

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
 (If known)

# Official Form 427

## Cover Sheet for Reaffirmation Agreement

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

**Part 1:** Explain the Repayment Terms of the Reaffirmation Agreement

<b>1. Who is the creditor?</b>	_____	
	Name of the creditor	
<b>2. How much is the debt?</b>	On the date that the bankruptcy case is filed \$ _____	
	To be paid under the reaffirmation agreement \$ _____	
	\$ _____ per month until paid in full	
	\$ _____ per month until paid in full	
	\$ _____ per month until paid in full	
	\$ _____ per month until paid in full	
<b>3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)</b>	Before the bankruptcy case was filed _____%	
	Under the reaffirmation agreement _____%	Fixed rate
		Adjustable rate
<b>What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)</b>	Before the bankruptcy case was filed _____%	
	Under the reaffirmation agreement _____%	Fixed rate
		Adjustable rate
<b>What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)</b>	Before the bankruptcy case was filed _____%	
	Under the reaffirmation agreement _____%	Fixed rate
		Adjustable rate
<b>What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)</b>	Before the bankruptcy case was filed _____%	
	Under the reaffirmation agreement _____%	Fixed rate
		Adjustable rate

4. Does collateral secure the debt? No  
 Yes. Describe the collateral. \_\_\_\_\_  
 \_\_\_\_\_  
 Current market value \$ \_\_\_\_\_

5. Does the creditor assert that the debt is nondischargeable? No  
 Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.

6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Income and expenses reported on Schedules I and J		Income and expenses stated on the reaffirmation agreement	
	6a. Combined monthly income from line 12 of Schedule I	\$ _____	6e. Monthly income from all sources after payroll deductions	\$ _____
6b. Monthly expenses from line 22c of Schedule J	\$ _____	6f. Monthly expenses	— \$ _____	
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	— \$ _____	6g. Monthly payments on all reaffirmed debts not included in monthly expenses	— \$ _____	
6d. Scheduled net monthly income Subtract lines 6b and 6c from 6a. If the total is less than 0, put the number in brackets.	\$ _____	6h. Present net monthly income Subtract lines 6f and 6g from 6e. If the total is less than 0, put the number in brackets.	\$ _____	

Debtor 1 \_\_\_\_\_  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Debtor 2 \_\_\_\_\_  
 First Name Middle Name Last Name

7. Are the income amounts on lines 6a and 6e different? No  
 Yes. Explain why they are different and complete line 10. \_\_\_\_\_  
 \_\_\_\_\_

8. Are the expense amounts on lines 6b and 6f different? No  
 Yes. Explain why they are different and complete line 10. \_\_\_\_\_  
 \_\_\_\_\_

9. Is the net monthly income in line 6h less than 0? No  
 Yes. A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.  
 \_\_\_\_\_  
 \_\_\_\_\_

**10. Debtor's certification about lines 7-9**

I certify that each explanation on lines 7-9 is true and correct.

If any answer on lines 7-9 is Yes, the debtor must sign

here.

**X**

**X**

If all the answers on lines 7-9 are No, go to line 11.

Signature of Debtor 1

Signature of Debtor 2 (Spouse Only in a Joint Case)

**11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?**

No

Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?

No

Yes

**Part 2: Sign Here**

Whoever fills out this form must sign here.

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

**X**

Signature

Date

MM / DD / YYYY

Printed Name

Check one:

Debtor or Debtor's Attorney

Creditor or Creditor's Attorney