

REAFFIRMATION AGREEMENT

Updated 1/31/2023

Description: This process shows the steps and screens required for an external user to file a Reaffirmation Agreement in CM/ECF.

STEP 1 – Click on the **Bankruptcy** hyperlink on the CM/ECF Main Menu Bar.

STEP 2 – The BANKRUPTCY EVENTS screen displays.

- Select the **Other** hyperlink.
- For further information on each of these categories, click the **Help** button located on the main menu bar.

STEP 3 – The CASE NUMBER screen displays.

- Enter the case number for the appropriate case.
- Click the **[Next]** button.

STEP 4 – The AVAILABLE EVENTS screen displays.

- Scroll to select **Reaffirmation Agreement** from the events list or start typing “Reaffirmation” in the text box to find the event.
- Click the **[Next]** button.

STEP 5 – The JOINT FILING screen appears.

- Click in the box to associate filing attorney with the filing party.
- Click the **[Next]** button.
- Select any additional attorneys if applicable.
- Click the **[Next]** button.

STEP 6 – The SELECT PARTY screen displays.

- Select the party that the filing attorney is representing from the list.
- If the party does not appear in the party box, click **Add/Create New Party**, and complete the information.
- Click the **[Next]** button.

STEP 7 – The ASSOCIATION screen appears.

- Click in the box if the document is being filed with another attorney.
- Click the **[Next]** button.

STEP 8 – The SELECT PDF screen displays.

- Browse and select the .pdf file to associate with this event.
- Click the **[Next]** button.

STEP 9 – The CREDITOR NAME screen appears.

- Enter the Creditor Name in the Reaffirmation Agreement.
- Click the **[Next]** button.

STEP 10 – The PROCEEDING PRO SE screen appears.

- Was the debtor proceeding pro se during the course of negotiating the agreement? Select either **Yes** or **No** from the radio buttons.
- Click the **[Next]** button.

STEP 11 – The PRESUMPTION OF UNDUE HARDSHIP screen appears.

- Is there a presumption of undue hardship? Select from the list. If **Yes** is selected, continue with **Step 12**. If **Yes, but the debtors attorney certifies the debtor is able to make the required payment** or if **No** is selected, skip to **Step 14**.
- Click the **[Next]** button.

STEP 12 – The NOTICE screen appears.

- Please read the displayed Notice to certify that the filing complies.
- If the filing complies, click inside the radio button indicating the following certification:
 - I certify that I have read and meet the above-listed requirements.
- Click the **[Next]** button.

STEP 13 – The HEARING SCHEDULING screen appears. (A **Non-Passive Hearing Notice** needs to be included with the Reaffirmation Agreement)

- Using the non-passive notice hearing calendar, enter the hearing date, time, location (may be chosen from the drop-down list), and dated served.
- The Objections Due Deadline will automatically appear.
- Click the **[Next]** button and proceed to **Step 15**.

STEP 14 – The MONITOR DEADLINE screen appears.

- This date is automatically set by CM/ECF.
- Click the **[Next]** button.

STEP 15 – The TIME PERIOD screen appears.

- Was the agreement made or filed after the time periods specified in 11 USC 521 or 524 or Federal Rule of Bankruptcy Procedure 4008? Select either **Yes** or **No** from the radio buttons.
- Click the **[Next]** button.

STEP 16 – The FINAL DOCKET TEXT screen displays.

- This is the last opportunity to verify the accuracy of the information. Submission of this screen is final.
- If the final docket text is incorrect, click the browser **[Back]** button to find the screen needed to modify.

NOTE: If the **[Back]** button is used and case information is altered, you must use the **[Next]** button and resubmit for each screen or the changes will not take effect. In other words, do not use the **[Forward]** button on the browser if you alter information on a previous screen.

- To abort or restart the transaction, click the Bankruptcy hypertext link on the Menu Bar.
- Click the **[Next]** button if docket text is correct.

SAMPLE DOCKET TEXT: Final Text

Reaffirmation Agreement Between Debtor and ABC Loans. The debtor was represented by an attorney during the course of negotiating the agreement. The agreement does not create a presumption of undue hardship. The agreement was made and filed before the time periods specified in 11 USC 521 or 524 or Federal Rule of Bankruptcy Procedure 4008. Filed by Bill Attorney on behalf of ABC Loans. Reaffirmation Agreement Monitor Deadline: 05/23/2022 (Attorney, Bill)

Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.

Have you redacted?

STEP 17 – The NOTICE OF BANKRUPTCY CASE FILING screen displays.

- The Notice of Electronic Filing (NEF) is the verification that the filing has been sent electronically to the court's database. It certifies that the document filed is now an official court document. It is recommended that you print this screen for your records because it also includes the date, time, case number, and document number.
- The document number is a hyperlink to the image of the filed document.