

B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT
Middle District of Florida
Jacksonville Division

In re Randall B Whitney,
Virginia B Whitney,
Debtor(s)

Case No. 09-10170

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC MORTGAGE SERVICES, ITS SUCCESSORS AND/OR ASSIGNS

Court claim no. (if known): 15-1

Last four digits of any number you use to identify the debtor's account: 0094

Date of payment change: April 4, 2012

New total payment: \$90.67
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- [X] No
[] Yes. Attach a copy of the escrow account statement, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ New escrow payment: \$

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- [X] No
[] Yes. Attach a copy of the rate change notice, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a notice is not attached, explain why:

Current interest rate: % New interest rate: %

Current principal and interest payment: \$ New Principal and interest payment: \$

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- [] No
[X] Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: See Attached

Current mortgage payment: \$ 90.67 New mortgage payment: \$ 90.67

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Ana-Laura Diaz _____
Signature

Date April 2, 2012

Print: Ana-Laura Diaz _____
First Name Middle Name Last Name

Title: Agent for Creditor

Company Aldridge Connors LLP _____

Address Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500 _____
Number Street

Atlanta _____ GA 30305 _____
City State Zip Code

Contact phone 1-888-475-3259 _____

Email pmtchangeinquiry@aclawllp.com

IN THE UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF FLORIDA

IN RE: : CASE NO.: 09-10170
RANDALL B WHITNEY, VIRGINIA B WHITNEY : CHAPTER: 13
Debtor(s) :

: JUDGE: PAUL M. GLENN

Certificate of Service

I hereby certify that a true and correct copy of the foregoing **Notice of Mortgage Payment Change** was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, and (3) by first class U.S. Mail, with adequate postage prepaid to all other interested parties at their addresses shown below:

Randall B Whitney
820 Indigo Court
Port Orange, FL 32129

Virginia B Whitney
820 Indigo Court
Port Orange, FL 32129

Aaron R. Wolfe
awolfe@doranlaw.com

Douglas W. Neway
P O Box 4308
Jacksonville, FL 32201

Dated: April 2, 2012

/s/ Ana-Laura Diaz
Ana-Laura Diaz, FL Bar No.: 27680
Aldridge Connors, LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305
Phone: (888) 475-3259
Fax: (888) 873-6147



March 26, 2012

RANDALL B WHITNEY
 VIRGINIA B WHITNEY
 820 INDIGO COURT
 PORT ORANGE
 FL,32129-3711

Property
 Location: 820 INDIGO COURT
 PORT ORANGE
 FL,32129-3711

Account #: [REDACTED]0094

Subject: PAYMENT CHANGE NOTIFICATION

Dear Valued Customer:

In accordance with the terms of your Home Equity Line of Credit (HELOC) loan, this is a notification of a change in the monthly payment. The monthly payment under the terms of your agreement can change each month as determined by the payment method disclosed in your loan agreement.

Due to your recent bankruptcy filing, HSBC Mortgage Services is locking your interest rate at the lowest rate allowed under the terms of your agreement. This will create a fixed monthly payment. Details of the monthly payment change are provided below:

Current Interest Rate:	3.3439%	New Interest Rate:	3.3439%
Current Monthly Payment:	\$90.67	New Monthly Payment:	\$90.67
		Payment Effective Date:	04/04/2012

The above new rate and payment change will be in effect until a discharge is entered in your Chapter 13 or until the bankruptcy case is closed, converted, dismissed, or an order modifying the automatic stay is entered with respect to the account described in this letter. If or when a Discharge is entered in your Chapter 13 or the bankruptcy case is closed, converted or dismissed, the terms of the loan agreement, including its payment change provisions, will apply, subject to any provisions of the Bankruptcy Code that may be applicable.

If you have questions, please contact us at 1-866-824-0824 during normal business hours.

Sincerely,

HSBC Mortgage Services

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-866-824-0824, marque el número 2, durante nuestras horas de oficina normales.