



## Judge McEwen's Make Me Smile Column

Happenings that made me smile recently and that I share to both spread the smile and inspire others to do like work . . . .

**Peter Zooberg** negotiated a reaffirmation agreement for his client, taking the loan balance of \$20,210.78 down to a reaffirmed \$9,798.55!

**Shawn Yesner** negotiated a reaffirmation agreement for his client, taking the interest rate from a whopping 23.59 percent down to 15 percent and reducing the debtor's monthly payment by more than \$100 per month!

Pro se debtor **Lucille** (from a real email to me): "[Creditor] offered to reaffirm the loan at the current rate, and as I had nothing to lose I counter-offered with terms bearable to me, which they accepted. So I went from \$8900 @ 23% to \$5000 @ 8%. I think most people are so relieved they get to keep the car/asset that they accept what's offered without question. For me, rock bottom means I've lost anyway, so there's no harm in asking. What's another 'NO' ? But, I got a yes 😊🙏."

Remember, the reaff statute (§ 524) uses the word "negotiate," so, like Lucille, you might as well. These phrases are helpful:

- "What can you do for me?"
- "The judge hates double-digit interest rates."
- "What if I don't reaffirm but keep making payments?"
- "The judge won't approve a reaffirmation agreement if I'm behind."
- "If you take it back, how much will you get? I'll give you \$X on top of that."

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**William Kopp** was waiting in Zoomland for his hearing on a chapter 13 rocket docket. He heard the Court's discussion with a debtor who was close but still unable to meet the requirements for confirmation of her chapter 13 plan after having several chances. William unmuted himself and volunteered to help her on the spot.

And, finally, this, from **Mike Barnett**: “Just thought you might like to know we filled all the in-person slots at the [Tampa walk-in] clinic [for the month] in less than 30 minutes after opening them to volunteers, and we had a firm agree to take a full case and adversary proceeding pro bono within 24 hours of asking for volunteers. The judges and bar are doing a great job of encouraging the volunteers.”

Couldn't have said it any better, Mike! Thanks to the volunteers for living up to their word (the oath of admission to the bar)!