Filing a Reaffirmation Agreement

This will go over the screens of how to file a Reaffirmation Agreement. You will need to verify any information that needs to be redacted is redacted in the Reaffirmation Agreement. Then either scan the signed Reaffirmation Agreement into your system as a PDF, or print your electronic, signed, Reaffirmation Agreement document into PDF format (which flattens the document). NOTE: Do not just save the word document as a PDF because that does not flatten the document and may allow for editing to occur.

1. Click on **Bankruptcy**.

2. You are now viewing the Bankruptcy Events screen. To file a Reaffirmation Agreement, click on **Miscellaneous/Other**.


3. Enter the case number you will be filing the document in. Then click **Next**.

4. A list of available miscellaneous events will display. There are a few ways to find the event we want to use. We could use the scroll bar or type the name of the event we want to use in the search field.
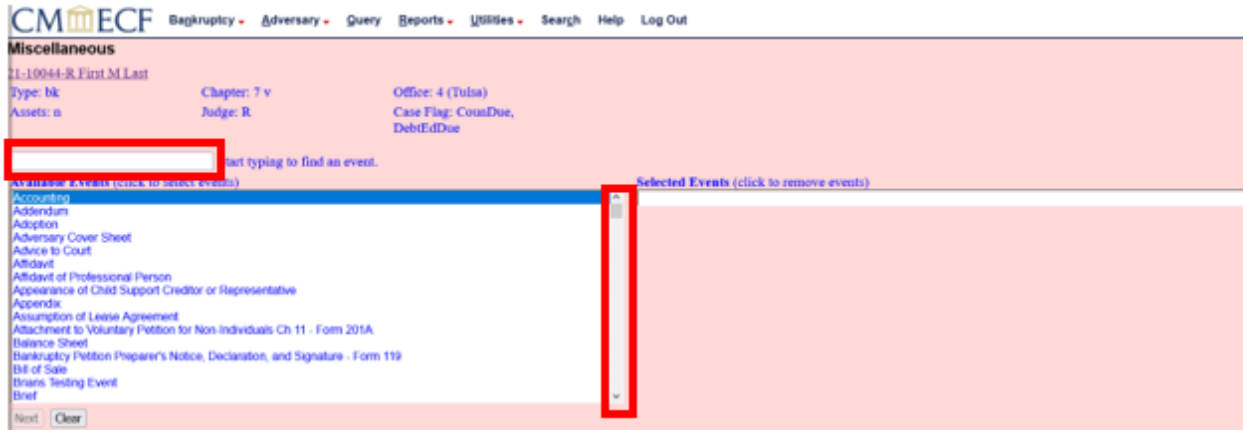

5. We typed **reaf** in the search bar. The system begins the search to find any events that contain the letters **reaf**. In this case, it found three events we could use.

