

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

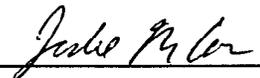
In Re:  
Todd M Cooper and Tracy L Cooper,

Case No. 04-44149  
Chapter 7 Case

REAFFIRMATION AGREEMENT

1. The Debtor signing this Agreement are indebted to Soo Line Credit Union ("Creditor") based upon an agreement to pay dated 9/23/03, 10/30/03, AND 07/07/04, account numbers 11522-A, -D, -E.
2. The debt is secured by a valid perfected security interest in the following:  
2000 Ford Windstar LX, VIN 2SMZA5143YDC36408  
1999 Polaris XC700, SN 4XASB7AS7XB004449  
1997 Saturn Cpe 2D SC2, VIN 1G8ZG1273VZ325743
3. The undersigned agrees to pay Creditor the sum of \$5,201.05, the balance owing as of August 5, 2004, plus interest thereon at the contract interest rate of 9.250% per annum, by making the periodic contract payments of \$129.79. The next due date is August 27, 2004. This is loan account 11522-A.  
  
The undersigned agrees to pay Creditor the sum of \$3,109.02, the balance owing as of August 5, 2004, plus interest thereon at the contract interest rate of 7.250% per annum, by making the periodic contract payments of \$98.66. The next due date is August 27, 2004. This is loan account 11522-D.  
  
The undersigned agrees to pay Creditor the sum of \$2,753.60, the balance owing as of August 5, 2004, plus interest thereon at the contract interest rate of 5.750% per annum, by making the periodic contract payments of \$90.30. The next due date is August 27, 2004. This is loan account 11522-E.
4. Creditor agrees to permit Debtor the continued use and possession of the property if Debtor(s) makes the payments set forth in paragraph 3 at the required time. Default under this Agreement entitles the Creditor to exercise the remedies provided for in the loan documents. This Agreement is made pursuant to and subject to applicable local rules and shall be effective upon filing with the Clerk of the Bankruptcy Court.
5. THE DEBTOR IS NOT LEGALLY REQUIRED TO ENTER THIS AGREEMENT, WHETHER UNDER BANKRUPTCY LAW, NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(c) OF THE BANKRUPTCY CODE.
6. THE DEBTOR MAY RESCIND THIS AGREEMENT AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER THE FILING OF THIS AGREEMENT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE CREDITOR UNDER SECTION 524(c) OF THE BANKRUPTCY CODE.
7. Except as provided for above, this Agreement incorporates all the terms and conditions of the documents evidencing the above-described debt. Until invoicing is restarted, all payments shall be mailed to: ATTN: Dave Thompson, Soo Line Credit Union, 501 Marquette Ave., Ste. #1100, Minneapolis, MN 55402-1244.

Dated: 8-23-04

  
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Todd M Cooper, Debtor

Dated: August 17, 2004

  
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Attorneys for Creditor  
Linda Jeanne Jungers, Atty ID #5303X/Bradley J. Halberstadt, Atty ID #215296  
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