

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ALABAMA


IN RE:)
)
Notices of Mortgage Payment Changes) Administrative Order No. 2022-05
Relating to Home Equity Lines of Credit)
)

NOTICES OF MORTGAGE PAYMENT CHANGES RELATING
TO HOME EQUITY LINES OF CREDIT

The court modifies the requirements of Federal Rule of Bankruptcy 3002.1(b)(1) as follows for notices of mortgage payment changes relating to a home equity line of credit (“HELOC”). The mortgagee is not required to file and serve a notice of mortgage payment change if the monthly payment amount does not increase or decrease by more than \$25 in a single month.

The court prohibits mortgagees from charging to debtor(s) or seeking to recover in any way any fees or costs incurred with filing notice of a HELOC mortgage payment change which is less than \$25 in a single month.

Dated: 7/18/22



Jerry C. Oldshue
Chief U.S. Bankruptcy Judge



Henry A. Callaway
U.S. Bankruptcy Judge