


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**.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out



**U.S. Bankruptcy Court
Northern District of Oklahoma
Official Court Electronic Document Filing System**

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15 September 2020

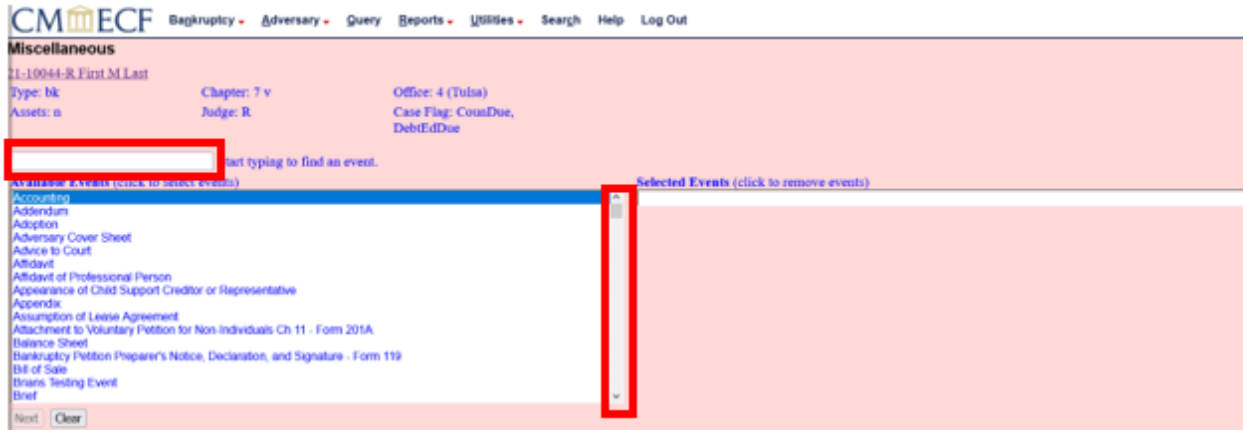
2. You are now viewing the Bankruptcy Events screen. To file a Reaffirmation Agreement, click on **Miscellaneous/Other**.



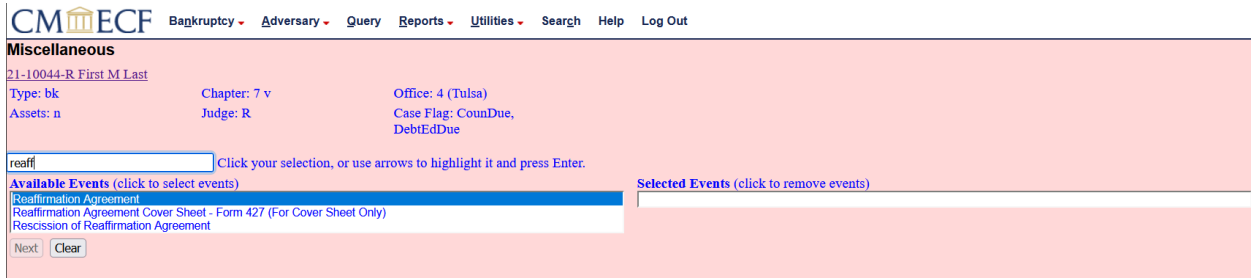
3. Enter the case number you will be filing the document in. Then click **Next**.



