

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
\_\_\_\_\_ DIVISION**

**In re:** §  
**John Doe,** § **Case 10-99999**  
**Debtor.** §

**UNLESS AN OBJECTION IS FILED IN WRITING WITH THE CLERK OF THE COURT  
WITHIN 21 DAYS OF THE DATE ON WHICH THIS DOCUMENT WAS FILED AND SERVED,  
THE CHANGE PROPOSED IN THIS NOTICE WILL BECOME EFFECTIVE WITHOUT A HEARING  
AND WITHOUT FURTHER NOTICE. THE MONTHLY PAYMENT TO THE CHAPTER 13 TRUSTEE  
WILL BE ADJUSTED TO ACCOUNT FOR THE CHANGE CONTAINED IN THIS NOTICE.**

**Notice to Debtor, Trustee and Debtor's Counsel  
Of Mortgage Payment Adjustment**

Creditor Name: \_\_\_\_\_

This is a notice of mortgage payment adjustment in a Chapter 13 proceeding. **If this notice becomes effective, the new monthly payment to be made to creditor by the chapter 13 trustee, including principal, interest and escrow will be \$ \_\_\_\_\_, effective on \_\_\_\_\_.** This new amount results from:

**[ ] Escrow Adjustment**

**Required.** An escrow analysis is attached. The analysis states all costs to be escrowed, escrow period, and escrow calculation. No codes are used. The escrow analysis should not attempt to recover any pre-petition shortages.

The Effective Date of the payment adjustment is: \_\_\_\_\_  
The Effective Date must be at least 45 days after the date of this notice.

Monthly escrow payments after the Effective Date are: \$ \_\_\_\_\_

This adjustment does not adjust principal and interest of the mortgage payment. The adjusted total mortgage payment at the Effective Date will be the current principal and interest amount plus the monthly escrow payment above.

**[ ] Interest Rate Change**

**Required.** An analysis showing the basis for the adjustment is attached. The analysis includes a description of any rate setting formula, a calculation of the new rate and the corresponding new payment amount.

The Effective Date of the payment adjustment is: \_\_\_\_\_  
Note: The Effective Date must be at least 45 days after the date of this notice.

Monthly principal and interest payments after adjustment are: \$ \_\_\_\_\_

This adjustment does not adjust the escrow portion, if any, of the mortgage payment. The adjusted total mortgage payment at the Effective Date will be the above principal and interest amount plus the existing escrow payment amount.

The next projected interest rate adjustment will be in approximately \_\_ months.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature and Title

As agent for the above named creditors

Certificate of Service:

I certify that the foregoing notice has been served electronically on Debtor's counsel and the Chapter 13 Trustee, and has been mailed to Debtor at the following address:

Signed: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Direct Telephone No. \_\_\_\_\_

Mail, fax or email address: \_\_\_\_\_