

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA**

**In Re:**

**Amended Standing Order No. 20**

**Guidelines and Procedures for  
Mortgage Modification Mediators**

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Standing Order No. 20 signed on May 31, 2013, was entered in order to implement mortgage modification mediation for Chapter 13 Debtor(s) and allow for the local rules to be amended. The order is now being amended to reflect that the Mortgage Modification Mediation (MMM) Program is available in all cases and for any type of real property. In addition, the list of mediator qualifications below has been amended. All changes are effective September 22, 2014.

**A. APPOINTMENT OF MORTGAGE MODIFICATION MEDIATORS**

(1) **Qualifications of Mediator** - To qualify for service as a mortgage modification mediator, individuals must:

- (a) Be a Florida Supreme Court Certified Circuit Civil Court Mediator;
- (b) Have completed at least eight (8) hours of additional training focused on modifying residential mortgages in bankruptcy proceedings; and
- (c) Agree to accept two mediation assignments, involving at least one party not being able to pay the mediation fee, per calendar year.

(2) **Mediator Application Procedures** – The application for admission to the registry of qualified mortgage mediators is posted on the Court’s website. Completed applications shall be submitted by mail to the Clerk of Court, together with the following supporting documents:

- (a) Proof of current Florida Supreme Court Circuit Civil Mediator certification;  
and
- (b) Proof of completion of at least eight (8) hours of additional training focused on modifying residential mortgages in bankruptcy proceedings.

**B. MEDIATION REGISTRY**

(1) The Clerk of Court shall establish and maintain a registry of qualified persons to serve as mediators for mortgage modification in approved cases pending in the Court. This registry will be posted on the Court’s website.

(2) **Removal** - The Clerk shall remove an approved mediator from the registry at the mediator's request or at the direction of the Court in the exercise of its discretion. If removed at the mediator's own request, the mediator thereafter may request to be reappointed to the registry without the necessity of submitting a new application. Upon receipt of such request, the Clerk shall reassign such qualified mediator to the registry.

(3) **Disqualification** - Any person selected as a mediator may be disqualified for bias or prejudice as provided in 28 U.S.C. § 144 and shall be disqualified in any action in which the mediator would be required to do so if the mediator were a judicial officer governed by 28 U.S.C. § 455.

DONE AND ORDERED in Tallahassee, Florida on October 6, 2014.

A handwritten signature in black ink, appearing to read 'K. Specie', written over a horizontal line.

Karen K. Specie  
United States Bankruptcy Judge