

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

Reaffirmation Agreement Check List

[Note: Refer to Vt. LBR 4008-1 and Official Forms 427 and B2400A/B.]

- ☐ 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 made **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 under penalty of perjury 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 Agreement.¹

Examples:

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