

Reaffirmation Agreements

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Reaffirmation Agreements

Introduction

This document contains information and filing procedures for e-filing reaffirmation agreements.¹

Reaffirmation Agreements Basics

CM/ECF events for filing reaffirmation agreements

There are three events available for filing reaffirmation agreements. The events are located under the *Miscellaneous*² menu in CM/ECF,³ and appropriate event depends on the type of reaffirmation agreement as follows:

Event	When to Use
<i>Reaffirmation Agreement</i> [OF 427 & an agreement, see OF 2400A - 12/15]	Use this event for any reaffirmation agreement that is for a debt other than: <ul style="list-style-type: none">• a consumer debt secured by real property or• a debt for a debtor's attorney fees in a chapter 12 or chapter 13 case
<i>Reaffirmation Agreement Secured by Real Property</i> [OF 427 & an agreement, see OF 2400A - 12/15]	Use this event if the reaffirmation agreement is for a consumer debt secured by real property "Real property" refers to land and any permanently attached structures
<i>Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case</i>	Use this event if the reaffirmation agreement is for a debtor's attorney fees in a chapter 12 or chapter 13 case

Required forms

Unless the agreement reaffirms a debtor's attorney fees in a chapter 12 or chapter 13 case, all reaffirmation agreements must be accompanied by coversheets and filed on the following forms:

- Agreement forms: Per LBR 4008-1, the agreement must be filed on either—
 - [OF 2400A](#) (preferred by the court) or
 - [OF 2400 A/B Alt](#)

¹ I.e., an agreement to reaffirm a debt pursuant to 11 U.S.C. §524(c).

² The top two events are also available under the Creditor Claimant menu for e-filing creditors.

³ See the [Filing Procedures](#) section below for more information.

- Coversheet form: Per FRBP 4008, coversheets must be filed on [OF B 427](#)

The coversheet and agreement must be filed as a single PDF with the coversheet first.

Hearings on reaffirmation agreements

Depending on the contents, a reaffirmation agreement may be set for hearing, and hearings will always be set on the following types of agreements:

- Standard agreements for which the debtor was not represented by an attorney during the course of negotiating the agreement
- Agreements for debtor attorney fees in chapter 12 of chapter 13 cases

The court will issue hearing notices for hearings on reaffirmation agreements.

Filing Procedures

Following are filing instructions for reaffirmation agreements by event type (see the [CM/ECF events for filing reaffirmation agreements](#) section above for which event to use)--

Reaffirmation Agreement

Use the following steps to e-file standard reaffirmation agreements:⁴

Steps	Action
1	Click on Bankruptcy on the ECF main menu bar
2	Select the Miscellaneous menu
3	Enter case number in YY-XXXXX format
4	Select the Reaffirmation Agreement [OF 427 & an agreement, see OF 2400A - 12/15] event
5	Select or add ⁵ represented party
6	Review in-event message regarding use of the correct event (standard event vs. event for consumer debts secured by real property) and proceed

⁴ See [Table 1](#) for screenshots

⁵ See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

7	<ul style="list-style-type: none"> • Use the Yes or No radio button to indicate whether the debtor was represented by an attorney during the course of negotiating the agreement • The selection corresponds with first the first checkbox in question 11 in part 1 of the reaffirmation agreement coversheet (OF 427) (if the debtor was represented by an attorney during negotiations, select “Yes” even if the attorney certification section of the agreement has not been signed)
8	Enter the name of the creditor from the agreement
9	Use radio button to select whether the motion to shorten includes an affidavit, declaration, certification, brief, or memorandum (defaults to No)
10	Click Browse... to attach the coversheet and reaffirmation agreement as a single PDF with the coversheet first
11	Modify docket text with drop-down box as appropriate
12	Review docket text and submit (if “No” was selected at Step 7, a parenthetical stating “not represented during negotiations” will appear in the docket text)

Reaffirmation Agreement Secured by Real Property

Use the following steps to e-file standard reaffirmation agreements:⁶

Steps	Action
1	Click on Bankruptcy on the ECF main menu bar
2	Select the Miscellaneous menu
3	Enter case number in YY-XXXXX format
4	Select the Reaffirmation Agreement Secured by Real Property [OF 427 & an agreement, see OF 2400A - 12/15] event
5	Select or add ⁷ represented party
6	<ul style="list-style-type: none"> • Review in-event message regarding use of the correct event (standard event vs. event for consumer debts secured by real property) and • Enter the name of the creditor from the agreement
7	Click Browse... to attach the coversheet and reaffirmation agreement as a single PDF with the coversheet first
8	Modify docket text with drop-down box as appropriate
9	Review docket text and submit

