**UNITED STATES BANKRUPTCY COURT**

VTB MM Form # 5

2/2/15

**DISTRICT OF VERMONT**

 **In re:**

**Case # \_\_\_\_\_\_\_**

**Chapter \_\_**

 **[\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_],**

 **Debtor(s)**

**Debtor’s Notice of Compliance with Mediation Order\***

 I/We, ­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby certify under penalty of perjury that on \_\_\_\_\_\_\_\_\_\_\_\_ (*enter date*),I/we have complied with the Mediation Order issued by this Court on \_\_\_\_\_\_\_\_\_\_ (*enter date*) by providing the following documents (*check all that apply*) to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ via \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (*describe method of service (e.g., “by first-class mail, postage prepaid)*) to the following address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

* a request for Modification and Affidavit (RMA) or alternative, analogous form required by the Creditor [*specify*];
* a IRS form 4506T (with § 5 left blank);
* a fully completed financial worksheet for loan modification (Vt. LB MM Form #10) with all supporting information required by the worksheet;
* the two most recent bank statements for each account on which the Debtor is a signatory (all pages; no computer print-outs);
* the two most recently filed federal tax returns with affidavit affirming that the Debtor has signed and that these are true and correct copies of what the Debtor has filed;
* a copy of the Schedules I & J filed with the bankruptcy petition, and, if the bankruptcy case has been pending more than 60 days, amended Schedules I & J showing income and expenses as of the date of the Motion for Mediation;
* a Dodd-Frank Certification;
* a debtor’s hardship letter (Vt. LB MM Form #7, or the hardship form required by the creditor, if any) specifying the circumstances pertinent to the debtor;
* the Debtor’s two most recent electric utility bills;
* the Debtor’s current property tax bill;
* a copy of the debtor's current driver's license or a statement from the debtor affirming s/he does not have a driver’s license
* the Debtor’s homeowner’s insurance declarations page;
* a contribution letter from each household member who, though not liable on the loan, has been contributing to loan payments, specifying the amount of any continuing contribution, along with other income information from that person and his or her consent to any credit check required by the creditor;
* the Debtor’s payment advices representing the most recent 30 consecutive day period;
* if the Debtor is self-employed, profit and loss statements for the last 2 quarters and for the year-to-date, and the most recent 4 months of business bank statements (all pages; no computer print outs);
* if the Debtor receives social security, disability, pension, or other public assistance benefits, the award letter and the most recent benefit statement;
* if the debtor owns real property that the debtor rents, including rental of part of the property subject to the mediation, a copy of the current rental agreements (or an affidavit describing lease terms), a listing of monthly rental income, and two months’ canceled rent checks;
* if the debtor is divorced, a copy of all divorce decrees and all separation agreements signed by the debtor in the past eight years, and a copy of any quitclaim deed to the occupant spouse;
* a statement describing any alimony and/or child support award paid to either Debtor, if the Debtor wishes to have that income considered; and
* a statement articulating whether the debtor is a member of a homeowners’ association.

Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Signature [or /s/ + typed name]

 Printed Name

 Address, E-Mail Address,

 Phone Number, Fax Number

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\* The Debtor must file this Notice within 21 days of entry of the appointment of the mediator, unless otherwise directed by this Court.