

Rule 3002.1 Amendments Effective December 1, 2025

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Rule 3002.1 (Notice Relating to Claims Secured by a Security Interest in the Debtor's Principal Residence in a Chapter 13 Case)

The rule was amended to encourage a greater degree of compliance with its provisions and to allow assessments of a mortgage claim's status while a chapter 13 case is pending in order to give the debtor an opportunity to cure any post-petition defaults that may have occurred.

Stylistic changes were made throughout the rule, and its title and subdivision headings were changed to reflect the amended content.

- Subdivision (a) is amended to delete “contractual” and “installment” to clarify and broaden the rule’s applicability.
- Subdivision (b) is amended to provide more detailed provisions about notice of payment changes for HELOCs. HELOC claimants may now choose to file only an annual payment change notice while also ensuring at least 21 days’ notice before a payment increase takes effect.
- Subdivision (b)(3) now provides that a late notice of a payment increases until the first payment due after the required 21-day notice period expires.
- The following subparagraphs were re-ordered in the amended Rule and filing deadlines were modified:
 - 3002.1(f)(1) is now 3002.1(g)(1), the prior (f)(1) deadline for filing was 30 days, the new deadline under (g)(1) is 45 days;
 - 3002.1(g)(1) is now 3002.1(g)(3), the prior (g)(1) deadline for filing was 21 days, the new deadline under (g)(3) is 28 days;
 - 3002.(h) is now 3002.1(g)(4)(a), the prior (h) deadline for filing was 21 days, the new deadline under (g)(4)(a) is 45 days.
- Subdivision (f) has been added to the rule to provide an optional procedure for assessing the status of a mortgage at any point before the trustee files the notice required under (g) (1). This procedure is initiated by motion, on the newly adopted Official Forms as further described herein.
- Subdivision (h) (previously subdivision (i)) is amended to clarify that the listed sanctions are authorized in addition to any other actions that the rule authorizes the court to take if the claim holder fails to provide notice or respond as required.
- Other amendments to the rule are made to incorporate the new Official Forms.

New Official Forms:

- [Form 410C13-M1](#), Motion Under Rule 3002.1(f)(1) to Determine the Status of the Mortgage Claim, Committee Note and Instructions
- [Form 410C13-M1R](#), Response to [Trustee's/Debtor's] Motion Under Rule 3002.1(f)(1) to Determine the Status of the Mortgage Claim, Committee Note and Instructions
- [Form 410C13-N](#), Trustee's Notice of Payments Made, Committee Note and Instructions
- [Form 410C13-NR](#), Response to Trustee's Notice of Payments Made, Committee Note and Instructions
- [Form 410C13-M2](#), Motion Under Rule 3002.1(g)(4) to Determine Final Cure and Payment of Mortgage Claim, Committee Note and Instructions
- [Form 410C13-M2R](#), Response to [Trustee's/Debtor's] Motion Under Rule 3002.1(g)(4) to Determine Final Cure and Payment of the Mortgage Claim, Committee Note and Instructions

Amended Official Form:

- [Form 410S1](#), Notice of Mortgage Payment Change and Committee Note
 - Amended to create a new Part 3 for the Annual HELOC Notice, and existing Part 3 becomes Part 4.

The Committee Note to Rule 3002.1 indicates that a Director's Form will provide guidance on the type of information that should be included in an order resolving a motion filed under Rule 3002.1(g).

- [Director's Form 4100C](#), Order Determining Whether Defaults Have Been Cured and Postpetition Amounts Paid