## UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

## STANDING ORDER 2020-07

## ORDER ESTABLISHING AN EXCEPTION TO MBLR APPENDIX 1, RULE 13-15. BORROWINGS OR REFINANCING OF ESTATE PROPERTY; LOAN MODIFICATION AGREEMENTS.

Upon consideration of "The Coronavirus Aid, Relief, and Economic Security Act," (the "CARES Act")<sup>1</sup> and the "Act Providing For A Moratorium On Evictions And Foreclosures During The COVID-19 Emergency"<sup>2</sup>(the "Massachusetts Moratorium"):

Any mortgagee or its agent, representative, or nominee granting a debtor a forbearance in compliance with or mandated by the CARES Act, the Massachusetts Moratorium, or other applicable law related to COVID-19, where the only modification of the loan is that the payment subject to the forbearance is added to the end of the term of the loan, may file a notice with this Court describing the forbearance with a debtor and is otherwise relieved of the requirements of MLBR Appendix 1, Rule 13-15 unless otherwise ordered by the Court.

## IT IS SO ORDERED:

Chief Judge Christopher J. Panos

Judge Melvin S. Hoffman

Judge Janet E. Bostwick

Dated: June 10, 2020

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Judge Frank J. Bailey

Judge Elizabeth D. Katz

<sup>&</sup>lt;sup>1</sup> See 15 U.S.C. § 9056 ("Foreclosure moratorium and consumer right to request forbearance") and 15 U.S.C. § 9057 ("Forbearance of residential mortgage loan payments for multifamily properties with Federally backed loans").

<sup>&</sup>lt;sup>2</sup> See Act of Apr. 20, 2020, ch. 65, 2020 Mass. Acts (providing for a moratorium on evictions and foreclosures during the COVID-19 emergency).