

REAFFIRMATION AGREEMENT

NOTICE: THE OBLIGATION ASSIGNED TO DAIMLERCHRYSLER SERVICES NORTH AMERICA, L.L.C. ("CREDITOR") IS DISCHARGEABLE UNDER APPLICABLE BANKRUPTCY LAWS. YOU ARE NOT LEGALLY OBLIGATED TO REAFFIRM SUCH OBLIGATION UNDER APPLICABLE BANKRUPTCY LAWS, NON-BANKRUPTCY LAWS, OR UNDER ANY OTHER AGREEMENT NOT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS. IF YOU REAFFIRM, YOUR LIABILITY ON THIS OBLIGATION WILL BE FULLY RESTORED AND ENFORCEABLE IN ACCORDANCE WITH ITS TERMS.

THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF RESCISSION TO CREDITOR.

The undersigned acknowledges that he has read the above, and understanding that he is not legally obligated to do so and understanding the nature and consequences of his actions, hereby **REAFFIRMS** the following obligation ("Obligation"):

Chapter 7 Case Number: 04-43953 NCD
Name of Purchaser: Karen Snarski
Name of Creditor: DaimlerChrysler Services North America, L.L.C.
Date of Contract: 06/27/2002
Original Amount of Obligation: \$23,393.40
Original payment terms: \$389.89 for 60 months beginning 08/12/2002
Contract Rate of Interest: 3.90%
Payoff as of Filing Date: \$14,655.18
Contract Number: 280-1008101402
Vehicle: 2002 Chrysler PT Cruiser

The undersigned acknowledges that a balance remains unpaid on the Obligation; that payment of the Obligation in accordance with its terms does not impose an undue hardship on the undersigned or the undersigned's dependents; and that this agreement is in the best interest of the undersigned and is entered into in good faith. Accordingly, the undersigned hereby **REAFFIRMS AND AGREES** that he/she is indebted and obligated to Creditor and any assignee of Creditor for the balance of the Obligation set forth above, and he/she further agrees to continue to be bound by the terms and conditions of the Retail Installment Sale Contract evidencing and securing said Obligation, or any extensions, renewals, or modifications thereof. This agreement shall become enforceable upon its filing the United States Bankruptcy Court, unless the undersigned is not represented by counsel, in which case it shall become enforceable upon its approval by the Court pursuant to 11 U.S.C. §524(c).

Date: 8/8/04 Debtor: [Signature]

DECLARATION OF ATTORNEY FOR DEBTOR

I, _____, the attorney for the Debtor in the above described bankruptcy proceeding declare that I represented the Debtor during the negotiation of the foregoing Agreement and that said Agreement represents a fully informed and voluntary agreement by the Debtor, that the Agreement does not impose an undue hardship on the Debtor or a dependent of the Debtor, and the Debtor has been fully advised of the legal effect and consequences of the agreement and any default under the agreement.

Date: _____ Attorney for Debtor: _____

ACCEPTANCE BY CREDITOR

Accepted and agreed to by DaimlerChrysler Services North America, L.L.C.:

Date: 8-12-04 Attorney for DCS: [Signature]