

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re )  
 ) Case No. \_\_\_\_\_  
 )  
 ) REAFFIRMATION AGREEMENT COVER SHEET  
 ) **[NOTE: YOU *MUST* COMPLETE ALL**  
 ) **BLANKS ON THIS FORM. *IF* THIS DOCUMENT IS**  
 ) ***DEFICIENT* IN ANY WAY, IT WILL BE *RETURNED***  
 Debtor(s) ) ***AND WILL NOT* BE CONSIDERED BY THE COURT!]**

1. CREDITOR NAME: \_\_\_\_\_
2. CREDITOR ADDRESS: \_\_\_\_\_
3. IS THIS A CONSUMER DEBT SECURED BY **REAL** PROPERTY? [NOTE: Real property is only LAND, plus any permanent structures.] YES NO
4. PROPOSED: PRINCIPAL: \$\_\_\_\_\_ INTEREST RATE: \_\_\_\_\_% per annum MONTHLY PAYMENT: \$\_\_\_\_\_
5. INSERT DESCRIPTION OF ITEM(S) AS LISTED IN PT. A.1.d. OF THE AGREEMENT (If **REAL** property insert address; or if no items(s) listed, so indicate): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. PRESENT MARKET VALUE OF SECURITY: \$\_\_\_\_\_
7. MAXIMUM MONTHLY PAYMENT REQUIRED UNDER **THIS** REAFFIRMATION AGREEMENT: \$\_\_\_\_\_
- 8.a. TOTAL MONTHLY INCOME FROM SCHEDULE I: \$\_\_\_\_\_
- 8.b. CURRENT MONTHLY INCOME FROM PART D. OF REAFFIRMATION AGREEMENT: \$\_\_\_\_\_
- 9.a. TOTAL MONTHLY EXPENSES FROM SCHEDULE J: \$\_\_\_\_\_
- 9.b. CURRENT MONTHLY EXPENSES FROM PART D. OF REAFFIRMATION AGREEMENT: \$\_\_\_\_\_
- 10.a. TOTAL MONTHLY PAYMENTS ON REAFFIRMED DEBTS **NOT** LISTED ON SCHEDULE J: \$\_\_\_\_\_
- 10.b. MONTHLY PAYMENT FOR THIS REAFFIRMATION AGREEMENT FROM PT. 7 ABOVE: \$\_\_\_\_\_
- 11.a. NET MONTHLY INCOME (Calculate only using figures in this column by taking the Schedule I Total Monthly Income in pt. 8.a. MINUS the total of BOTH the Monthly Expenses in pt. 9.a. AND in pt. 10.a. **NOTE:** If this total is less than zero, put the number in brackets): \$\_\_\_\_\_
- 11.b. NET MONTHLY INCOME (Calculate only using figures in this column by taking the total income listed in pt. 8.b. MINUS the total of BOTH the Expenses listed in pt. 9.b. AND the payment listed in pt. 10.b. **NOTE:** If this total is less than zero, put the number in **brackets**): **11.b.** \$\_\_\_\_\_
12. [This **MUST** be answered unless (a) Creditor is a Credit Union, or (b) you accurately answered "YES" in pt. 3] IS UNDUE HARDSHIP PRESUMED? (**NOTE:** Mark "YES" if amount in pt. 11.b. is less than zero): YES NO
13. EXPLAIN: (1) Any difference between the income and expense amounts on Schedules I and J (in pts. 8.a. & 9.a.) and those in the Reaffirmation Agreement (in pts. 8.b. & 9.b.) AND (2) any additional information beyond any in PART E about either why the Agreement is in the debtor's best interest or why the debtor(s) can make the payment despite the presumption of undue hardship:

**I, THE UNDERSIGNED, CERTIFY UNDER PENALTY OF PERJURY THAT:** (1) The original Reaffirmation Agreement (e.g., using Local Form #718.5) **IS ATTACHED**; (2) the information above is identical to that found in the Schedules and Reaffirmation Agreement; **AND** (3) all of the above information is true and correct.

\_\_\_\_\_  
Signature

718.05 (8/8/08) \_\_\_\_\_  
Print/Type Name & Signer's Relation to Case