

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF WISCONSIN

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**GENERAL ORDER 20-4: AUTHORIZATION TO FILE SUPPLEMENTAL CLAIMS  
RELATED TO FORBEARANCE AMOUNTS**

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Section 4022 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act or Act) permits certain borrowers of Federally backed mortgage loans, as there defined, to request forbearance on their mortgage loan for up to 180 days, subject to possible extension for an additional 180-day period. The Act further provides that during the forbearance period “no fees, penalties, or interest beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract, shall accrue on the borrower’s account.” CARES Act, §4022(b)(3).

Section 4023 of the Act permits certain borrowers with Federally backed multifamily mortgage loans to request a forbearance for up to three 30-day periods.

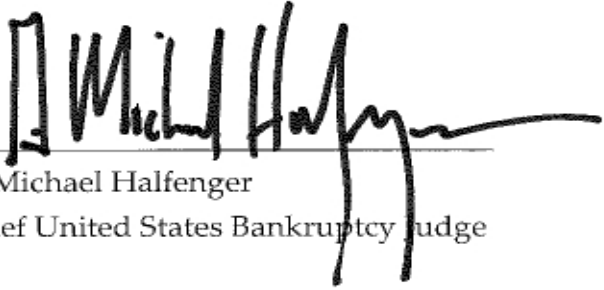
If a debtor receives forbearance, including during any CARES Act covered period, with respect to an allowed secured claim provided for by the debtor’s plan of reorganization, whether confirmed or unconfirmed, and the creditor has filed a notice of request for forbearance, the creditor who holds that claim may, with the debtor’s agreement, file a supplemental claim for all amounts that would have otherwise come due during the forbearance period stated in the notice.

The debtor’s agreement to the supplemental claim amounts must be memorialized by the parties’ execution of Local Form LF 2 (“Stipulation Regarding Supplemental Claim Due to Mortgage-Payment Forbearance”). The creditor must file the form before or at the same time as it files the supplemental claim.

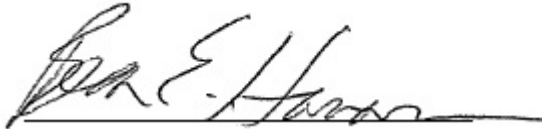
IT IS SO ORDERED.

Dated: June 5, 2020

**BY THE COURT:**

Handwritten signature of G. Michael Halfenger in black ink, written over a horizontal line.

G. Michael Halfenger  
Chief United States Bankruptcy Judge

Handwritten signature of Beth E. Hanan in black ink, written over a horizontal line.

Beth E. Hanan  
United States Bankruptcy Judge

Handwritten signature of Brett H. Ludwig in black ink, written over a horizontal line.

Brett H. Ludwig  
United States Bankruptcy Judge

Handwritten signature of Katherine M. Perhach in black ink, written over a horizontal line.

Katherine M. Perhach  
United States Bankruptcy Judge