

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA**

In re:

Debtor(s)

Case No.

Chapter 13

**JOINT STIPULATION AND ORDER AUTHORIZING PLAN PAYMENT
MORATORIUM FOR COVID-19 RELATED PAYMENT DISRUPTION**

Due to income disruptions suffered by the Debtor related to the nation and local response to the COVID-19 Pandemic, the Debtor and the Office of the Chapter 13 Trustee (the “Trustee”), jointly stipulate to the necessity for suspending the Debtor’s Chapter 13 plan payments as set forth below.

1. **Necessity of Notice:** No notice is necessary as no party is adversely affected by this Joint Stipulation because it is entered without prejudice to the rights of any party to seek further relief from the Court.

2. **Reason for Moratorium:** The Debtor has suffered a loss of income related to the national and local response to the COVID-19 Pandemic. The Debtor anticipates regaining all or a portion of the Debtor’s lost income in the future whereby the Debtor may complete the Debtor’s proposed or confirmed plan, or, as appropriate, seek a further amendment or modification of the plan to allow it to be confirmed or completed.

3. **Status of the Debtor’s Proposed or Confirmed Plan:** The Debtor has filed a plan or has a confirmed plan, as indicated below

Date Case Filed:

Date Plan Confirmed (as applicable):

4. **Length of Plan Payment Moratorium:** The Debtor has requested, and the Trustee has agreed, to a Moratorium in Chapter 13 plan payments for the months of:

5. Effect of Stipulation: By this Stipulation, the Trustee agrees not to seek dismissal of the Debtor's Chapter 13 bankruptcy petition for non-payment during the period of the moratorium. The Debtor and the Trustee agree to work together to modify the Debtor's plan payment schedule and/or other terms of the Debtor's plan after the period of the moratorium. This Stipulation and Order does not bind the Debtor's creditors or other parties in interest from seeking relief from the Court, including filing motions to dismiss or motions for relief from the automatic stay.

6. Order: When this Joint Stipulation and Order is signed by the Presiding Judge and entered by the Clerk, it has the force and effect of a Court Order.

Respectfully submitted and agreed to this _____ day of _____ 2020.

Debtor or Attorney for the Debtor

Name:

Bar Number:

Address:

Tele.

Helen M. Morris or Meagan Preece
Office of the Chapter 13 Trustee
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