



## **Pro Se Debtor Negotiates Improved Reaffirmation Agreement on Her Own**

By the Honorable Judge Catherine Peek McEwen

Debtor Christina P. did for herself something that we do not see many lawyers even attempting, which is obtaining concessions in the context of negotiating a reaffirmation agreement. In the spirit of "if you don't ask, you'll never know," hopefully this example provides motivation to ask! Ms. P. at first tried a redemption loan but was unable to get one. She asked her lender, a credit union, to reduce the principal amount of her loan, which was about \$10,000 more than the value of her car. She told the credit union representative that she felt like the credit union was family (or something to that effect) and that she didn't really want to have to turn in the car and attempt to get something more affordable. Apparently, the credit union felt the same way, because the credit union reduced the loan balance!