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for the Northern District of Oklahoma
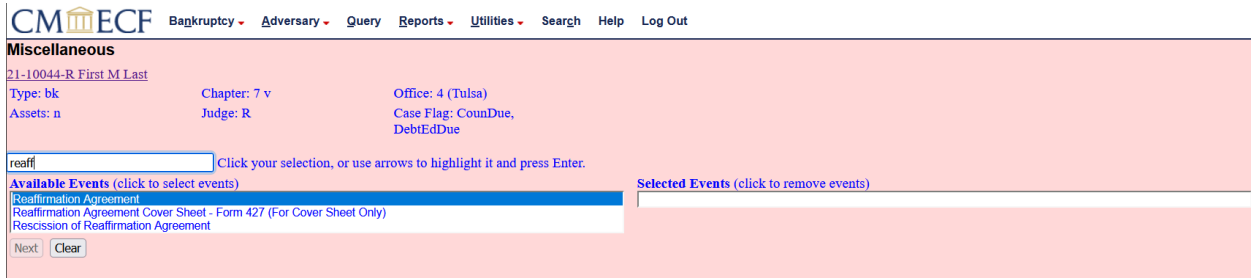
6. The **Reaffirmation Agreement** is the first event on the list. Click on that event to select the event. Once you click on the event, it will show in the Selected Events box. We have selected our event, so we are ready to proceed. Click on **Next**.
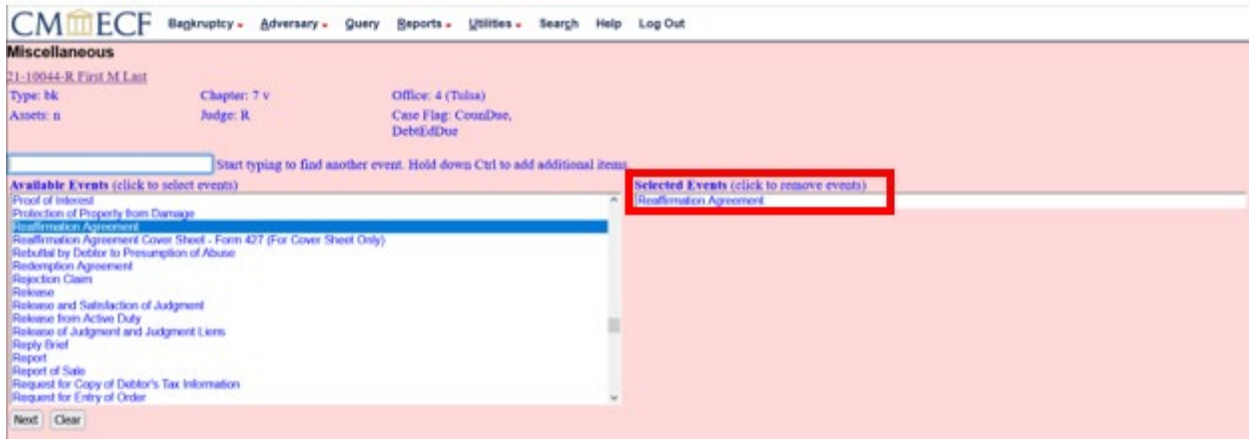
7. This screen asks if you are filing jointly with other attorney(s). In this scenario we are not, so click **Next**. If you are filing jointly, select the box prior to clicking **Next**.
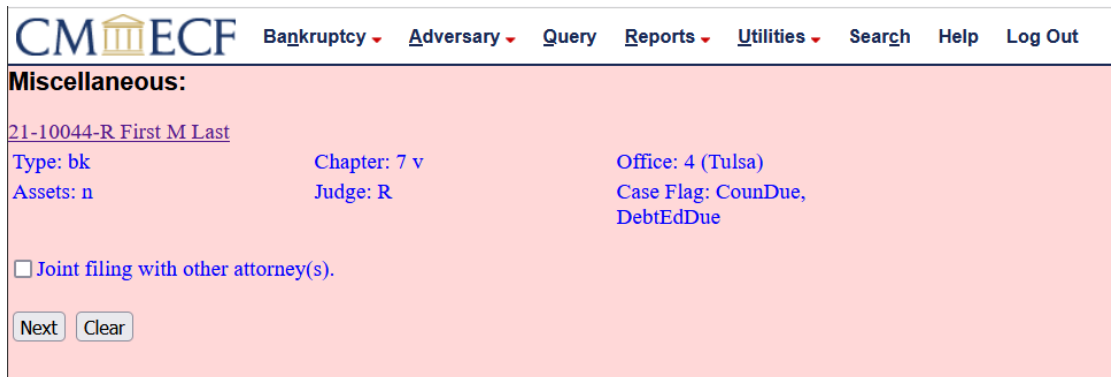
8. You now need to select the party on whose behalf you are filing this pleading. The system has provided you a list of current parties for this case. Your client is not listed as a party to this case. They will need to be added to the case. To do that, click on **Add/Create New Party**.

9. You will now enter the name of your client in the **Last/Business name** field and click **Search**.

10. In this case no party was found, so you will need to create a new party. Click on **Create new party**.

11. The system will retain the search and will automatically place your search in the **Last name** field. This field is used for last names or names of companies. You could complete the address information but since we are filing the reaffirmation agreement as their attorney, you will want their notices sent to you as their attorney. You can leave those fields blank, so you will receive any electronic notices and required mailings at the address listed in your user account.

