



## 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.

Instructions for filling out a [Reaffirmation Agreement form](#) [1] are available [here](#) [2].

Debtors who are NOT represented by an attorney MUST also file a [Motion for Approval of Reaffirmation Agreement](#) [3]. 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] <http://www.uscourts.gov/forms/bankruptcy-forms/reaffirmation-documents>

[2] <http://www.uscourts.gov/file/2195/download>

[3] <http://www.uscourts.gov/forms/bankruptcy-forms/motion-approval-reaffirmation-agreement>