



U.S. Bank Home Mortgage
1817 Plymouth Road South, 2nd Floor
Minnetonka, MN 55305
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U.S. BANKRUPTCY COURT
DULUTH, MN

UNITED STATES BANKRUPTCY COURT

In Re: Tomi R Kruchowski

Case No.04-50413

REAFFIRMATION AGREEMENT

WHEREAS, on the date my Petition was filed in the United States Bankruptcy Court in this case, I/We Tomi R Kruchowski and was/were indebted to US Bank (creditor), on account number 0010902716, upon which remains an unpaid balance of \$ 40,610.56 at an interest rate of 6.85000% with a monthly payment of \$ 396.56.

Debtor wishes to retain the property securing the account balance and by reaffirming said debt, note and mortgage/deed of trust.

Debtor promises, reassumes and agrees to be bound by all the terms and conditions as set forth in the original note and mortgage/deed of trust, as amended from time to time, with Creditor including applicable late charges. Debtor agrees to pay the principal sum of \$ 40,610.56 in payments of \$ 396.56 per month commencing 06-01-04 and on the same day of each and every succeeding month until said sum is fully paid.

THIS AGREEMENT IF NOT REQUIRED UNDER THE BANKRUPTCY CODE, ANY NON-BANKRUPTCY LAW, OR ANY AGREEMENT THAT IS NOT IN ACCORDANCE WITH THE PROVISION OF SECTION 524(C). THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY(60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF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 AT THE FOLLOWING ADDRESS, 1817 PLYMOUTH ROAD SOUTH, MINNETONKA, MN 55305

DATED: 7.9.04
Tomi R Kruchowski
Mortgagor
NA
Co-Mortgagor

APPROVED: US BANK
BY: L. Hacker
LDZ HACKER

Loan Number: 0010902716

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