

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
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In re )  
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ADMINISTRATIVE ORDER ) Administrative Order FLMB-2020-5  
REGARDING MODIFICATION OF THE )  
AUTOMATIC STAY IN CONNECTION )  
WITH FORBEARANCE AGREEMENTS )  
\_\_\_\_\_ )

**ADMINISTRATIVE ORDER REGARDING MODIFICATION OF THE  
AUTOMATIC STAY IN CONNECTION WITH FORBEARANCE AGREEMENTS**

The United States Bankruptcy Court for the Middle District of Florida continues to monitor the severity of the coronavirus (COVID-19) pandemic and its impact upon debtors and creditors with cases pending in our Court. The Court is aware that many debtors are currently experiencing disruptions in their employment and their businesses that have resulted in financial hardship. Many creditors have expressed a willingness to enter into forbearance agreements regarding the deferral of payments on their claims, including, without limitation, postpetition payments for rent, mortgage, and automobile loans, and Chapter 11, 12, and 13 plan payments on account of prepetition claims. Accordingly, until further notice, it is

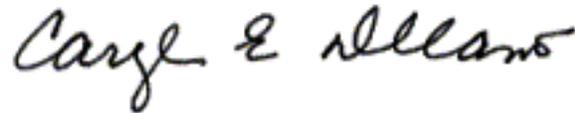
**ORDERED:**

1. **Applicability.** This Administrative Order applies to forbearance agreements only and shall not be interpreted by creditors as blanket relief from stay to pursue actions prohibited by 11 U.S.C. § 362(a).
2. **Modification of the Automatic Stay.** To the extent the automatic stay under 11 U.S.C. § 362(a) is in effect with respect to a debtor's pending case, it is modified to permit creditors to

communicate with debtors regarding the negotiation of a forbearance agreement, subject to the limitations set forth below.

3. ***Communications with Debtors Who Are Represented by Counsel.*** If the debtor is represented by counsel, creditors or their attorneys shall communicate with the debtor's attorney, unless and until the attorney advises the creditor or the creditor's attorney that they may communicate directly with the debtor.
4. ***Communications with Debtors Who Are Not Represented by Counsel.*** If the debtor is not represented by an attorney, creditors or their attorneys may communicate with the debtor *only* when the debtor has initiated a request for a forbearance agreement.
5. ***Modification of a Chapter 11, 12, or 13 Plan.*** If a debtor in a Chapter 11, 12, or 13 case successfully negotiates a forbearance agreement, the agreement shall be incorporated, if appropriate, in the debtor's Chapter 11, 12, or 13 plan.
6. ***Professionalism and Civility.*** The Court reminds debtors, creditors, and their attorneys that all parties are living and working under extraordinarily stressful circumstances. During this unprecedented time, it is more important than ever that all parties treat each other with dignity and respect.

DATED: April 21, 2020.



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CARYL E. DELANO  
Chief United States Bankruptcy Judge