

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN

IN THE MATTER OF:

GENERAL ORDER NO. 2020-8

AUTHORIZATION TO FILE
SUPPLEMENTAL CLAIMS RELATED
TO FORBEARANCE AMOUNTS

Section 4022 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act or Act) permits certain borrowers of Federally backed mortgage loans, as therein defined, to request forbearance on their mortgage loan for up to 180 days, subject to possible extension for an additional 180-day period. The Act further provides that during the forbearance period, "no fees, penalties, or interest beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract, shall accrue on the borrower's account." CARES Act, § 4022(b)(3).

Section 4023 of the Act permits certain borrowers with Federally backed multifamily mortgage loans to request a forbearance for up to three 30-day periods.

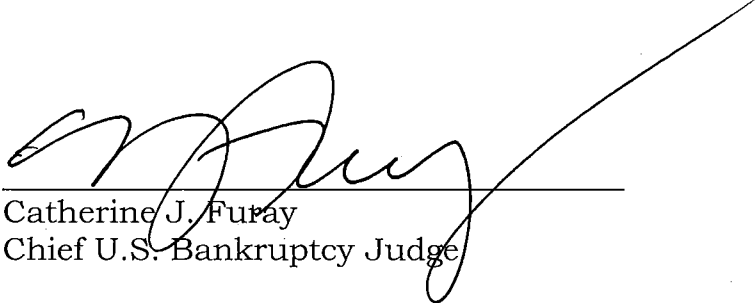
If a debtor receives forbearance, including during any CARES Act covered period, with respect to an allowed secured claim provided for by the debtor's plan of reorganization, whether confirmed or unconfirmed, and the creditor has filed a notice of request for forbearance, the creditor who holds that claim may, with the debtor's agreement, file a supplemental claim for all amounts that

would have otherwise come due during the forbearance period stated in the notice.

The debtor's agreement to the supplemental claim amounts must be memorialized by the parties' execution of a Stipulation Regarding Supplemental Claim Due to Mortgagee. The creditor must file the Stipulation before or at the same time as it files the supplemental claim.

IT IS SO ORDERED.

Dated: July 22, 2020



Catherine J. Furay
Chief U.S. Bankruptcy Judge