



UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

CM/ECF Attorney Training Module

REAFFIRMATION AGREEMENTS

A reaffirmation agreement in United States bankruptcy law refers to an agreement made between a creditor and the debtor that waives discharge of a debt that would otherwise be discharged in the pending bankruptcy proceeding. A properly executed, timely filed reaffirmation agreement modifies the discharge such that it is rendered inoperable against the subject debt. Most statutory authority for reaffirmation agreements is codified at 11 U.S.C. § 524(c).

NOTES: Filing consists of two forms: 1) Reaffirmation Agreement (Form B2400A/B ALT) and 2) Cover Sheet for Reaffirmation Agreement (Form B 427).

Reaffirmation agreements must be executed prior to the court's entry of an Order of Discharge.

FILING STEPS:

1. Click 'Bankruptcy' on the Blue Menu Bar
2. The Bankruptcy Events menu displays. Click 'Miscellaneous'
3. The Case Number screen displays. Enter the case number in yy-nnnnn format. Click 'Next'
4. The Available Events screen appears. Scroll down to 'Reaffirmation Agreement' or type any part of the event name in the search window to narrow the list. The search is not case sensitive. Select the correct event. The event will then show in the 'Selected Events' window (If you select the incorrect event, click in the 'Selected Events' window to remove it). Click 'Next'
5. The Select the Party screen displays. Scroll through the list of parties, if your party is found, highlight the name. If the name of the party is not found, click Add/Create New Party. Click 'Next'. If this is the first time you are filing on behalf of the party filer, a check box will appear to create the association between attorney and client. Check the box. Click 'Next'
6. The PDF Document Selection screen displays. Click the 'Browse' button and navigate to the PDF document. Select the PDF and then click 'Open'. Click 'Next'
7. The Modify Docket Text screen displays. Enter the name of the creditor in the text box



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8. The Question screen displays: 'Has counsel for the debtor signed the Reaffirmation Agreement?' Select 'Yes' or 'No'. Click 'Next'
9. The Text Enhancement screen displays: If 'Yes' was answered to the previous question, type 'Declaration of Counsel' in the text window. If the answer was 'No' go to Step 10. Click 'Next'
10. The Final Approval screen displays: **Attention!!** Submitting this screen commits this transaction. You will have no further opportunity to this submission if you continue.
11. Verify the Final Docket Text then click 'Next'
12. The Notice of Electronic Filing screen displays. (Refer to the Notice of Electronic Filing for complete instructions)