

B240 (1/88)	REAFFIRMATION AGREEMENT
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Debtor's Name Donna Jean Headley	Case No.
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99-41665-7

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INSTRUCTIONS
 1) Write debtor's name and bankruptcy case number above.
 2) Part A - Must be signed by both the debtor and creditor.
 3) Part B - Must be signed by the attorney who represents the debtor in this bankruptcy case.
 4) Part C - Must be completed by the debtor if the debtor is not represented by an attorney in this bankruptcy case.
 5) File the completed form by mailing or delivering to the Bankruptcy Clerk.
 6) Attach written agreement, if any.

COURT USE ONLY

PART A - AGREEMENT

Creditor's Name & Address Kathy Merrell 559 Cedar Burley ID 83318	Summary of Terms of New Agreement <table border="0"> <tr> <td>a) Principal Amount \$</td> <td align="right">1640.00</td> </tr> <tr> <td>Interest Rate (APR)</td> <td align="right">none</td> </tr> <tr> <td>Monthly Payments \$</td> <td align="right">25.00</td> </tr> <tr> <td>b) Description of Security: pets</td> <td></td> </tr> <tr> <td>Present Market Value \$</td> <td align="right">2590.00</td> </tr> </table>	a) Principal Amount \$	1640.00	Interest Rate (APR)	none	Monthly Payments \$	25.00	b) Description of Security: pets		Present Market Value \$	2590.00
a) Principal Amount \$	1640.00										
Interest Rate (APR)	none										
Monthly Payments \$	25.00										
b) Description of Security: pets											
Present Market Value \$	2590.00										
Date Set for Discharge Hearing (if any):											

The parties understand that this agreement is purely voluntary and that the debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court, whichever occur later, by giving notice of rescission to the creditor.

<u>12-1-99</u> Date	 Signature of Debtor
_____ Signature of Creditor	_____ Signature of Joint Debtor

PART B - ATTORNEY'S DECLARATION

This agreement represents a fully informed and voluntary agreement that does not impose an undue hardship on the debtor or any dependant of the debtor.

<u>12-10-99</u> Date	 Signature of Debtor's Attorney
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PART C - MOTION FOR COURT APPROVAL OF AGREEMENT - Complete only where debtor is not represented by an attorney.

I (we), the debtor, affirm the following to be true and correct:

1) I am not represented by an attorney in connection with the bankruptcy case.

2) My current monthly net income is \$ 1530.00

3) My current monthly expenses total \$ 1516.00

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