

REAFFIRMATION AGREEMENT

NOTE: Creditors frequently provide the reaffirmation agreements. You are NOT required to reaffirm a debt unless you wish to keep the property.

Debtor's Name:

Bankruptcy Case No.

INSTRUCTIONS:

- 1) Write debtor's name and bankruptcy case number above.
- 2) Part A – Must be signed by both the debtor and the creditor.
- 3) Part B – Must be signed by the attorney who represents the debtor in this bankruptcy action. (not applicable if filing your own bankruptcy – see 4 part C)
- 4) Part C – Must be completed by the debtor if an attorney in this bankruptcy action does NOT represent the debtor.
- 5) File the completed form by mail or delivering it to the Bankruptcy Clerk.
- 6) Attach written agreement, if any.

COURT USE ONLY

PART A - AGREEMENT

Creditor's Name and Address:

Summary of Terms of the New Agreement

- a) Principal amount: \$ _____
Interest Rate (APR) \$ _____
Monthly Payments \$ _____
- b) Description of Security: _____

Date Set for Discharge Hearing (if any):

Present Market Value: \$ _____

The parties understand that this agreement is purely voluntary and that the debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court; whichever occurs later, by giving notice of rescission to the creditor.

Date (Date entered here by CREDITOR)

X _____
Signature of Debtor

Signature of Creditor

X _____
Signature of Joint Debtor, if any

PART B – ATTORNEY'S DECLARATION

This agreement represents a fully informed and voluntary agreement that does not impose an undue hardship on the debtor or any dependent of the debtor.

Date

X _____
Signature of Debtor's Attorney

PART C – MOTION FOR COURT APPROVAL OF AGREEMENT – Complete only where debtor is not re-presented by an attorney.

I (we), the debtor, affirm the following to be true and correct:

- 1) I am not represented by an attorney in connection with this bankruptcy case.
- 2) My current monthly income (from schedule I) is \$ _____
- 3) My current monthly expenses (from schedule J) total \$ _____, including any payment due under this agreement.
- 4) I believe that this agreement is in my best interest because: _____

Therefore, I ask the court for an order approving this reaffirmation agreement.

Date

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

PART D – COURT ORDER

The court grants the debtor's motion and approves the voluntary agreement upon the terms specified above.

Date

Bankruptcy Judge