

B27 (Official Form 27) (12/09)

United States Bankruptcy Court

District Of _____

In re _____, Debtor

Case No. _____ Chapter _____

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 16 \$ _____
7B. Monthly income from all sources after payroll deductions \$ _____
8A. Total monthly expenses from Schedule J, line 18 \$ _____
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

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

(Added Dec. 1, 2009.)

COMMITTEE NOTES ON RULES—2009

This form is new. It gathers certain financial information, including information necessary for the court to determine whether a reaffirmation agreement creates a presumption of undue hardship under §524(m) of the Code, and it allows the debtor to provide additional information that may rebut such a presumption.

To implement the requirements of Bankruptcy Rule 4008(b), the form also provides for a disclosure of any

differences between the income and expenses reported on schedules I and J and the income and expenses reported in the debtor’s statement in support of the reaffirmation agreement, together with an explanation of any such differences.

Finally, the form requires a certification that the information supplied is true and correct.