⁶ See [Table 2](#) for screenshots

⁷ See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case

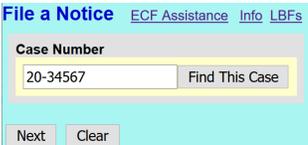
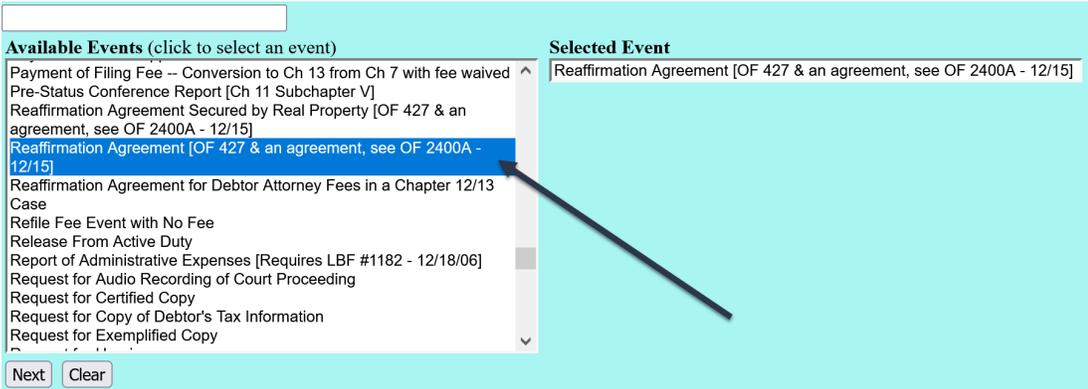
Use the following steps to e-file standard reaffirmation agreements:⁸

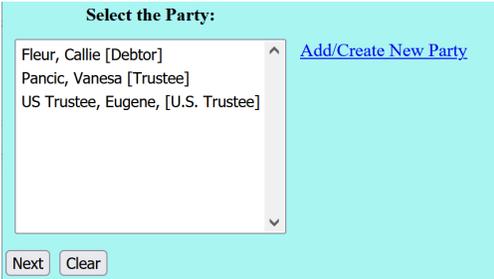
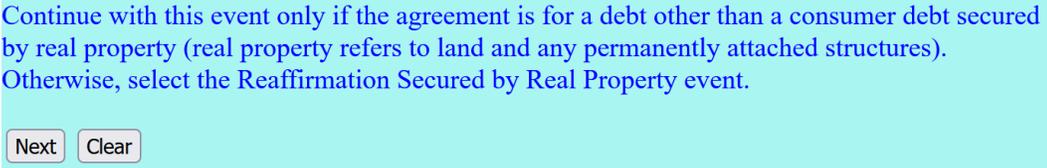
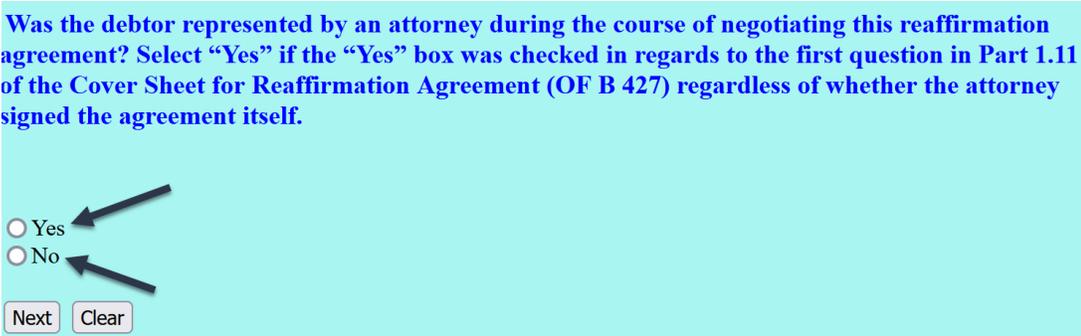
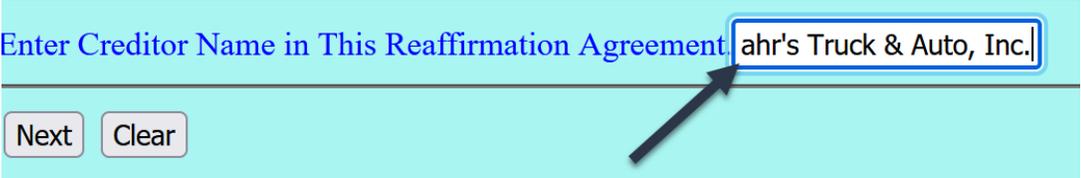
Steps	Action
1	Click on Bankruptcy on the ECF main menu bar
2	Select the Miscellaneous menu
3	Enter case number in YY-XXXXX format
4	Select the Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 event
5	Select or add ⁹ represented party
6	Use radio button to select whether the motion to shorten includes an affidavit, declaration, certification, brief, or memorandum (defaults to No)
7	Click Browse... to attach the coversheet and reaffirmation agreement as a single PDF with the coversheet first
8	Modify docket text with drop-down box as appropriate
9	Review docket text and submit

