



# United States Bankruptcy Court District of New Jersey

**Honorable Gloria M. Burns, Chief Judge**

**James J. Waldron, Clerk**

The purpose of this notice is to advise New Jersey Bankruptcy CM/ECF participants of new system and operational developments and to highlight issues that require immediate attention.

## Office Locations

### Newark

Martin Luther King, Jr. Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Phone (973) 645-4764

### Trenton

Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608  
Phone (609) 858-9333

### Camden

US Post Office and Courthouse  
401 Market Street  
Camden, NJ 08101  
Phone (856) 361-2300

## LOSS MITIGATION - GENERALLY

This Notice is intended to highlight changes made to the Court's Loss Mitigation Program (LMP) that are effective immediately.

The following revised documents have been posted to the Court's web site:

- [Important Notice to the Bar and Public Concerning Second Amended General Order Adopting Loss Mitigation Program and Procedures and Revised Local Forms](#)
- [Second Amended General Order Adopting Loss Mitigation Program and Procedures Pending Adoption of Local Rule](#)
- [Loss Mitigation Program and Procedures](#)
- [Notice of Request for Loss Mitigation](#)
- [Loss Mitigation Order](#)
- [Application for Extension or Early Termination of Loss Mitigation Period](#)
- [Order Respecting Request for Extension or Early Termination of the Loss Mitigation Period](#)

## OVERVIEW OF CHANGES TO LOSS MITIGATION PROGRAM

- Participants are no longer required to file a Status Report.
- Use of a secure online portal is mandatory unless a debtor is pro se or can demonstrate that its use would create an undue hardship.
- A Debtor's request to be excused from use of the portal shall be included in the Notice of Request for Loss Mitigation.
- A chapter 7 debtor seeking to commence Loss Mitigation must file a Notice of Request for Loss Mitigation within 30 days of the commencement of the case. The time to commence may not be extended.
- Loss Mitigation parties who wish to extend or terminate the Loss Mitigation Period may use the court's local forms, *Application for Extension or Early Termination of Loss Mitigation Period* and *Order Respecting Request for Extension or Early Termination of the Loss Mitigation Period*.



## CM/ECF EVENT CHANGES Related to the Loss Mitigation Program

A new event entitled ***Motion for Approval to Participate in the Court's Loss Mitigation Program*** has been created. This event should be used to file a Motion when the debtor seeks to engage in the Loss Mitigation process less than 3 days prior to or after the first date set for the Meeting of Creditors. See Section V.A.1.B. of the Loss Mitigation Program and Procedures for more detailed information on when a Motion is required to commence the Loss Mitigation process.



## EFILING GUIDANCE Related to Loss Mitigation

Debtors wishing to engage in the Loss Mitigation Process must follow the guidelines set forth in Section V.A. to determine the correct procedure to initiate the process. Those guidelines are summarized below:

**Chapter 11/12/13 – (Date of the filing of the petition up to 3 days prior to the first set for the meeting of creditors).** File local forms:

- Notice of Request for Loss Mitigation – By the Debtor using the *Notice of Request for Loss Mitigation* event.
- Loss Mitigation Order – Upload as an attachment to the Notice of Request for Loss Mitigation.
- Certification of Service - Upload as an attachment to the Notice of Request for Loss Mitigation or file separately using the *Certificate of Service* event.

**Chapter 11/12/13 – (2 days prior to OR any time after the first date set for the Meeting of Creditors).** Movant must file:

- Motion to request participation in LMP using the *Motion for Approval to Participate in the Court's Loss Mitigation Program* event.
- Loss Mitigation Order – Upload as an attachment to the Motion.
- Certification of Service - Upload as an attachment to the Motion or file separately using the *Certificate of Service* event.

**Chapter 7 – (Within 30 days of the commencement of the case. NOTE – This time frame may not be extended).** File local forms:

- Notice of Request for Loss Mitigation – By the Debtor using the *Notice of Request for Loss Mitigation* event.
- Loss Mitigation Order – Upload as an attachment to the Notice of Request for Loss Mitigation.
- Certification of Service - Upload as an attachment to the Notice of Request for Loss Mitigation or file separately using the *Certificate of Service* event.

## EFILING GUIDANCE

### Related to Loss Mitigation.....continued

Because use of the Loss Mitigation Status Report had been eliminated, requests for extension or early termination of the loss mitigation period must be filed using the Court's local forms:

- Application for Extension or Early Termination of Loss Mitigation Period
- Order Respecting Request for Extension or Early Termination of Loss Mitigation Period
- Certification of Service

To efile the above forms:

- Use the ***Extend or Terminate Loss Mitigation*** event in the Motions/Applications category to file an Application for Extension or Early Termination of Loss Mitigation Period.
- Upload a Proposed *Order Respecting Request for Extension or Early Termination of Loss Mitigation Period* as an attachment to the Application.
- Upload a *Certification of Service* as an attachment to the Application, or file it separately using the **Certificate of Service** event.