

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

Reaffirmation Documents Questionnaire

The answers to the questions below will provide the information that will be entered automatically in the appropriate fields of the Reaffirmation Cover Sheet (Official Form B 427) and the Reaffirmation Documents (Form B 2400A). These forms must be completed and filed with the court before the reaffirmation agreement can be effective.

A. Information about Debtor and Creditor

1. What is the name(s) of the debtor(s): _____
(In a joint case list both debtors' names even if only one of the two debtors is reaffirming the debt.)
2. What is the debtor's case number ? _____
3. Under what chapter of the bankruptcy code is the debtor's case currently pending? _____
4. What is the creditor's name _____
5. Is the creditor a Credit Union? Yes NO

(A credit union typically uses words like Credit Union or initials like C.U. or F.C.U. in its name)

6. Did an attorney help debtor negotiate this agreement? Yes No
7. If an attorney helped debtor negotiate this agreement, will the attorney sign the certification that the agreement does not impose an undue hardship on debtor or debtor's dependents?
 Yes No

B. Information about the Reaffirmation Agreement

8. Describe the original agreement being reaffirmed _____

9. Amount of Debt

- a. Original amount of debt _____
- b. Amount of debt on the date of the bankruptcy _____
- c. Amount to be repaid under reaffirmation agreement _____

10. Annual Percentage Rate

- a. What is the Annual Percentage Rate the debtor is agreeing to pay? _____
- b. Is the Annual Percentage Rate a fixed rate or a variable rate ?
- c. Is the Annual Percentage Rate to be paid under the reaffirmation agreement different from the original rate? Yes No
- d. If the answer to c. is YES, what was the original rate? _____
- e. If the Annual Percentage Rate is variable, describe the terms:

11. Credit Terms

- a. Are there other credit terms that are part of the reaffirmation agreement? Yes No
- b. Were these terms part of the credit terms before reaffirmation? Yes No
- c. Is the creditor agreeing to provide the debtor with future additional credit? Yes No
- d. If the answer to c. is YES, set forth the interest rate and any other terms that apply to the future credit.

12. Monthly Payment Terms

- a. What are the Monthly Payment Terms? _____
- b. What was the amount of each payment before the reaffirmation? _____
- c. What is the amount of each payment under this reaffirmation agreement? _____
- d. When does the monthly payment under the reaffirmation agreement start?

13. Collateral securing this debt.

- a. Is there collateral securing this debt? Yes No
- b. If so, briefly describe the collateral _____
and its current market value: _____.

- c. Did the debt being reaffirmed arise from the purchase of the collateral? Yes No
d. If the answer to c. is YES, what was the purchase price of the collateral? _____

14. Has the creditor claimed that the debt is non-dischargeable? Yes No

If the answer is YES, the creditor must attach to the cover sheet a declaration indicating the nature of the debt and the basis for claiming that the debt is nondischargeable.

C. Debtor Financial Information

Bankruptcy Schedule I and J

15. Debtor's total monthly income (from Schedule I, Line 16) _____
16. Debtor's total monthly expenses (from Schedule J, Line 18) _____
17. Total monthly payments on reaffirmed debts not listed on Schedule J _____

Present Financial Information

18. Present monthly income from all sources (after payroll deductions) _____
19. Present monthly expenses (including all reaffirmed debts except this one) _____
20. Total monthly payments on reaffirmed debts (not included in expenses) _____
21. Net monthly income (line 18 minus lines 19 and 20) _____
(if this number is less than zero put the answer in brackets)
22. If there is a difference between the monthly income listed on lines 15 and 18, why is there a difference (explain in detail)?

23. If there is a difference between the monthly expenses listed on lines 16 and 19, why is there a difference (explain in detail)?

24. The debtor believes that the reaffirmation agreement will not impose an undue hardship on the debtor or the debtor's dependents because (check one statement):

Debtor's monthly income (line 18) exceeds debtor's monthly expenses (line 19 plus line 20)

Check this box if the answer on Line 21 is less than zero. If the box is checked, explain in detail how the debtor plans to make the payments on the reaffirmed debt.

D. Disclosures and Signatures

Before entering into a reaffirmation agreement the debtor must review the important disclosures, instructions and definitions.

Place a check in the box to indicate that the debtor has read the disclosures.

By answering the questions above both the Reaffirmation Cover Sheet (Official Form B 427) and the Reaffirmation Documents (B 2400A) will be completed. The Reaffirmation Documents must be signed by the debtor, the creditor, and, any attorney who represented the debtor in negotiating the agreement and who certifies that the agreement does not impose an undue hardship on debtor. The Reaffirmation Cover Sheet must be signed by the party who provided this information, and, if line 21 and/or 22 above are completed, by the debtor.