



Reaffirmation Agreement

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A debtor in a bankruptcy case may decide to remain legally obligated to pay a debt that would otherwise be discharged in bankruptcy. This is called *reaffirming a debt*. Reaffirming a debt is voluntary; debtors are not required to reaffirm any debt.

The reaffirmation of a debt is governed by 11 U.S.C. § 524(c), (d), and (k). A Reaffirmation Agreement is enforceable only if it complies with these Bankruptcy Code provisions. For example, any agreement to reaffirm a dischargeable debt must be entered into before the debtor receives a discharge.

[Reaffirmation \(B2400A\)](#) [1] Resources:

- [Instructions for filling out a Reaffirmation Agreement form \(PDF\)](#) [2]
- [Form B2400A \(PDF\)](#) [3]

Debtors who are NOT represented by an attorney MUST also file a [Motion for Approval of Reaffirmation Agreement](#) [4]. Upon receipt of the motion for approval, a hearing will be set and notice of that hearing will be mailed to the debtor and the creditor. The Debtor MUST attend the hearing to have the reaffirmation agreement approved.

Source URL: <https://www.utb.uscourts.gov/reaffirmation-agreement>

Links

[1] <https://www.uscourts.gov/forms/bankruptcy-forms/reaffirmation-documents-0>

[2] https://www.uscourts.gov/sites/default/files/form_b2400a_instructions_0.pdf

[3] <https://www.uscourts.gov/file/18643/download>

[4] <https://www.uscourts.gov/forms/bankruptcy-forms/motion-approval-reaffirmation-agreement-0>