

**VBA Bankruptcy Committee
Bench-Bar Brown Bag Lunch Meeting
With
Colleen A. Brown, U.S. Bankruptcy Judge
Tuesday, July 24, 2007
12:30 pm – 2:00 pm**

United States Bankruptcy Court, Rutland
Participation may be in person or via the telephone

The topics for this information discussion may include:

1. Update on mentoring program
2. CM/ECF tip of the day – Amended Motions vs. Motions to Amend
3. Reaffirmation check list (attached) - KAF
4. App for Fee Waiver - - what we look at in chambers, importance of explanations (and affidavits where appropriate), only discretion is on "ability to pay" prong
5. Next Bench Bar brown Bag Lunch Meeting will be **August 14, 2007 in Rutland**

These Bench-Bar Lunches are coordinated by the Bankruptcy Court Chambers and Clerk's Office.
Questions? Call Thomas J. Hart at 802-776-2002

No fee, no pre-registration required. Soft drinks and bottled water will be provided.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

Reaffirmation Agreement Check List

- Reaffirmation agreement is signed by Debtor and Creditor (and attorney if debtor is being represented in connection with this reaffirmation agreement).
- Reaffirmation Agreement is being filed prior to discharge.
- If Reaffirmation Agreement is accompanied by a motion to approve, a proposed order (with blanks filled in) is included.
- A Certification Regarding Compliance with 11 USC § 524 is included –

Example: I _____, hereby certify that the attached reaffirmation agreement complies with the provisions of 11 USC § 524.

- There is correlation between Schedules I and J and Part D of the Attached Reaffirmation Agreement¹ – For Example:

There is no difference between the information in Schedules I and J and Part D of the reaffirmation agreement. Part D shows income in excess of expenses, including all debts to be reaffirmed.

or

There is no difference between the information in Schedules I and J and Part D of the reaffirmation agreement. Part D shows income less than that of expenses, including debts to be reaffirmed. An explanation identifying additional sources of funds, reductions in expenses, or other changed circumstances enabling debtor(s) to make payments on the reaffirmed debt is provided in Part D.

or

There is a difference between the information in Schedules I and J and Part D of the reaffirmation agreement. An explanation of such difference is provided in Part D. With that explanation, part D shows income in excess of expenses, including all debts to be reaffirmed.

or

There is a difference between the information in Schedules I and J and Part D of the reaffirmation agreement. An explanation of such difference is provided in Part D. With that explanation, Part D shows income less than that of expenses, including debts to be reaffirmed. An explanation identifying additional sources of funds, reductions in expenses, or other changed circumstances enabling debtor(s) to make payments on the reaffirmed debt is provided in Part D.

¹ If Debtor is relying on another party to make payments, an affidavit from the contributing party, attesting to that arrangement must be attached.