



## Reaffirmation Agreement

Published on District of Utah (<https://www.utb.uscourts.gov>)

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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](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>