⁸ See [Table 3](#) for screenshots

⁹ See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

Table 1: Reaffirmation Agreement e-filing instructions with screenshots

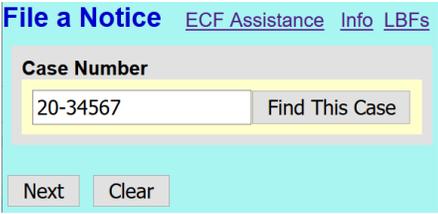
Steps	Action
1	<p>Click on Bankruptcy on the ECF main menu bar</p>  <p>The screenshot shows the top navigation bar of the ECF system. The 'Bankruptcy' menu item is highlighted with a black arrow. The page title is 'CM ECF' and the main heading is 'U.S. Bankruptcy Court District of Oregon Official Court Electronic Document Filing System'. A footer note states: 'This system is running NextGen version 1.2 (01/29/2018) of the ECF application.'</p>
2	<p>Select the Miscellaneous menu</p>  <p>The screenshot shows a dropdown menu with various options. The 'Miscellaneous' link is highlighted with a black arrow. Other visible options include 'Answer/Response...', 'Appeals', 'CaseUpload', 'Claim Actions', 'Creditor Maintenance...', 'File Claims', 'Judge/Trustee Assignment', 'Motions/Applications', 'Notices', 'Open Bankruptcy Case Using XML Forms Data', 'Open a BK Case', 'Open Involuntary Case', 'Open Related BK Case', 'Plan', and 'Order Upload'.</p>
3	<p>Enter case number in YY-XXXXX format</p>  <p>The screenshot shows the 'File a Notice' form. The 'Case Number' field contains '20-34567' and a 'Find This Case' button is visible next to it. There are also 'Next' and 'Clear' buttons at the bottom of the form.</p>
4	<p>Select the Reaffirmation Agreement [OF 427 & an agreement, see OF 2400A - 12/15] event</p>  <p>The screenshot shows a list of 'Available Events' and a 'Selected Event' box. The 'Reaffirmation Agreement [OF 427 & an agreement, see OF 2400A - 12/15]' event is highlighted in blue in the 'Available Events' list and is also shown in the 'Selected Event' box. A black arrow points to the selected event. Other events in the list include 'Payment of Filing Fee -- Conversion to Ch 13 from Ch 7 with fee waived', 'Pre-Status Conference Report [Ch 11 Subchapter V]', 'Reaffirmation Agreement Secured by Real Property [OF 427 & an agreement, see OF 2400A - 12/15]', 'Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case', 'Refile Fee Event with No Fee', 'Release From Active Duty', 'Report of Administrative Expenses [Requires LBF #1182 - 12/18/06]', 'Request for Audio Recording of Court Proceeding', 'Request for Certified Copy', 'Request for Copy of Debtor's Tax Information', and 'Request for Exemplified Copy'. There are 'Next' and 'Clear' buttons at the bottom.</p>

