

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In Re:

Tomi Rachele Kruchowski, Debtor(s)

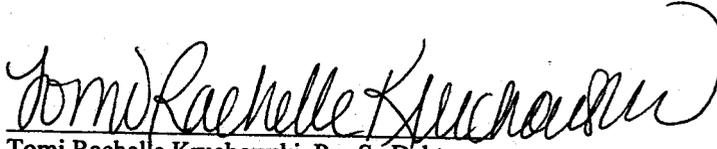
Case No. 04-50413

Chapter 7 Case

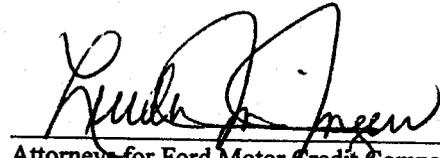
REAFFIRMATION AGREEMENT

1. The Debtor signing this Agreement is indebted to Ford Motor Credit Company ("Creditor") based upon a retail installment agreement dated 5/15/02, account number 30877954.
2. Creditor has a valid perfected security interest in: 1998 Jeep Cherokee 4D SE, VIN 1J4FJ28S7WL158507.
3. The undersigned Debtor agrees to pay Creditor \$8,463.27, the balance owing as of April 30, 2004, plus interest at the contract interest rate of 15.750%, with periodic contract payments of \$290.51 in accordance with the contract terms. The next due date is May 29, 2004.
4. THIS AGREEMENT IS NOT REQUIRED UNDER BANKRUPTCY LAW, UNDER NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(c) OF THE BANKRUPTCY CODE.
5. THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER THIS AGREEMENT IS FILED, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF RESCISSION AT THE CREDITOR'S ATTORNEYS' ADDRESS SET FORTH BELOW.
6. 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: Ford Motor Credit Company, PO Box 219686 - EB, Kansas City, MO 64121-9686.

Dated: 5.8.04


Tomi Rachele Kruchowski, Pro Se Debtor

Dated: May 3, 2004


Attorneys for Ford Motor Credit Company
Linda Jeanne Jungers, Atty ID #5303X/Bradley J Halberstadt, Atty ID #215296
STEWART, ZLIMEN & JUNGERS
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Minneapolis, MN 55403

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MAY 11 2004