

## Reaffirmation Agreements and Related Papers—Chapter 7

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### **Docketing Events**

Bankruptcy > Miscellaneous > Reaffirmation Agreement

Bankruptcy > Motions/Applications/Objections > Motion for Approval of Reaffirmation Agreement

Bankruptcy > Miscellaneous > Rescission of Reaffirmation Agreement

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**Negative Notice:** N/A

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**Fee:** N/A

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### **Code and Rule References**

[11 U.S.C. § 524\(c\),\(d\),\(k\), and \(m\)](#)

[Fed. R. Bankr. P. 4008\(a\)](#)

[Official Form B2400A/B ALT](#)

[Official Form B427](#)

[Official Form B2400B \(Motion for Approval of Reaffirmation Agreement\)](#)

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### **Description**

A Reaffirmation Agreement is a voluntary agreement made between debtor and creditor to repay an otherwise dischargeable debt.

In certain situations, a hearing is scheduled. At the hearing, the Court may advise the debtor of the legal ramifications of the agreement and will decide if the agreement is in the best interest of the debtor.

The debtor may rescind a reaffirmation agreement any time before the Court issues the discharge or within 60 days after the agreement is filed with the Court, whichever is the latest.

Reaffirmation agreements should be filed using one of the Official Forms..

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### **Filing Checklist**

Review the Reaffirmation Agreement to determine if:

- Uses an Official Form;
- Attaches a Cover Sheet (Official Form B427);
- Is signed by the debtor and creditor;
- Was signed before the Court issued a discharge;
- Was filed before the case was closed; and
- Includes a signed and dated certificate of service.