

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

**In re:
John Doe,
Debtor.**

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Case 10-99999

**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 BY MORTGAGE HOLDER OF ADJUSTED PAYMENT AMOUNT

Creditor Name: _____

This is a notice of mortgage payment adjustment in a Chapter 13 proceeding resulting 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: _____