

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT**

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**In re:**

**Reaffirmation Agreements  
under 11 U.S.C. §524  
in Cases Filed on or after October 17, 2005**

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**Standing Order # 05-09**

**IT IS HEREBY ORDERED**, effective as to all cases filed on or after October 17, 2005, the process for obtaining a reaffirmation of debt is as follows/

1. In the event a debtor and creditor enter into a reaffirmation agreement, the reaffirmation agreement shall comply with §524 and be filed on the approved national form Reaffirmation Agreement, as adapted for use in the United States Bankruptcy Court District of Vermont.
2. Upon the filing of a Reaffirmation Agreement, the creditor shall file a separate certification, in electronic or conventional form (which may be appended to the Reaffirmation Agreement) under penalty of perjury, that the Reaffirmation Agreement, as filed, is in strict compliance with the requirements of §524. In the event the creditor takes the position that the requirements of §524 do not apply, the creditor shall certify the bases for that position. The certification and the subject Reaffirmation Agreement shall be served upon the debtor, the debtor's attorney, if any, the case trustee and the United States Trustee.
3. If a Reaffirmation Agreement lacks such certification, the Court may (a) deny approval of the reaffirmation agreement with prejudice to the rights of the creditor; (b) schedule the reaffirmation agreement for a hearing; or (c) grant such other relief it deems just and proper under the specific circumstances presented.

**SO ORDERED.**

October 20, 2005  
Rutland, Vermont



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Colleen A. Brown  
United States Bankruptcy Judge