

REAFFIRMATION AGREEMENT

This agreement made, effective as of _____, by and between _____
_____, of _____
_____ (Address), in the County of _____,
referred to as the creditor, and _____, of _____
_____ (Address), in the County of _____,
referred to as the debtor.

The parties agree as follows:

SECTION ONE BANKRUPTCY OF DEBTOR

On _____ (Date), a petition for relief under Chapter _____
of Title 11 of the United States Code was filed _____ (By or Against)
the debtor in the Bankruptcy Court for the District of _____. On the
date of the filing of such petition, debtor was, and still is, indebted to creditor for
_____ Dollars (\$_____), _____

_____ (description of the
basis of the debt, i.e.; on a written promissory note dated _____).

SECTION TWO NEW PROMISE TO PAY DEBT

The debtor fully understands the fact that debtor would be entitled to discharge of this
indebtedness when and if a discharge is granted in the pending proceedings, but wishes
to repay the debt in partial consideration for an additional loan that a creditor desires to
make to the debtor.

Therefore, in consideration for an additional loan to be made to a debtor, by a creditor, and subject to any court approval which may be required by 11 USC Sec 524(c) or (d), the debtor agrees to reaffirm the indebtedness, agrees that the indebtedness will survive discharge, and agrees to repay the debt to the creditor, the reaffirmed indebtedness and the additional indebtedness to be repaid in accordance with the following terms and conditions: (specify terms).

In witness whereof, the parties have executed this agreement at _____
_____ (specify place of execution) the day and year
first above written.

Signature of Debtor

Signature of Creditor