<p>5</p>	<p>Select or add¹⁰ represented party</p> 
<p>6</p>	<p>Review in-event message regarding use of the correct event (standard event vs. event for consumer debts secured by real property) and proceed</p> <p>Continue with this event only if the agreement is for a debt other than a consumer debt secured by real property (real property refers to land and any permanently attached structures). Otherwise, select the Reaffirmation Secured by Real Property event.</p> 
<p>7</p>	<p>Use the Yes or No radio button to indicate whether the debtor was represented by an attorney during the course of negotiating the agreement</p> <p>Was the debtor represented by an attorney during the course of negotiating this reaffirmation agreement? Select “Yes” if the “Yes” box was checked in regards to the first question in Part 1.11 of the Cover Sheet for Reaffirmation Agreement (OF B 427) regardless of whether the attorney signed the agreement itself.</p>  <p>The selection corresponds with first the first checkbox in question 11 in part 1 of the reaffirmation agreement coversheet (OF 427) (if the debtor was represented by an attorney during negotiations, select “Yes” even if the attorney certification section of the agreement has not been signed)</p> 
<p>8</p>	<p>Enter the name of the creditor from the agreement</p> <p>Enter Creditor Name in This Reaffirmation Agreement <input type="text" value="ahr's Truck & Auto, Inc."/> </p> 

¹⁰ See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

<p>9</p>	<p>Use radio button to select whether the motion to shorten includes an affidavit, declaration, certification, brief, or memorandum (defaults to No)</p> <p>Does this filing include an affidavit, declaration, certification, brief or memorandum?</p> <p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <hr/> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>10</p>	<p>Click Browse... to attach the coversheet and reaffirmation agreement as a single PDF with the coversheet first</p> <p>File all documents (LBF's, motions, affidavits, certificates, etc.) in a single pdf, beginning with any LBF(s), unless otherwise instructed.</p> <p>Select the pdf document (for example: C:\199ev501-21.pdf).</p> <p>Filename</p> <p><input type="button" value="Browse..."/> No file selected.</p> <p>Attachments to Document:</p> <p>If the document(s) must be broken into multiple pdfs because a single pdf will exceed 50MB, click Yes and attach the remaining pdf(s).</p> <p><input checked="" type="radio"/> No <input type="radio"/> Yes</p> <hr/> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>11</p>	<p>Modify docket text with drop-down box as appropriate</p> <p>Docket Text: Modify as Appropriate.</p> <p><input type="button" value="v"/> Reaffirmation Agreement between Debtor (not represented during negotiations) and Cahr's Truck & Auto, Inc.. Filed By Debtor Callie Fleur (Attorney, Jeff)</p> <hr/> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>12</p>	<p>Review docket text and submit (if "No" was selected at Step 7, a parenthetical stating "not represented during negotiations" will appear in the docket text)</p> <p>Docket Text: Final Text</p> <p>Reaffirmation Agreement between Debtor (not represented during negotiations) and Cahr's Truck & Auto, Inc.. Filed By Debtor Callie Fleur (Attorney, Jeff)</p> <p>Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.</p> <p>Have you redacted?</p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>

Table 2: Reaffirmation Agreement Secured by Real Property e-filing instructions with screenshots

Steps	Action
1	<p>Click on Bankruptcy on the ECF main menu bar</p>  <p>The screenshot shows the top navigation bar of the ECF system. The 'Bankruptcy' menu item is highlighted with a black arrow. The rest of the page shows the U.S. Bankruptcy Court District of Oregon logo and the text 'Official Court Electronic Document Filing System'.</p>
2	<p>Select the Miscellaneous menu</p>  <p>The screenshot shows a list of menu items under 'Bankruptcy Events'. The 'Miscellaneous' item is highlighted with a black arrow. Other items include 'ECF Assistance', 'Info', 'LBFs', 'Answer/Response...', 'Appeals', 'CaseUpload', 'Claim Actions', 'Creditor Maintenance...', 'File Claims', 'Judge/Trustee Assignment', 'Motions/Applications', 'Notices', 'Open Bankruptcy Case Using XML Forms Data', 'Open a BK Case', 'Open Involuntary Case', 'Open Related BK Case', 'Plan', and 'Order Upload'.</p>
3	<p>Enter case number in YY-XXXXX format</p>  <p>The screenshot shows the 'File a Notice' form. The 'Case Number' field contains the text '20-34567'. There is a 'Find This Case' button next to the field. Below the field are 'Next' and 'Clear' buttons.</p>

4 Select the **Reaffirmation Agreement Secured by Real Property [OF 427 & an agreement, see OF 2400A - 12/15]** event

5 Select or add¹¹ represented party

6

- Review in-event message regarding use of the correct event (standard event vs. event for consumer debts secured by real property) and
- Enter the name of the creditor from the agreement

Continue with this event only if this reaffirmation agreement is for a consumer debt secured by real property (real property refers to land and any permanently attached structures). Otherwise, select the Reaffirmation Agreement event.

