

Should the secured creditors/mortgage servicers elect, this notice may be filed and disseminated in the form of an amended proof of claim.

5. Secured creditors/mortgage servicers should not collect or attempt to collect from the Chapter 13 debtors any post-confirmation/pre-discharge fees, including attorney fees, unless approved by the Bankruptcy Court. An application to approve such fees may be made pursuant to Rule 2016, Federal Rules of Bankruptcy Procedures, or pursuant to an amended proof of claim which must be filed with the court and the Chapter 13 trustee, as well as, noticed to the Chapter 13 debtors and the debtors' attorney of record. This provision does not prohibit creditors or servicers from assessing fees or charges to the debtors' accounts for record keeping purposes only. *See, In re Thompson*, 351 B.R. 402 (Bankr. N.D. Miss, 2006). However, in keeping with the intent of this order which is to assist in determining an accurate amount of the indebtedness owed by Chapter 13 debtors, the better practice would be for the creditors or servicers to have all such assessments approved, even if for record keeping purposes only, as set forth in this provision.

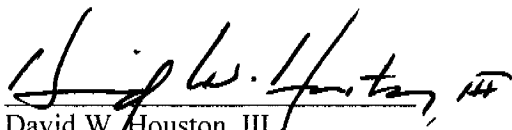
6. Secured creditors/mortgage servicers should be mindful of the provisions of §524 (i) of the Bankruptcy Code which became effective October 17, 2005, as result of the enactment of the Bankruptcy Abuse Prevention Consumer Protection Act of 2005 (BAPCPA).

Failure to comply with the provisions of this Standing Order may subject the offending party to sanctions, including, but not limited to, the disallowance of all or any part of the secured claim, actual and exemplary damages, costs, and attorney fees.

This Revised Standing Order replaces that certain Standing Order entered by the court on the 15th day of July, 2008.

This Revised Standing Order shall be applicable to cases filed on or after December 1, 2008.

So Ordered, this the 6th day November, 2008.


David W. Houston, III
United States Bankruptcy Judge