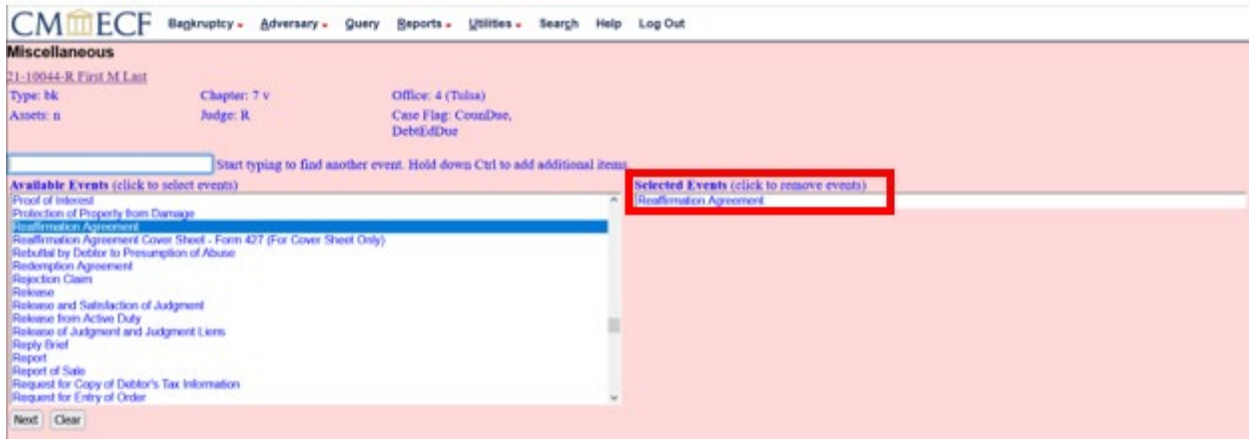
- 4. A list of available miscellaneous events will display. There are a few ways to find the event we want to use. We could use the scroll bar or type the name of the event we want to use in the search field.



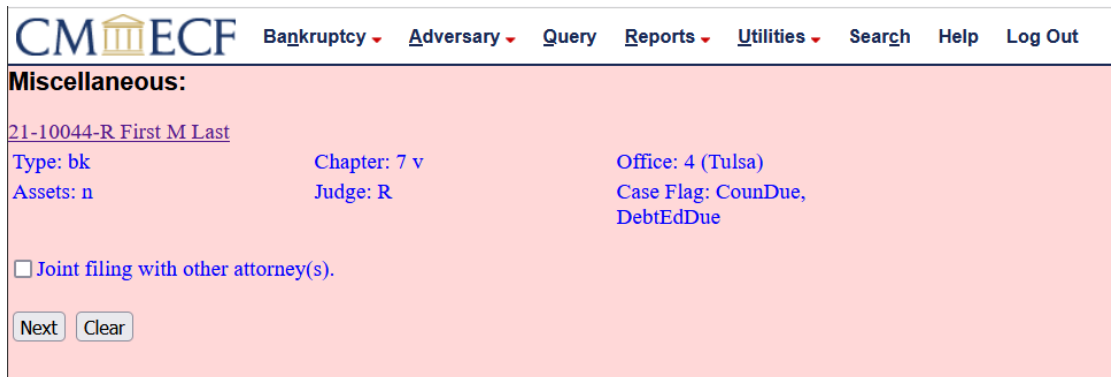
- 5. We typed **reaff** in the search bar. The system begins the search to find any events that contain the letters **reaff**. In this case, it found three events we could use.



- 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**.



- 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**.



- 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**.

The screenshot shows the CM/ECF interface with a navigation bar at the top containing links for Bankruptcy, Adversary, Query, Reports, Utilities, Search, Help, and Log Out. Below the navigation bar, the case details are displayed under the heading "Miscellaneous:". The case number is 21-10044-R, and the party name is First M Last. Other details include Type: bk, Assets: n, Chapter: 7 v, Judge: R, Office: 4 (Tulsa), and Case Flag: CounDue, DebtEdDue. A section titled "Select the Party:" contains a dropdown menu with the following options: "Last, First M [Debtor]", "Office of the United States Trustee, [U.S. Trustee]", and "Pinto, [Creditor]". To the right of the dropdown menu is a button labeled "Add/Create New Party" which is highlighted with a red box. Below the dropdown menu are "Next" and "Clear" buttons.

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

The screenshot shows the CM/ECF search interface. At the top is the navigation bar with links for Bankruptcy, Adversary, Query, Reports, Utilities, Search, Help, and Log Out. Below the navigation bar, the heading "Search for a party" is displayed. The search form includes fields for "SSN / ITIN", "Tax ID / EIN", "Last/Business name", "First Name", and "Middle Name". The "Last/Business name" field contains the text "Car Loan Company" and is highlighted with a red box. Below the search fields are "Search" and "Clear" buttons, with the "Search" button also highlighted with a red box.

