

FILED  
March 13, 2008  
U. S. Bankruptcy Court  
District of Colorado  
Bradford L. Bolton, Clerk

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF COLORADO

IN THE MATTER OF FORMS OF  
COMMUNICATION NOT IN  
VIOLATION OF THE  
AUTOMATIC STAY

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GENERAL PROCEDURE ORDER NUMBER 2008-1

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THIS MATTER arises *sua sponte* upon the need to direct that, to the greatest degree possible, the routine flow of information from secured creditors to debtors continue post-petition with respect to secured loans constituting consumer debt (as that term is defined by 11 U.S.C. § 101(8)), in each bankruptcy case where the debtor retains possession of the collateral and continues to make regular installment payments directly to the secured creditor. Accordingly, it is

ORDERED THAT the following communication and issuance of monthly statements are declared appropriate and not a violation of the automatic stay:

1. **Permissible contact with the debtors.** Creditors who provide account information or monthly statements under this General Procedure Order will not be found to have violated the automatic stay by doing so. Secured creditors may contact the debtors about the status of insurance coverage on property that is collateral for the creditor's claim, may respond to inquiries and requests for information about the account from debtors, and may send the debtor statements, payment coupons, or other correspondence that the creditor sends to its non-debtor customers, without violating the automatic stay, provided none of these communications includes an attempt to collect the debt. Permissible forms of communication are those which are sent to debtors by creditors in the ordinary course of business, to the address that the debtor last provided to the creditor by agreement between the debtor and the creditor. In order for communication to be protected under this General Procedure Order, the communication must indicate it

is provided for information purposes and does not constitute a demand for payment.

2. **Manner of contacting debtors.** Permissible communications may be transmitted via electronic mail, facsimile, United States Postal Service, commercial communications carrier, or such other mode as is mutually acceptable to the parties.

Dated: March 13, 2008

BY THE COURT:

Howard R. Tallman, Chief Bankruptcy Judge  
Sidney B. Brooks, Bankruptcy Judge  
A. Bruce Campbell, Bankruptcy Judge  
Elizabeth E. Brown, Bankruptcy Judge  
Michael E. Romero, Bankruptcy Judge