

REAFFIRMATION AGREEMENT

Debtor's name

Case No.

Creditor's Name and Address

PART A -- AGREEMENT

Summary of Terms of the New Agreement

Description of Security:

Present Market Value:

Principal Amount Due _____

Interest Rate (APR) _____

Monthly Payments _____

Please attach any additional written agreement to this form.

The parties understand that this agreement is purely voluntary and is not required under the Bankruptcy Code, under non-bankruptcy law, or under any agreement not in accordance with the provisions of 11 USC 524. 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.

X _____

Date

Signature of Debtor

X _____

Signature of Creditor

Signature of Joint Debtor

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. The debtor has been fully advised about the legal effect and consequences of this agreement and of any default under this agreement.

X _____

Date

Signature of Debtor's Attorney

PART C -- MOTION FOR COURT APPROVAL OF AGREEMENT

Complete only when the debtor is not represented by an attorney.

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

- 1) I was not represented by an attorney in negotiation of this reaffirmation agreement.
- 2) My current monthly net income is \$ _____.
- 3) My current monthly expenses total \$ _____, including any payment due under this agreement.
- 4) I believe that this agreement is in my best interest because _____

Add another page if you wish to provide additional information to the court.

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

Date

X

Signature of Debtor

Date

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