

In re	(SHORT TITLE)	CHAPTER:	
	Debtor(s).	CASE NO.:	

8. Debtor(s) **G** is/are not represented by an attorney in connection with this Reaffirmation Agreement.

AGREEMENT

Debtor(s) and Creditor hereby agree as follows:

Debtor(s) reaffirm(s) the Debt in the principal amount of \$_____
("Reaffirmed Amount") and waive(s) the right to a discharge of the Debt in the bankruptcy case.

Interest will accrue on the unpaid balance of the Reaffirmed Amount at the rate of _____% per annum.

Debtor(s) agree(s) to pay monthly payments in the amount of \$_____. Pursuant to this Reaffirmation Agreement, Debtor(s) agree(s) to pay the Reaffirmed Amount over a period of _____ months for a total payment (inclusive of principal and interest) of \$_____. If the Reaffirmation Agreement is accompanied by the declaration of an attorney who represented Debtor(s) in the negotiation of the Reaffirmation Agreement, payments shall commence thirty (30) days after the filing of the Reaffirmation Agreement with the court. If the Reaffirmation Agreement is not accompanied by the declaration of an attorney, payments shall commence thirty (30) days after entry of the order approving the Reaffirmation.

Any unpaid balance, or any portion thereof, may be paid at any time without a pre-payment penalty.

In exchange for the Debtor(s) entering into this Agreement, Creditor agrees to provide the following consideration to the Debtor(s). *(Describe consideration below. If no consideration is being provided, indicate "None Provided.")*

DEBTOR(S) MUST READ EACH OF THE PROVISIONS BELOW CAREFULLY AND INITIAL EACH PROVISION:

1. _____ **DEBTOR(S) UNDERSTAND(S) THAT THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER SUCH AGREEMENT IS FILED WITH THE BANKRUPTCY COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF RESCISSION TO THE CREDITOR.**
2. _____ **DEBTOR(S) UNDERSTAND(S) THAT HE/SHE/THEY IS/ARE NOT REQUIRED BY LAW TO ENTER INTO THIS AGREEMENT.**
3. _____ **DEBTOR(S) UNDERSTAND(S) THAT HE/SHE/THEY HAS/HAVE THE OPTION OF RETURNING ANY PROPERTY ON WHICH THE CREDITOR HAS A SECURITY INTEREST TO THE CREDITOR WITH NO FURTHER OBLIGATIONS.**
4. _____ **DEBTOR(S) BELIEVE(S) THAT ENTERING INTO THIS AGREEMENT IS IN HIS/HER/THEIR BEST INTERESTS.**
5. _____ **DEBTOR(S) UNDERSTAND(S) THAT THE REAFFIRMED DEBT WILL NOT BE DISCHARGED IN THIS BANKRUPTCY CASE AND THAT DEBTOR(S) WILL REMAIN LEGALLY OBLIGATED TO CREDITOR TO PAY SUCH DEBT.**

(continued on next page)

In re	(SHORT TITLE)	CHAPTER:
	Debtor(s).	CASE NO.:

6. _____ **DEBTOR(S) UNDERSTAND(S) THAT THIS AGREEMENT IS NOT LEGALLY VALID, ENFORCEABLE OR EFFECTIVE UNTIL IT HAS BEEN APPROVED BY THE BANKRUPTCY COURT IF THE DEBTOR(S) IS/ARE NOT REPRESENTED BY AN ATTORNEY IN CONNECTION WITH THIS REAFFIRMATION AGREEMENT, FOLLOWING A COURT HEARING AT WHICH DEBTOR(S) IS/ARE IN ATTENDANCE.**
7. _____ **DEBTOR(S) REPRESENT(S) THAT ENTERING INTO THE AGREEMENT WILL NOT IMPOSE AN UNDUE HARDSHIP ON HIM/HER/THEM OR A DEPENDENT OF HIS/HERS/THEIRS.**

DATED: _____

Name of Creditor

Authorized Agent of Creditor

DATED: _____

Debtor

DATED: _____

Joint Debtor

DATED: _____

Attorney for Debtor(s)*

**Attorney declaration is attached hereto.*