

Reaffirmation Agreements

Reaffirming a debt is a serious financial decision. You must review the important disclosures, instructions, and definitions found in the official forms prior to entering into a reaffirmation agreement.

A reaffirmed debt remains your personal legal obligation, even after you have received a discharge in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or wages. Reaffirming a debt is voluntary; you are not required to reaffirm any debt.

To pursue and/or file a reaffirmation agreement you must use the official forms listed below. Failure to use the most recent official forms may result in your reaffirmation agreement not being accepted by the court.

Reaffirmation Agreement Cover Sheet (Official Form B427)

https://www.uscourts.gov/sites/default/files/form_b427.pdf

Reaffirmation Agreement (Official Form B2400)

https://www.uscourts.gov/sites/default/files/form_b2400a.pdf

Reaffirmation Agreement Explanation, Applicable Law, and Form Instructions

https://www.uscourts.gov/sites/default/files/form_b2400a_instructions_0.pdf

To reaffirm a debt, the debtor must file the reaffirmation documents before the discharge is entered.

A hearing will be scheduled on Reaffirmation agreements which are filed in a case where the debtor is not represented by legal counsel or where the debtor's legal counsel refuses to sign the reaffirmation agreement.

U.S. Bankruptcy Court Northern District of Florida

Mailing Address:

U.S. Bankruptcy Court
110 E. Park Ave., Ste. 100
Tallahassee, FL 32301

Court Locations and Hours:

Tallahassee

U.S. Bankruptcy Courthouse
110 E. Park Ave., Ste. 100
Tallahassee, Florida

Pensacola

Winston E. Arnow Federal Bldg.
100 N. Palafox St., Ste. 154
Pensacola, Florida

Gainesville*

U.S. Courthouse
401 SE 1st Avenue
Gainesville, Florida

**Court location only; office is not staffed*

Panama City

The U.S. Courthouse in Panama City is closed indefinitely due to damage from Hurricane Michael (11/2018).

Office Hours

Offices are open to the public
Monday – Friday, excluding federal
holidays, 9:00 a.m. to 4:00 p.m.

Telephone:

(850) 521-5001 [Tallahassee]
(866) 639-4615 [Toll Free]

Website:

www.flnb.uscourts.gov

Employees of the Clerk's Office are not permitted to assist you in preparing the petition, schedules, or other documents, nor may they provide you with legal advice or attorney recommendations.

This information is intended to answer frequently asked questions and is not to be interpreted as legal advice or to serve as a complete guide as to what is required to be filed, provided, or completed in your case. This information is subject to change without notice. Please review the Court's website for the most recent information and forms.