

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN THE MATTER OF: \_\_\_\_\_ : GENERAL ORDER 20-07  
: :  
**LOAN FORBEARANCE, MORATORIUM &** :  
**MODIFICATION** :  
\_\_\_\_\_ :

**GENERAL ORDER**

In light of the COVID-19 health emergency, and in order to expedite proceedings, the court hereby adopts the following procedures until further notice:

1. For a debtor seeking a loss mitigation option, such as, but not limited to loss mitigation, loan modification, forbearance agreement or repayment plan or moratorium, the automatic stay provisions of 11 U.S.C. § 362(a) are modified solely for the purpose of accommodating the modification process.

2. Should the loss mitigation be a modification of a secured loan, the debtor shall file the corresponding motion, pursuant to 11 U.S.C. § 364, Fed. R. Bankr. P. 4001(c) and to the extent applicable, P.R. LBR 4001-2.

3. In every event, whether the forbearance agreement, repayment plan, moratorium and/or loss mitigation are obtained or not by the creditor, the debtor shall file a report with the court within twenty-one (21) days on the results of the effort.

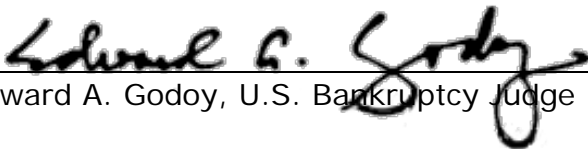
**BY ORDER OF THE COURT.**

In San Juan, Puerto Rico this 23<sup>rd</sup> day of April, 2020.

  
\_\_\_\_\_  
Mildred Cabán Flores, Chief U.S. Bankruptcy Judge

  
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Enrique S. Lamoutte, U.S. Bankruptcy Judge

  
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Brian K. Tester, U.S. Bankruptcy Judge

  
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Edward A. Godoy, U.S. Bankruptcy Judge