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

The screenshot shows the CM ECF search interface. At the top, there is a navigation bar with links for Bankruptcy, Adversary, Query, Reports, Utilities, Search, Help, and Log Out. Below this is a search form with fields for SSN/ITIN, Tax ID/EIN, Last/Business name, First Name, and Middle Name. There are Search and Clear buttons. The search results section displays "Party search results" and "No person found." A button labeled "Create new party" is highlighted with a red rectangular box.

- 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.

The screenshot shows the CM ECF Party Information form. The navigation bar is the same as in the previous screenshot. The form has several sections: Party Information, Last name (filled with "Car Loan Company"), First name, Middle name, Generation, Title, SSN/ITIN (filled with "999-99-9999"), Tax Id/EIN (filled with "12-1234567"), Office, Address 1, Address 2, Address 3, City, State, Zip, County, Country, Phone, Fax, E-mail, Role (dropdown menu with "blank (blank:)" selected), and Party text. A red rectangular box highlights the address-related fields: Office, Address 1, Address 2, Address 3, City, State, and Zip. At the bottom, there are buttons for Submit, Cancel, Clear, and Corporate parent / affiliate...

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.

The screenshot shows the CM/ECF Party Information form. The form includes fields for Last name (Car Loan Company), First name, Middle name, Generation, Title, SSN/ITIN (999-99-9999), Tax Id/EIN (12-1234567), Office, Address 1, Address 2, Address 3, City, State, Zip, County, Country, Phone, Fax, and E-mail. A dropdown menu for Role is open, showing a list of predefined roles. The role 'Creditor (cr:cr)' is highlighted with a red box. Below the dropdown menu are 'Submit' and 'Cancel' buttons.

Field	Value
Last name	Car Loan Company
First name	
Middle name	
Generation	
Title	
SSN/ITIN	999-99-9999
Tax Id/EIN	12-1234567
Office	
Address 1	
Address 2	
Address 3	
City	
State	
Zip	
County	
Country	
Phone	
Fax	
E-mail	
Role	Creditor (cr:cr)
Party text	

Submit Cancel

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.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

21-10044-R First M Last

Type: bk Chapter: 7 v Office: 4 (Tulsa)
Assets: n Judge: R Case Flag: CounDue, DebtEdDue

Select the Party:

Car Loan Company, [Creditor] Add/Create New Party
 Last, First M [Debtor]
 Office of the United States Trustee, [U.S. Trustee]
 Pinto, [Creditor]

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**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

21-10044-R First M Last

Type: bk Chapter: 7 v Office: 4 (Tulsa)
Assets: n Judge: R Case Flag: CounDue, DebtEdDue

IMPORTANT: The following attorney/party association(s) will be created in this case. De-selecting a party association will result in the filing attorney NOT receiving Notices of Electronic Filing for that party. If this is a joint filing, review the list carefully to ensure that only parties represented by the filing attorney are selected.

Car Loan Company, (cc:cr) represented by Wilson, Rick (aty)

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.

The screenshot shows the CM ECF web interface. At the top, there is a navigation bar with the CM ECF logo and menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, Help, and Log Out. Below this is the 'Miscellaneous:' section for case 21-10044-R First M Last. The case details are: Type: bk, Assets: n, Chapter: 7 v, Judge: R, Office: 4 (Tulsa), Case Flag: CounDue, DebtEdDue. Under the 'Filename' section, there is a 'Browse...' button and the text 'No file selected.' The 'Attachments to Document:' section has radio buttons for 'No' (selected) and 'Yes'. At the bottom, there are 'Next' and 'Clear' buttons.

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

This screenshot is similar to the previous one, but the 'Browse...' button is now highlighted with a red box, and the text next to it has changed to 'Reaffirmation Agreement 21-10044.pdf'. The 'Attachments to Document:' section still has the 'No' radio button selected. The 'Next' button is also highlighted with a red box.

