

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

In re

ROBERT THOMAS HALSTEAD,

Debtor(s)

Case No. 10-20207
Chapter 7
Liquidation

ORDER ON REAFFIRMATION AGREEMENT

At Charleston, on the 12th day of May, 2010.

Appearances: Debtor
 Joint Debtor
 Counsel for the Debtor(s) _____
 Creditor, by _____
 Trustee, _____

On this day came the parties for a hearing on the reaffirmation agreement in the amount of \$8,684.81 filed March 16, 2010 between the above Debtor(s) and AmeriCredit Financial Services, Inc.

Upon discussion and review, it is ORDERED that the aforementioned reaffirmation agreement involves a consumer debt involving real property, and does not require Court approval and the Debtor(s) have been advised of their rights.

Upon discussion and review, the Court determined that the aforementioned reaffirmation agreement should be approved. It is therefore **ORDERED** that the above referenced reaffirmation agreement is hereby approved and that the time within which the Debtor(s) may rescind this reaffirmation agreement, pursuant to 11 U.S.C. § 524(c)(2), is hereby extended for a period of thirty (30) days from the date of this hearing.

Upon discussion and review, the Court determined that the reaffirmation agreement should not be approved. It is therefore **ORDERED** that the above referenced reaffirmation is hereby disapproved for the reason(s) listed below:

___ Reaffirmation agreement does not contain all required information

___ Reaffirmation agreement is not signed by the Debtors/Creditor

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Reaffirmation agreement/cover sheet indicates an undue hardship

Other: NOT IN BEST INTEREST OF MR HALSTEAD

It is further noted that the Debtor(s) have done all the law requires in seeking to be permitted to reaffirm this debt and may continue to make payments to the Creditor named above to attempt to satisfy the obligation. Because the Court, and not the Debtor(s), have rejected the reaffirmation agreement, it is **ORDERED** that the aforementioned creditor may not commence foreclosure proceedings unless the Debtor(s) fall behind in payments or some other default occurs that State law recognizes as cause to give the Creditor the right to issue a notice of right to cure default.

ENTERED: MAY 13 2010



RONALD G. PEARSON, JUDGE

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