

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements ¹ by Individual Debtors With Predominantly Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
TOTAL	352,443	80,839	8,052	890	113,634
DC	260	20	1	0	23
1ST	11,101	1,539	137	2	2,017
ME	1,260	462	15	0	685
MA	6,264	581	74	2	695
NH	1,131	265	41	0	366
RI	1,606	215	7	0	255
PR	840	16	0	0	16
2ND	23,713	3,798	268	49	4,913
CT	2,964	490	103	11	577
NY,N	5,703	1,460	68	0	2,024
NY,E	6,981	473	0	1	518
NY,S	3,992	306	35	14	372
NY,W	3,632	975	55	20	1,278
VT	441	94	7	3	144
3RD	23,784	3,507	168	28	4,348
DE	703	137	40	0	159
NJ	9,173	1,236	64	27	1,426
PA,E	3,906	593	19	1	727
PA,M	3,381	478	40	0	598
PA,W	6,618	1,063	5	0	1,438
VI	3	0	0	0	0
4TH	24,927	5,044	1,438	62	6,765
MD	4,789	623	69	2	754
NC,E	2,484	717	166	57	994
NC,M	2,069	464	166	0	554
NC,W	2,598	823	8	0	1,166
SC	1,776	330	330	0	454
VA,E	5,617	961	54	0	1,311
VA,W	2,809	638	601	1	850
WV,N	1,177	276	4	2	396
WV,S	1,608	212	40	0	286

BAPCPA Table 4. (Continued)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
5TH	20,425	7,077	512	245	10,909
LA,E	925	177	11	2	232
LA,M	500	153	67	0	301
LA,W	1,614	445	31	1	666
MS,N	1,465	580	262	225	1,288
MS,S	1,924	737	25	16	1,114
TX,N	4,728	1,546	10	0	2,166
TX,E	2,221	909	2	0	1,392
TX,S	3,466	1,186	9	1	1,743
TX,W	3,582	1,344	95	0	2,007
6TH	61,972	17,033	753	78	24,122
KY,E	4,071	1,122	73	4	1,574
KY,W	5,483	1,740	82	0	2,658
MI,E	17,494	4,755	154	67	6,731
MI,W	4,820	1,453	112	0	2,125
OH,N	11,710	2,295	7	3	3,134
OH,S	9,085	2,592	111	2	3,506
TN,E	3,834	1,366	188	1	1,890
TN,M	2,447	649	0	0	862
TN,W	3,028	1,061	26	1	1,642
7TH	43,389	12,640	1,314	160	18,622
IL,N	14,477	3,252	231	3	4,333
IL,C	4,367	1,784	90	0	2,808
IL,S	1,842	643	224	121	1,144
IN,N	5,764	1,797	204	2	2,555
IN,S	7,865	2,282	263	3	3,452
WI,E	5,797	1,674	257	3	2,330
WI,W	3,277	1,208	45	28	2,000
8TH	30,041	8,344	651	11	11,915
AR,E	2,775	954	1	5	1,504
AR,W	1,710	539	2	5	816
IA,N	1,729	591	21	0	837
IA,S	2,829	666	77	1	958
MN	6,289	1,407	421	0	1,879
MO,E	5,349	1,344	71	0	1,816
MO,W	4,998	1,451	47	0	1,793
NE	2,926	918	0	0	1,579
ND	737	261	2	0	398
SD	699	213	9	0	335

BAPCPA Table 4. (Continued)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
9TH	59,089	8,812	933	32	11,123
AK	368	110	13	0	167
AZ	4,033	772	158	0	917
CA,N	5,168	553	14	1	681
CA,E	9,010	1,197	216	30	1,458
CA,C	16,169	2,068	163	0	2,465
CA,S	4,801	780	36	0	983
HI	892	125	5	0	147
ID	1,706	221	28	0	296
MT	762	0	0	0	0
NV	2,961	561	0	0	700
OR	4,741	754	125	0	985
WA,E	2,630	755	30	0	1,125
WA,W	5,754	894	145	1	1,168
GUAM	92	22	0	0	31
NMI	2	0	0	0	0
10TH	18,279	3,623	919	145	5,382
CO	6,163	658	129	12	868
KS	2,607	642	581	1	861
NM	2,402	405	61	0	539
OK,N	1,795	517	22	0	761
OK,E	914	366	76	117	884
OK,W	1,642	455	47	15	658
UT	2,395	492	1	0	682
WY	361	88	2	0	129
11TH	35,463	9,402	958	78	13,495
AL,N	4,565	1,899	1	2	3,280
AL,M	1,073	438	40	0	709
AL,S	738	263	0	1	429
FL,N	1,244	497	485	0	714
FL,M	7,370	1,899	270	6	2,365
FL,S	5,309	946	76	47	1,132
GA,N	11,519	2,136	69	20	2,925
GA,M	2,700	1,017	17	2	1,461
GA,S	945	307	0	0	480

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NOTE: SECTION 101 OF THE U.S. BANKRUPTCY CODE DEFINES CONSUMER (NONBUSINESS) DEBT AS THAT INCURRED BY AN INDIVIDUAL PRIMARILY FOR A PERSONAL, FAMILY, OR HOUSEHOLD PURPOSE. IF THE DEBTOR IS A CORPORATION OR PARTNERSHIP, OR IF DEBT RELATED TO OPERATION OF A BUSINESS PREDOMINATES, THE NATURE OF THE DEBT IS BUSINESS. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ AN AGREEMENT BY A CHAPTER 7 DEBTOR TO CONTINUE PAYING A DISCHARGEABLE DEBT AFTER BANKRUPTCY, USUALLY FOR THE PURPOSE OF KEEPING COLLATERAL THAT OTHERWISE WOULD BE SUBJECT TO REPOSSESSION.

² A CASE MAY HAVE MORE THAN ONE REAFFIRMATION AGREEMENT. A CASE IS COUNTED IN A CATEGORY IF IT HAS ONE OR MORE REAFFIRMATION AGREEMENTS THAT MEET THE CRITERIA FOR SUCH CATEGORY.

³ A PRO SE REAFFIRMATION AGREEMENT IS AN AGREEMENT THAT IS SUBMITTED WITHOUT THE ENDORSEMENT OF AN ATTORNEY, REGARDLESS OF WHETHER THE DEBTOR(S) IS REPRESENTED IN THE CASE BY AN ATTORNEY.