

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT

\_\_\_\_\_

In re

[Debtor's Name],  
Debtor.

Chapter 13  
Case # \_\_\_\_\_

\_\_\_\_\_

DEBTOR'S NOTICE OF FORBEARANCE AGREEMENT PURSUANT TO CARES ACT  
WITH PROPOSED ORDER

NOTICE IS HEREBY GIVEN that

1. On \_\_\_\_\_ [date], the Debtor entered into a forbearance agreement with their mortgage lender \_\_\_\_\_, pursuant to §4022(b) & (c) of P.L 116-136, 134 Stat. 281 (the "CARES Act").
2. A copy of the forbearance agreement (or email, letter, or other evidence of the mortgagee's or servicer's granting of a forbearance) is attached.
3. The forbearance of payments is effective as of the payment due on \_\_\_\_ [date] and continues through the payment due on \_\_\_\_ [date] (the "term of forbearance").
4. The Debtor understands they (a) need to reach a final resolution regarding repayment of the payments granted forbearance by the end of the term of forbearance period set forth herein, unless they obtain an extension, and (b) will likely need to file a motion modifying their plan to reflect that agreement.

Respectfully Submitted,

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

\_\_\_\_\_  
[Debtor's attorney]

**[Proposed] ORDER**

Based on the foregoing Notice and attached forbearance agreement, IT IS HEREBY ORDERED the Debtor's forbearance agreement is APPROVED.

IT IS FURTHER ORDERED the Debtor shall appear for a status hearing on \_\_\_\_, 2020 [date 30-40 days before expiration of the forbearance term] to address the Debtor's intention and efforts regarding (i) a final agreement with the mortgage lender or servicer for repayment of the sums subject to the forbearance agreement, by the expiration of the term of forbearance; (ii) modification of the confirmed plan in this chapter 13 case; and (iii) any other relief necessitated by the CARES Act or the pandemic.

[Date]  
Burlington, Vermont

\_\_\_\_\_  
Colleen A. Brown  
United States Bankruptcy Judge