## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 7

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Elizabeth A Ramirez, : Case No. 24-12479 (PMM)

:

Debtor. :

## ORDER REGARDING REAFFIRMATION AGREEMENT

**AND NOW** upon consideration of the reaffirmation agreement (doc. # 9, the "Reaffirmation Agreement") between the Debtor and Police & Fire Federal Credit Union;

**AND** the Reaffirmation Agreement representing that Police & Fire Federal Credit Union is a credit union;

**AND**, the attorney having filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3);

**AND**, the Debtor having acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement;

**AND**, there being no material difference between the income and expenses disclosed by the Debtors pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J;

**AND**, the parameters of 11 U.S.C. §524(m)(1) not applying to the Reaffirmation Agreement because the creditor is a credit union, see 11 U.S.C. §524(m)(2);

It is hereby **ORDERED** that:

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- No hearing with regard to the Reaffirmation Agreement is necessary. <u>See</u> 11
  U.S.C. § 524(d); and
- Court approval of the Reaffirmation Agreement is unnecessary. <u>See 11 U.S.C.</u> §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of a reaffirmation agreement only upon certain conditions).

Date: 8/19/24

PATRICIA M. MAYER U.S. BANKRUPTCY JUDGE

Patricia M. Mayer