2009 COMMITTEE NOTE

This form is new. It requires the disclosure of financial information necessary for the court to make its determination under § 524(m) of the Code as to whether the reaffirmation agreement creates a presumption of undue hardship.

The form also includes a supplemental debtor's certification that any explanation of the difference between the income and expenses reported on schedules I and J and the income and expenses reported in the debtor's statement in support of the reaffirmation agreement is true and correct. This supplemental debtor's certification is designed to implement the requirements of Bankruptcy Rule 4008(b).