- 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**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

[21-10044-R First M Last](#)

Type: bk Chapter: 7 v Office: 4 (Tulsa)
Assets: n Judge: R Case Flag: CounDue, DebtEdDue

Is the Reaffirmation Agreement Cover Sheet (Official Form 427) attached to this reaffirmation agreement?

Yes
 No

Next Clear

- 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**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

[21-10044-R First M Last](#)

Type: bk Chapter: 7 v Office: 4 (Tulsa)
Assets: n Judge: R Case Flag: CounDue, DebtEdDue

Is there a Presumption of Undue Hardship?

Yes
 No

Next Clear

- 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**.

CM ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

[21-10044-R First M Last](#)

Type: bk Chapter: 7 v Office: 4 (Tulsa)
Assets: n Judge: R Case Flag: CounDue, DebtEdDue

Pick the appropriate nature of debt.

Secured
 Unsecured

Next Clear

- 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.

The screenshot shows the CM ECF web interface. At the top, there is a navigation bar with the CM ECF logo and links for Bankruptcy, Adversary, Query, Reports, Utilities, Search, Help, and Log Out. Below this is the 'Miscellaneous' section for case 21-10044-R. The case details are: Type: bk, Assets: n, Chapter: 7 v, Judge: R, Office: 4 (Tulsa), Case Flag: CounDue, DebtEdDue. There are three input fields highlighted with red boxes: 'Enter Creditor Name for This Reaffirmation Agreement', 'Enter amount of debt. \$', and 'If loan is secured, type what the security is. (i.e. 2001 Ford Mustang)'. Below the input fields are 'Next' and 'Clear' buttons.

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

This screenshot shows the same CM ECF web interface as the previous one, but with the input fields filled. The 'Enter Creditor Name for This Reaffirmation Agreement' field contains 'Car Loan Company'. The 'Enter amount of debt. \$' field contains '13650.54'. The 'If loan is secured, type what the security is. (i.e. 2001 Ford Mustang)' field contains '2018 Nissan Sentra'. The 'Next' button is highlighted with a red box, indicating it should be clicked.

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**.

The screenshot shows the CM ECF interface with a navigation bar at the top containing 'Bankruptcy', 'Adversary', 'Query', 'Reports', 'Utilities', 'Search', 'Help', and 'Log Out'. Below the navigation bar, the page title is 'Miscellaneous:'. The main content area displays case information: '21-10044-R First M Last', 'Type: bk', 'Assets: n', 'Chapter: 7 v', 'Judge: R', 'Office: 4 (Tulsa)', and 'Case Flag: CounDue, DebtEdDue'. A blue instruction reads: 'If the pleading contains an attorney certification check Attorney Certification. If the pleading does not contain the signature of the attorney for debtor(s) check No Debtor Attorney Signature.' Two radio buttons are visible: the first is selected and labeled 'Attorney Certification', and the second is labeled 'No Debtor Attorney Signature'. At the bottom, there are 'Next' and 'Clear' buttons, with 'Next' highlighted by a red box.

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**.

The screenshot shows the CM ECF interface with the same navigation bar as the previous screenshot. The page title is 'Miscellaneous:'. The case information is identical: '21-10044-R First M Last', 'Type: bk', 'Assets: n', 'Chapter: 7 v', 'Judge: R', 'Office: 4 (Tulsa)', and 'Case Flag: CounDue, DebtEdDue'. A checkbox labeled 'Refer to existing event(s)?' is present and is currently unchecked. At the bottom, there are 'Next' and 'Clear' buttons, with 'Next' highlighted by a red box.

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 performing some function in the background. Click on **Next** to continue.

The screenshot shows the CM ECF interface with the same navigation bar. The page title is 'Miscellaneous:'. The case information is identical: '21-10044-R First M Last', 'Type: bk', 'Assets: n', 'Chapter: 7 v', 'Judge: R', 'Office: 4 (Tulsa)', and 'Case Flag: CounDue, DebtEdDue'. At the bottom, there are 'Next' and 'Clear' buttons, with 'Next' highlighted by a red box.

