First Security Bank
Boise Service Center
P.O. Box 7069
Boise, ID 83730

U. S. COURTS
JUL 21 2000
REC'D _____ FILED _____
CAMERON S. BURKE
CLERK IDAHO

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO

IN RE:	)	
	)	Chapter 07
DEBRA A. MCRAE	)	Case # 00-00914
	)	WAIVER OF HEARING ON
	)	REAFFIRMATION AGREEMENT
	)	
Debtor(s)	)	

The undersigned debtors and their counsel hereby wave the holding of a hearing in connection with the Reaffirmation agreement entered into between Debtors and First Security Bank, N.A. (hearinafter referred to as "Creditor"), dated 7 — 6 , 2000, and requested that the Court enter its order approving said agreement.

The undersigned Debtors and their counsel state to the court that the Debtors have been informed of the following:

1. That said Reaffirmation Agreement is purely voluntary, and that Debtors have the option of surrendering the collateral and having the debt discharged.
2. That the Debtors may rescind said Reaffirmation Agreement at any time prior to discharge or within sixty days after such agreement is filed with the Court, whichever occurs later, by giving notice of rescission to said Creditor.
3. That the effect of said Reaffirmation Agreement is to once again make the Debtors personally liable on said debt. Should the Debtors fail to pay said debt, said Creditor can pursue his remedies against the Debtors under state law just as though no bankruptcy has occurred.

DATED 7/6, 2000

Debtor

Debtor

Attorney for Debtor

First Security Bank, N.A.

WAIVER OF HEARING ON REAFFIRMATION AGREEMENT

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JUL 14 2000