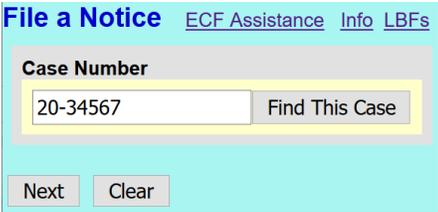
Enter Creditor Name in This Reaffirmation Agreement

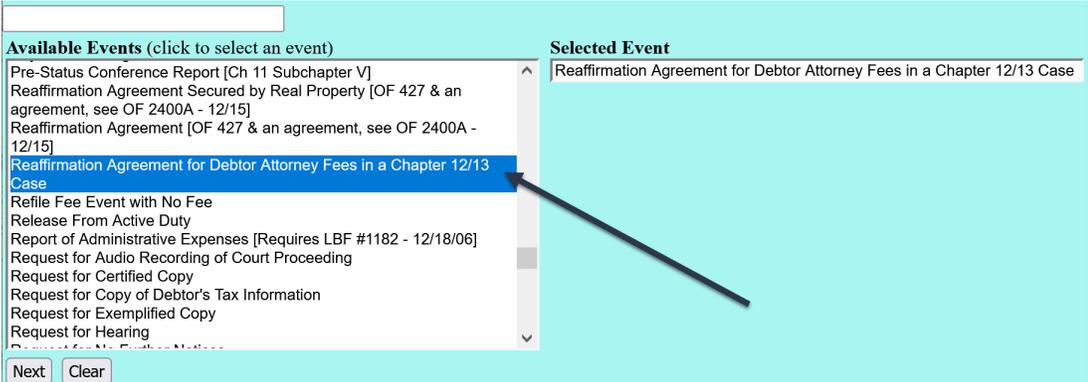
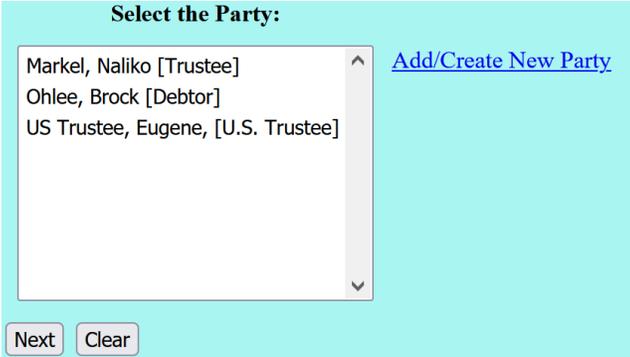
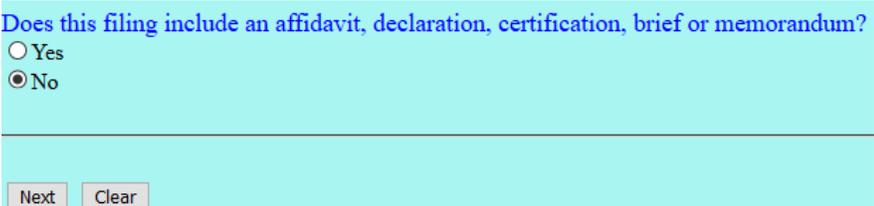
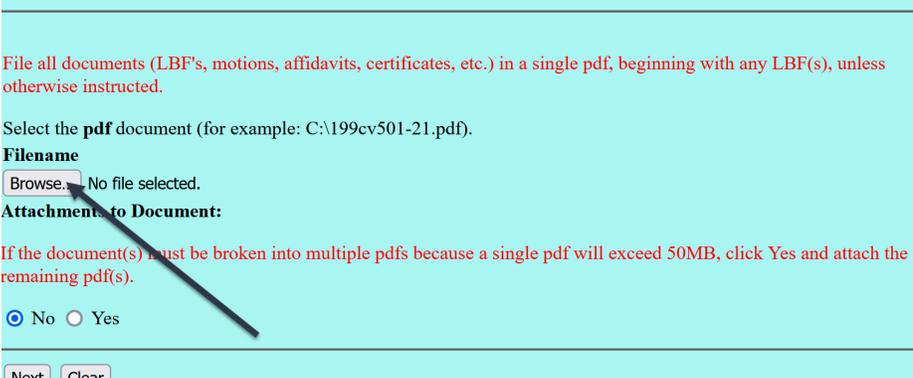
Next Clear