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12. You do need to assign the party a **Role** in this case. Roles are predefined in the CM/ECF system. In this case, Car Loan Company is a creditor in the case, so you will select **Creditor (cr:cr)** as a **Role** type. You have now completed the necessary information on this party information screen. Click **Submit** to continue.

13. You are returned to the Select the Party screen, where your client Car Loan Company appears as a party on the case. Click on **Next** to continue.

14. The system is now warning that you are not associated to this party in the database. This is a very important step because if you aren't associated in the system, you will not receive proper notice. Please make sure this box is always checked when filing items on behalf of your client. If everything appears accurate, click on **Next**.

15. You are ready to browse for the document you created and saved as a .PDF file. Click on **Browse…** Navigate to the folder where you saved your Reaffirmation Agreement as a .PDF. Select the document to upload. Verify that it is the document you want to upload by right clicking the document and viewing the document before it is uploaded.

16. After selecting the appropriate document and clicking open, you will see the document name. Click **Next**.

17. The system is asking if there is a Reaffirmation Cover Sheet attached. Our document does have a cover sheet attached. Select **Yes** and click **Next**.

18. You are now being asked if there is a Presumption of Undue Hardship. That information is also contained on the Reaffirmation Cover Sheet. In this scenario, the answer is **No**. Make the appropriate selection and click **Next**.

19. You are now being asked if the nature of debt is secured or unsecured. In this scenario, the debt is secured by the car. Select **Secured** and click **Next**.

20. You now need to enter in more information on what you are reaffirming. The first box is asking that you enter the name of the creditor. You will **Enter Creditor Name for This Reaffirmation Agreement**, which is the name of the creditor reaffirming the debt. In this case, the name of the creditor is Car Loan Company. Next, you **Enter amount of debt**. The amount of debt for this Reaffirmation Agreement is 13650.54. **If loan is secured, type what the security is**. In this case, the loan is secured by a 2018 Nissan Sentra.

21. Once you have completed this step and entered all the information, click on **Next**.

22. The system is now asking if your Reaffirmation Agreement contains an Attorney Certification, which we do have in this scenario. Select **Attorney Certification** and click **Next**.

23. The system is asking if we want to refer this filing to another filing in the case. This is an original Reaffirmation Agreement and does not need to be related to any other events already filed in the case. Click on **Next**.

24. We sometimes run across screens, such as this one, that have no information on them other than a Next button. This usually means the system is preforming some function in the background. Click on **Next** to continue.

25. You are now being asked if the Reaffirmation Agreement contains a Certificate of Service or a Request for Expediated Hearing. It does not, click on **Next** to continue.

26. You are now being asked if the Reaffirmation Agreement is a corrective or amended filing. It is not, so leave the default set at No and click **Next**.

27. The text for your docket entry now appears. You see we are filing a Reaffirmation Agreement between the debtor and Car Loan Company for $13,650.54 that is secured by a 2018 Nissan Sentry. A Cover Sheet and Attorney Certification is included. There is a prefix box with a predefined list of words by the court to further identify your pleading, but in this case, you do not need to add one. Click on **Next**.

28. We now see the final text for our filing. The system is warning you that by clicking on **Next**, the filing will be committed to the court's database, and there will be no further opportunity to edit the filing. It also includes a reminder to redact any personal identifiers as outlined in the Federal Bankruptcy Rules and Procedures 9037. Review the text, and when you are ready to proceed, click on **Next**.

29. The document has now been filed with the court. The Notice of Electronic Filing, or NEF, is confirmation of our filing. Please review the NEF to familiarize yourself with this receipt of filing. It shows the date and time of filing.   The case number is a link to the docket sheet.   The document number is a link to the document we just filed.

If you have any questions regarding filing in the CM/ECF system, you can contact the CM/ECF Helpdesk using one of the following methods.

Phone: 918-699-4072

Email: cmecf@oknb.uscourts.gov