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REAFFIRMATION AGREEMENT
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

Debtor's Name:
TODD M COOPER
TRACY L COOPER

Bankruptcy Case No: 04-44149

Chapter: 7

Creditor's Name and Address:
HOUSEHOLD MORTGAGE SERVICES
636 Grand Regency Boulevard
Brandon, FL 33510

Account No: 0007225667

Lien Position: 1ST

Instructions: 1) Attach a copy of all court judgments, security agreements, and evidence of their perfection.
2) File all the documents by mailing them or delivering them to the Clerk of the Bankruptcy Court.

NOTICE TO DEBTOR:

This agreement gives up the protection of your bankruptcy discharge for this debt.

As a result of this agreement, the creditor may be able to take your property if you do not pay the agreed amounts. The creditor may also act to collect the debt in other ways.

You may rescind (cancel) this agreement at any time before the bankruptcy court enters a discharge order or within 60 days after this agreement is filed with the court, whichever is later, by notifying the creditor that the agreement is canceled.

You are not required to enter into this agreement by any law. It is not required by the Bankruptcy Code, by any other law, or by any contract (except another reaffirmation agreement made in accordance with Bankruptcy Code § 524(c)).

You are allowed to pay this debt without signing this agreement. However, if you do not sign this agreement and are later unwilling or unable to pay the full amount, the creditor will not be able to collect it from you. The creditor also will not be allowed to take your property to pay the debt unless the creditor has a lien on that property.

If the creditor has a lien on your personal property, you may have a right to redeem the property and eliminate the lien by making a single payment to the creditor equal to the current value of the property, as agreed by the parties or determined by the court.

This agreement is not valid or binding unless it is filed with clerk of the bankruptcy court. If you were not represented by an attorney during the negotiation of this reaffirmation agreement, the agreement cannot be enforced by the creditor unless; 1) you have attended a reaffirmation hearing in the bankruptcy court, and 2) the agreement has been approved by the bankruptcy court. (Court approval is not required if this is a consumer debt secured by a mortgage or other lien on your real estate.)

REAFFIRMATION AGREEMENT

The debtor and creditor named above agree to reaffirm the debt described in this agreement as follows:

9/13/04
SN 7-1

THE DEBT

Total Amount of Debt When Case was Filed \$ 200265.82

Total Amount of Debt Reaffirmed \$ 200265.82

Above total includes the following:

Late Fees \$97.81

Annual Percentage Rate (APR) 11.25%

Amount of Monthly Payment \$ 1956.30 P&I

Date Payments Start 08/16/04

Total Number of Payments to be made 346

Date Any Lien Is to Be Released if paid
according to schedule 04/2033

The debtor agrees that any and all remedies available to the creditor under the security agreement remain available.

All additional Terms Agreed to by the Parties (if any):

Payments on this debt [~~were~~][were not] in default on the date on which this bankruptcy case was filed.

This agreement differs from the original agreement with the creditor as follows:

Property Address:
30123 105TH ST
PRINCETON MN 55371

Check Applicable Boxes:

- Any lien described herein is valid and perfected.
- This agreement is part of a settlement of a dispute regarding the dischargeability of this debt under section 523 of the Bankruptcy Code (11 U.S.C. § 523) or any other dispute. The nature of dispute is _____

DEBTOR'S STATEMENT OF
EFFECT OF AGREEMENT ON DEBTOR'S FINANCES

My Monthly Income (take home pay plus any other income received) is \$ 2900.00.

My current monthly expenses total \$ 2500, not including any payment due under this agreement or any debt to be discharged in this bankruptcy case.

I believe this agreement [will][will not] impose an undue hardship on me or my dependents.

DEBTOR'S STATEMENT CONCERNING DECISION TO REAFFIRM

I agreed to reaffirm this debt because _____

I believe this agreement is in my best interest because _____

I [considered][did not consider] redeeming the collateral under section 722 of the Bankruptcy Code (11 U.S.C. § 722). I chose not to redeem because _____

I [was][was not] represented by an attorney during negotiations on this agreement.

CERTIFICATION OF ATTACHMENTS

Any documents which created and perfected the security interest or lien are not attached. The documents which created and perfected the security interest or lien are not attached because imaged collateral documents are available upon request.

SIGNATURES

[Signature]
(Signature of Debtor)

Date 8-25-04

[Signature]
(Name of Creditor)

HOUSEHOLD MORTGAGE SERVICES

Date 9/9/04

[Signature]
(Signature of Joint Debtor)

Date Judy Cooper

CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

I hereby certify that 1) this agreement represents a fully informed and voluntary agreement by the debtor(s); 2) this agreement does not impose a hardship on the debtor or any dependent of the debtor' and 3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

[Signature]
(Signature of Debtor's Attorney, if any)

_____ Date

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

TODD M COOPER
30123 105TH ST
PRINCETON, MN 55371

Bankruptcy Proceeding No.: 4-44149
Chapter No.: 7
Judge: ROBERT KRESSEL

In re: TODD M COOPER and TRACY L COOPER

Debtor(s)

PLEASE TAKE NOTICE that a hearing will be held

at U S BANKRUPTCY COURT
U S COURTHOUSE COURTROOM 8 WEST
300 S 4TH ST
MINNEAPOLIS, MN

on 11/4/04 at 9:30

to consider and act upon the following:

Reaffirmation Agreement Between Debtor and Creditor
HOUSEHOLD MORTGAGE SERVICES. Property: REAL PROPERTY.
NOTICE OF HEARING. CERTIFICATE OF MAILING.

Reaffirmation Agreement Between Debtor and Creditor: DELL FINANCIAL
Property: On Account. Notice of Hearing. Certificate of Mailing.
Dated: 9/13/04

Lori Vosejka
Acting Clerk, U. S. Bankruptcy Court

BY: Susan Newsom
Deputy Clerk

Total notices mailed: 6

Debtor COOPER, TODD M 30123 105TH ST, PRINCETON, MN 55371

Debtor COOPER, TRACY L 30123 105TH ST, PRINCETON, MN 55371

Trustee LARISON, DORRAINE A 1010 W ST GERMAIN RM 600, ST CLOUD, MN 56301

Creditor DELL FINANCIAL SERVICES, 323 W LAKESIDE AVE STE 200, CLEVELAND, OH 44113-1099

Creditor HOUSEHOLD MORTGAGE SERVICES, PO BOX 2369, BRANDON, FL 33509-2369

U S Trust US TRUSTEE, 1015 U S COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS, MN 55415