

Reaffirmation Agreement Cover Sheet
L.B.F. 4008-1.1

[Caption as in Official Form 416A]

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: _____
2. Amount of the debt subject to this reaffirmation agreement:
\$ _____ on the date of bankruptcy \$ _____ to be paid under reaffirmation agreement
3. Annual percentage rate of interest: _____% prior to bankruptcy
_____ % under reaffirmation agreement (___ Fixed Rate ___ Adjustable Rate)
4. Repayment terms (if fixed rate): \$ _____ per month for _____ months
5. Collateral, if any, securing the debt: Current market value: \$ _____
Description: _____
6. Does the creditor assert that the debt is nondischargeable? ___ Yes ___ No
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

Debtor's Income and Expenses
as Stated on Reaffirmation Agreement

- | | | | |
|---|----------|--|----------|
| 7A. Total monthly income from
Schedule I, line 12 | \$ _____ | 7B. Monthly income from all
sources after payroll deductions | \$ _____ |
| 8A. Total monthly expenses from
Schedule J, line 22 | \$ _____ | 8B. Monthly expenses | \$ _____ |
| 9A. Total monthly payments on
reaffirmed debts not listed on
Schedule J | \$ _____ | 9B. Total monthly payments on
reaffirmed debts not included in
monthly expenses | \$ _____ |
| | | 10B. Net monthly income
(Subtract sum of lines 8B and 9B from
line 7B. If total is less than zero, put
the number in brackets.) | \$ _____ |

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only
required if line 11 or 12 is completed)

Other Information

Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

_____ Yes _____ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

_____ Yes _____ No

Do the loan documents and/or sale and security agreement between the parties provide for:

(1) a default upon borrower filing for bankruptcy relief or becoming insolvent and/or

_____ Yes _____ No;

(2) the cross-collateralization of other assets of the debtor?

_____ Yes _____ No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Signature

Print/Type Name & Signer's Relation to Case