

*LOCAL BANKRUPTCY RULES  
MIDDLE DISTRICT OF PENNSYLVANIA*

**Rule 3015-3** *Notice of Payment Changes.*

- (a) ***Notice of Payment Changes.*** In a Chapter 13 case, if a claim secured by a security interest in the debtor's principal residence is provided for under the debtor's plan pursuant to [11 U.S.C. § 1325\(a\)\(5\)](#) of the Bankruptcy Code, the holder of the claim must file with the Court and serve on the debtor, debtor's counsel, and the trustee notice of any change in the payment amount, including any change that results from an interest rate or escrow account adjustment.
- (b) ***Form and Content.*** A notice filed and served pursuant to subdivision (a) of this Rule must conform substantially to the form of notice under applicable non-bankruptcy law and be substantially in the same form as a notice of change in terms routinely addressed to a residential mortgagor who has not filed for bankruptcy. Personal identifying information, such as the debtor's social security number, and all but the last four digits of the loan number, must be redacted from each notice.
- (c) ***Time of Service.*** A notice filed and served pursuant to subdivision (a) of this Rule must comply with any time requirements imposed by applicable non-bankruptcy law or by the underlying loan documents.

**Rule 3015-3 4** *Chapter 13 -Confirmation Hearing.*

- (a) ***Pre-Confirmation Certifications.*** Debtor must submit to the chapter 13 trustee a Pre-Confirmation Certification in conformity with [L.B.F. 3015-3\(a\)](#) and a Certification Regarding Domestic Support Obligations in conformity with [L.B.F. 3015-3\(b\)](#), if applicable, at least twenty-four (24) hours prior to the time of the hearing.
- (b) ***Appearances at Hearing.*** Neither the debtor nor debtor's counsel need appear at the confirmation hearing if:
  - (1) No objections to the chapter 13 plan have been timely filed or any timely filed objections have been withdrawn; and
  - (2) The Pre-Confirmation Certifications have been filed in conformity with L.B.R. 3015-3(a).

If neither the debtor nor debtor's counsel appear at the hearing under this subsection and a party in interest appears and is permitted to lodge an untimely objection, the court will reschedule the hearing on confirmation. Otherwise, debtor and debtor's counsel must attend all scheduled confirmation hearings.