

In The United States Bankruptcy Court

For The _____ District Of Idaho

U.S. COURTS

In Re: ROBIN R GUGINO
5550 HAUSER LAKE ROAD
POST FALLS ID 83854

'01 FEB 8 AM 9 41

Case No. 00 21483

Account No. FHA377HR02

Chapter No. 7

Debtor(s)

REAFFIRMATION AGREEMENT

I hereby reaffirm and agree to pay my obligation to Ford Credit and to make monthly payments of \$ 309.91 commencing on 01/12/01 and each month thereafter until the debt has been satisfied, according to the terms of the original contract, which is hereby incorporated by reference. Any unpaid balance may be paid at any time, without penalty and any unearned finance charge will be refunded as provided by law.

I UNDERSTAND AND ACKNOWLEDGE THAT THIS AGREEMENT MAY BE RESCINDED BY ME AT ANY TIME PRIOR TO MY BANKRUPTCY DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE HOLDER OF THIS CLAIM. I ALSO UNDERSTAND THAT THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE AND RULES, OR UNDER NON-BANKRUPTCY LAW, OR ANY OTHER AGREEMENT NOT IN ACCORDANCE WITH THE BANKRUPTCY CODE SECTION GOVERNING REAFFIRMATION AGREEMENTS.

I further agree that this Reaffirmation Agreement shall cover any and all causes of action, claims, or judgments which Ford Credit may have or hold against me by virtue of my original obligation. I agree that Ford Credit may proceed against me upon said causes of action, claims, or judgments, to collect the balance due under the terms of this Reaffirmation Agreement, by reason of my failure to comply with the same: and Ford Credit has the right, without notice to me, at Ford Credit's option to declare the entire remaining debt to be due and payable at once in the event any installment hereof is not paid when due or within ten (10) days thereafter. This agreement shall not constitute or be deemed to be a release of, or cancellation of, any security interest existing prior to the execution hereof in favor of Ford Credit and against the undersigned or property, nor shall it affect the liability of any co-maker or guarantor of the undersigned to Ford Credit.

Vehicle Description: 00 FORD ESCRT Vehicle Identification No.: 3FAKP1132YR194311

Balance \$ 15,706.27 As of 01/17/01 APR % 9.99

I acknowledge my agreement to this Reaffirmation Agreement and I acknowledge receipt of a completed copy of this document, this _____ day of _____, _____.

DEBTOR: [Signature]

DEBTOR: 2-08-01

DECLARATION OF DEBTOR'S ATTORNEY

The undersigned attorney, declares under penalty of perjury that:

He/She is the attorney for the Debtor and represented this Debtor during the course of negotiating this Reaffirmation Agreement;

This agreement represents a fully informed and voluntary agreement by the Debtor and does not impose an undue hardship on the Debtor or any dependent of the Debtor;

He/She has fully advised the Debtor of the legal effect and consequences of this Reaffirmation Agreement including but not limited to a default under such agreement. Ford does not comply w/ B-240

Debtor's Attorney [Signature] Dated: 2-08-01

Accepted on behalf of Ford Credit, this 23rd day of January, 2001
by its duly authorized and acting Attorney or Agent.

Attorney or Agent: [Signature]

National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901
1-800-955-8532

5