

Robert Kressel/MNB/08/USCOURTS

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To Laura Taylor Swain/NYSD/02/USCOURTS@USCOURTS

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Subject Reaffirmation Form

Hi Laura:

It was a delight to see you in Seattle. I am following up our conversation on this topic.

One of the improvements that I think could be made tot his form is the inclusion of a place to indicate that the debtor was or was not "represented by an attorney during the course of negotiating an agreement..." Section 524(c)(6)(A). Often, even though the attorney did not sign the certifications, the attorney did represent the debtor in negotiating it., but there is noting in the record from which that can be determined.

All my best.

Bob