedures”) and Forms that will be posted on the Court’s website.
2. The MMM Program shall be available for all open and active Chapter 13 cases currently pending in the Oakland, San Francisco, Santa Rosa, and San Jose Divisions in which the debtor uses the Northern District of California Model Chapter 13 Plan adopted on August 1, 2013.
3. The compensation and costs allowed for participants in the MMM Program shall be set forth in the MMM Procedures, and may be amended from time to time as provided for under Paragraph 5 of this General Order.
4. In accordance with the MMM Procedures, any attorney’s fees or costs required to

1 be paid by debtor(s) for participation in the MMM Program shall be paid by the Chapter 13  
2 Trustee pursuant to the treatment set forth in a confirmed Chapter 13 Plan.

3 5. The Court may modify the MMM Procedures and Forms from time to time  
4 without prior notice, and such changes will be posted on the Court's website.

5 6. Copies of this General Order and the MMM Procedures and Forms shall be posted  
6 on the Court's website and may also be obtained from the Clerk of the Court.

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8 IT IS SO ORDERED.

9 Dated: June 10, 2015

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By:   
Roger Efremsky  
Chief Bankruptcy Judge

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