

# BANKRUPTCY <sup>UP</sup>DATE

## May 8, 2019

If someone else would like to receive these <sup>UP</sup>dates, please send an e-mail to [Mary\\_Frederickson@sdb.uscourts.gov](mailto:Mary_Frederickson@sdb.uscourts.gov).

### Supplements to Reaffirmation Agreements

If a debtor needs to supplement a reaffirmation agreement to better set forth present income and expenses or to rebut the presumption of undue hardship, the debtor must file and serve a supplement that conforms to the sample at [Appendix 4L](#) of our local bankruptcy rules. The supplement must be electronically filed using the CM/ECF event "Support Document" found under Bankruptcy - Other, linked to the reaffirmation agreement it supplements, and served on parties in interest not receiving electronic notice, which usually includes the unrepresented creditor.

Please always set forth in the reaffirmation agreement the current amount and frequency of payments. If the amount or frequency of payments may change due to a variable interest rate or some other term of a loan agreement, this should be specifically stated in the reaffirmation agreement.

### Link

[Previous Bankruptcy <sup>UP</sup>dates](#)

As always, should you have questions regarding this <sup>UP</sup>date or anything else concerning your dealings with the Court or the Clerk's office, please let us know.