

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH DAKOTA

In re:	)	Bankr. Case No. 04-10000
	)	Chapter 7
JANE A. ANONYMOUS,	)	
Soc. Sec. No. XXX-XX-6789, <sup>1</sup>	)	REAFFIRMATION AGREEMENT
	)	AND DECLARATION OF ATTORNEY
Debtor.	)	(UNSECURED DEBT) <sup>2</sup>

1. Debtor Jane A. Anonymous and Creditor Eighth National Bank agree that Debtor reaffirms the debt she owes to Creditor.<sup>3</sup>
2. This debt is unsecured.
3. Debtor agrees to pay Creditor principal of \$1,550.00, plus interest at the rate of 12% per year. Interest will begin to accrue on September 1, 2004. Debtor will make 36 monthly payments of \$51.50, for a total of \$1,854.00. Debtor's first payment will be due on October 1, 2004.<sup>4</sup> This amount does not include any attorney fees or other costs incurred by the Creditor.<sup>5</sup>
4. Debtor wishes to reaffirm this unsecured debt because her mother has personally guaranteed it.<sup>6</sup>
- 5. This agreement may be rescinded at any time prior to discharge or within 60 days after it is filed with the Court, whichever occurs later, by giving written notice of rescission to Creditor at the address set forth below.**
- 6. Reaffirmation of this debt is not required under the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with the provisions of 11 U.S.C. § 524(c).**

Dated: September 4, 2004

\_\_\_\_\_  
Jane A. Anonymous

Dated: September 1, 2004

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Guy N.A. Greysoot  
Eighth National Bank

**Appendix 28 (cont'd)**

**DECLARATION OF ATTORNEY<sup>7</sup>**

I declare under penalty of perjury that I have represented Debtor Jane A. Anonymous in connection with this agreement, that this agreement represents a fully informed and voluntary agreement by Debtor, that this agreement does not impose an undue hardship on Debtor or a dependent of Debtor, and that I have fully advised Debtor of the legal effect and consequences of this agreement and any default under it.

Dated: September 4, 2004

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**SEE COMMITTEE NOTES ON FOLLOWING PAGE**