

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:**

**CASE NO.:**

**REAFFIRMATION AGREEMENT**

Debtor(s) and Creditor hereby announce their desire to enter into a reaffirmation agreement on the below stated debt which is dischargeable under Chapter 7 of Title 11 of the United States Code.

<b><u>CREDITOR NAME/ADDRESS</u></b>	<b><u>SECURITY</u></b>	<b><u>REAFFIRMATION AMOUNT</u></b>	<b><u>MONTHLY PAYMENT</u></b>
-------------------------------------	------------------------	------------------------------------	-----------------------------------

In consideration of the Debtor's (s) new promise to pay the above sum as herein stated and the Debtor's (s) retention of the subject security, this agreement is hereby made after notice to the Debtor(s) as follows:

**NOTICE TO DEBTOR(S)**

**THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW OR UNDER ANY OTHER AGREEMENT WHICH IS NOT IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. §524 (c). THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER SUCH AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE ABOVE STATED SECURED CREDITOR.**

**DECLARATION OF ATTORNEY**

I, \_\_\_\_\_, attorney for Debtor(s) do hereby declare or affirm that I represented the Debtor(s) during the course of negotiating this reaffirmation agreement and that:

1. I fully advised the Debtor(s) of the legal effect and consequences of entering into this reaffirmation agreement and of the legal effect and consequences of any default under this reaffirmation agreement.
2. This reaffirmation agreement represents a fully informed and voluntary agreement by the Debtor(s) and does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s).

\_\_\_\_\_  
ATTORNEY FOR DEBTOR(S)

**DATED** this the \_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_.

\_\_\_\_\_  
DEBTOR

\_\_\_\_\_  
CREDITOR

\_\_\_\_\_  
DEBTOR

**TRUSTEE'S ABANDONMENT**

I, the duly appointed Trustee in the above styled case, hereby certify that there is no equity in the above described property for the benefit of the estate, and I hereby abandon said property.

**DATED** this the \_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_.

\_\_\_\_\_  
TRUSTEE