

## REAFFIRMATION AGREEMENT

This agreement made, effective as of \_\_\_\_\_, by and between \_\_\_\_\_  
\_\_\_\_\_, of \_\_\_\_\_  
\_\_\_\_\_ (Address), in the County of \_\_\_\_\_,  
referred to as the creditor, and \_\_\_\_\_, of \_\_\_\_\_  
\_\_\_\_\_ (Address), in the County of \_\_\_\_\_,  
referred to as the debtor.

The parties agree as follows:

### SECTION ONE BANKRUPTCY OF DEBTOR

On \_\_\_\_\_ (Date), a petition for relief under Chapter \_\_\_\_\_  
of Title 11 of the United States Code was filed \_\_\_\_\_ (By or Against)  
the debtor in the Bankruptcy Court for the District of \_\_\_\_\_. On the  
date of the filing of such petition, debtor was, and still is, indebted to creditor for  
\_\_\_\_\_ Dollars (\$\_\_\_\_\_), \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (description of the  
basis of the debt, i.e.; on a written promissory note dated \_\_\_\_\_).

### SECTION TWO NEW PROMISE TO PAY DEBT

The debtor fully understands the fact that debtor would be entitled to discharge of this  
indebtedness when and if a discharge is granted in the pending proceedings, but wishes  
to repay the debt in partial consideration for an additional loan that a creditor desires to  
make to the debtor.

Therefore, in consideration for an additional loan to be made to a debtor, by a creditor, and subject to any court approval which may be required by 11 USC Sec 524(c) or (d), the debtor agrees to reaffirm the indebtedness, agrees that the indebtedness will survive discharge, and agrees to repay the debt to the creditor, the reaffirmed indebtedness and the additional indebtedness to be repaid in accordance with the following terms and conditions: (specify terms).

In witness whereof, the parties have executed this agreement at \_\_\_\_\_  
\_\_\_\_\_ (specify place of execution) the day and year  
first above written.

\_\_\_\_\_  
Signature of Debtor

\_\_\_\_\_  
Signature of Creditor