¹¹ See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

<p>7</p>	<p>Click Browse... to attach the coversheet and reaffirmation agreement as a single PDF with the coversheet first</p> <p>File all documents (LBF's, motions, affidavits, certificates, etc.) in a single pdf, beginning with any LBF(s), unless otherwise instructed.</p> <p>Select the pdf document (for example: C:\199cv501-21.pdf).</p> <p>Filename <input type="text" value="Browse..."/> No file selected.</p> <p>Attachments to Document:</p> <p>If the document(s) must be broken into multiple pdfs because a single pdf will exceed 50MB, click Yes and attach the remaining pdf(s).</p> <p><input checked="" type="radio"/> No <input type="radio"/> Yes</p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>8</p>	<p>Modify docket text with drop-down box as appropriate</p> <p>Docket Text: Modify as Appropriate.</p> <p><input type="text" value="Reaffirmation Agreement of Consumer Debt Secured by Real Property Between Debtor and Cahr's Truck & Auto, Inc.. Filed By Debtor Callie Fleur (Attorney, Jeff)"/> <input type="button" value="v"/></p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>9</p>	<p>Review docket text and submit</p> <p>Docket Text: Final Text</p> <p>Reaffirmation Agreement of Consumer Debt Secured by Real Property Between Debtor and Cahr's Truck & Auto, Inc.. Filed By Debtor Callie Fleur (Attorney, Jeff)</p> <p>Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.</p> <p>Have you redacted?</p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>

Table 3: Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case e-filing instructions with screenshots

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3	<p>Enter case number in YY-XXXXX format</p>  <p>The screenshot shows the 'File a Notice' form. The 'Case Number' field contains the text '20-34567'. There is a 'Find This Case' button next to the field. Below the field are 'Next' and 'Clear' buttons.</p>

<p>4</p>	<p>Select the Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 event</p> 
<p>5</p>	<p>Select or add¹² represented party</p> 
<p>6</p>	<p>Use radio button to select whether the motion to shorten includes an affidavit, declaration, certification, brief, or memorandum (defaults to No)</p> <p>Does this filing include an affidavit, declaration, certification, brief or memorandum?</p> <p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> 
<p>7</p>	<p>Click Browse... to attach the reaffirmation agreement in PDF format</p> <p>File all documents (LBF's, motions, affidavits, certificates, etc.) in a single pdf, beginning with any LBF(s), unless otherwise instructed.</p> <p>Select the pdf document (for example: C:\199cv501-21.pdf).</p> <p>Filename</p> <p>Browse... No file selected.</p> <p>Attachments to Document:</p> <p>If the document(s) must be broken into multiple pdfs because a single pdf will exceed 50MB, click Yes and attach the remaining pdf(s).</p> <p><input checked="" type="radio"/> No <input type="radio"/> Yes</p> 

¹² See separate [ECF Filing Basics](#) procedures for instructions on adding parties.

<p>8</p>	<p>Modify docket text with drop-down box as appropriate</p> <p>Docket Text: Modify as Appropriate.</p> <p><input type="text" value="v"/> Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case Filed By Debtor Brock Ohlee (Attorney, Jeff)</p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>
<p>9</p>	<p>Review docket text and submit</p> <p>Docket Text: Final Text</p> <p>Reaffirmation Agreement for Debtor Attorney Fees in a Chapter 12/13 Case Filed By Debtor Brock Ohlee (Attorney, Jeff)</p> <p>Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.</p> <p>Have you redacted?</p> <p><input type="button" value="Next"/> <input type="button" value="Clear"/></p>