

Rule 4001-2 Automatic Stay, Chapter 13 Cases after Confirmation

(a) After confirmation of the debtor's plan in a case under Chapter 13, a secured party may take the following action without seeking relief from the automatic stay:

(1) make written inquiry as to the nature, condition or location of the collateral;

(2) send a nonthreatening written notice of payments due, of changes in the amount of payments due, of changes in the address where payments are to be sent, of an improper amount that has been sent, or of a check has been dishonored;

(3) send a written request for proof of insurance of collateral, if insurance is required under the terms of the contract; or

(4) When a creditor whose claim is secured by an interest in real property or personal property that is the debtor's principal residence, secured creditors may send all payment coupons or statements of account that the creditor provides to its non-bankruptcy debtors.

(b) Any written communication directed to the debtor pursuant to this rule shall be served on the debtor's counsel of record.