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.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

[21-10044-R First M Last](#)

Type: bk	Chapter: 7 v	Office: 4 (Tulsa)
Assets: n	Judge: R	Case Flag: CounDue, DebtEdDue

If your pleading contains the following, please check.

Certificate of Service (Only use to show that your image contains a certificate of service.)

Request for Expediated Hearing

Next Clear

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**.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

[21-10044-R First M Last](#)

Type: bk	Chapter: 7 v	Office: 4 (Tulsa)
Assets: n	Judge: R	Case Flag: CounDue, DebtEdDue

Is this a corrective or amended filing?

Yes

No

Next Clear

- 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**.

The screenshot shows the CM ECF interface with a navigation bar at the top containing 'Bankruptcy', 'Adversary', 'Query', 'Reports', 'Utilities', 'Search', 'Help', and 'Log Out'. Below the navigation bar, the page is titled 'Miscellaneous:' and displays case information for '21-10044-R First M Last', including 'Type: bk', 'Assets: n', 'Chapter: 7 v', 'Judge: R', 'Office: 4 (Tulsa)', and 'Case Flag: CounDue, DebtEdDue'. A text entry field is highlighted in yellow, containing the text: 'Reaffirmation Agreement Cover Sheet. Reaffirmation Agreement Between Debtor and Car Loan Company (\$13650.54 secured by 2018 Nissan Sentra). Attorney Certification. Filed by Rick Wilson on behalf of Car Loan Company . (Wilson, Rick)'. Below the text entry field, there are two buttons: 'Next' (highlighted with a red box) and 'Clear'.

- 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**.

This screenshot shows the same CM ECF interface as the previous one, but with a warning message. The docket text is still visible in the yellow box. Below the text entry field, a red warning message reads: 'Attention!! Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue. Have you redacted?'. At the bottom of the warning, there are two buttons: 'Next' (highlighted with a red box) and 'Clear'.

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.

CM/ECF Bankruptcy Adversary Query Reports Utilities Search Help Log Out

Miscellaneous:

21-10044-R-First M Last
 Type: bk Chapter: 7 v Office: 4 (Tulsa)
 Assets: a Judge: R Case Flag: CourtDue,
 DebtEdDue

***NOTICE: This document constitutes an official stamp of the Court and, if attached to the document identified below, serves as a file stamped copy of the pleading. The first page of this document may be used in lieu of the Court's mechanical file stamp for the named document only, and misuse will be treated the same as misuse of the Court's official mechanical stamp. The Court's Electronic Document Stamp is a verifiable mathematical computation unique to the filed document and the Court's private encryption key. This alpha numeric code assures that any change can be detected.

U.S. Bankruptcy Court
 Northern District of Oklahoma

Notice of Electronic Filing

The following transaction was received from Rick Wilson entered on 8/23/2021 at 3:01 PM CDT and filed on 8/23/2021

Case Name: First M Last
 Chapter: 7
 Case Number: 21-10044-R
 Document Number: 5

Docket Text:
 Reaffirmation Agreement Cover Sheet. Reaffirmation Agreement Between Debtor and Car Loan Company (\$13650.54 secured by 2018 Nissan Sentra). Attorney Certification. Filed by Rick Wilson on behalf of Car Loan Company. (Wilson, Rick)

Document description:Main Document
Original filename:Reaffirmation Agreement 21-10044.pdf
Electronic document Stamp:
 [STAMP bkrecfStamp_ID=1052166465 [Date=8/23/2021] [FileNumber=5180165-0] [54499c70ec80b32906ed206e7752da24d051ae4a138e850fc45163825039d3265313251362db65da520320fec6ba25536016f0f524c73f2f53063584ede52]]

21-10044-R Notice will be electronically mailed to:

Office of the United States Trustee
 USTPRegion20.TU.ECF@example.com

Rick Wilson on behalf of Creditor Car Loan Company
 crdokab+rickwilson@gmail.com

Rick Wilson on behalf of Creditor Pinto
 crdokab+rickwilson@gmail.com

Rick Wilson on behalf of Debtor First M Last
 crdokab+rickwilson@gmail.com

21-10044-R Notice will not be electronically mailed to:

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

