

**BAPCPA Table 4.**  
**U.S. Bankruptcy Courts—Reaffirmation Agreements<sup>1</sup> by Individual Debtors With Predominantly Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)**

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed <sup>2</sup>		Cases With Agreement(s) Approved <sup>2</sup>	Total Reaffirmation Agreements Filed
		Total	Pro Se <sup>3</sup>		
<b>TOTAL</b>	<b>918,069</b>	<b>171,248</b>	<b>18,982</b>	<b>2,481</b>	<b>238,926</b>
<b>DC</b>	<b>773</b>	<b>68</b>	<b>8</b>	<b>9</b>	<b>76</b>
<b>1ST</b>	<b>27,586</b>	<b>2,214</b>	<b>252</b>	<b>2</b>	<b>3,067</b>
ME	2,617	958	30	0	1,367
MA	14,086	436	45	1	513
NH	3,170	793	173	1	1,146
RI	3,619	6	3	0	10
PR	4,094	21	1	0	31
<b>2ND</b>	<b>46,409</b>	<b>6,085</b>	<b>334</b>	<b>100</b>	<b>8,365</b>
CT	7,559	394	75	5	483
NY, N	7,327	2,195	67	0	3,023
NY, E	16,486	758	11	3	855
NY, S	8,681	919	111	1	1,400
NY, W	5,476	1,640	62	91	2,342
VT	880	179	8	0	262
<b>3RD</b>	<b>52,181</b>	<b>7,192</b>	<b>1,107</b>	<b>52</b>	<b>8,954</b>
DE	2,302	539	412	0	657
NJ	28,821	4,447	556	52	5,524
PA, E	8,361	896	95	0	1,094
PA, M	5,600	264	35	0	304
PA, W	7,086	1,045	9	0	1,374
VI	11	1	0	0	1
<b>4TH</b>	<b>57,886</b>	<b>8,547</b>	<b>1,682</b>	<b>7</b>	<b>11,158</b>
MD	19,183	2,174	340	1	2,646
NC, E	3,013	807	70	0	1,043
NC, M	2,732	530	32	0	645
NC, W	4,449	1,227	10	0	1,622
SC	3,659	334	43	0	396
VA, E	16,249	1,961	359	0	2,558
VA, W	5,142	801	753	1	1,075
WV, N	1,534	320	20	1	624
WV, S	1,925	393	55	4	549

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Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed <sup>2</sup>		Cases With Agreement(s) Approved <sup>2</sup>	Total Reaffirmation Agreements Filed
		Total	Pro Se <sup>3</sup>		
<b>5TH</b>	<b>36,228</b>	<b>10,062</b>	<b>1,122</b>	<b>331</b>	<b>15,590</b>
LA, E	2,118	475	32	0	645
LA, M	1,133	364	168	0	823
LA, W	3,236	828	119	2	1,188
MS, N	2,844	1,110	638	321	2,499
MS, S	4,096	1,485	46	7	2,296
TX, N	8,289	2,431	14	0	3,447
TX, E	3,115	980	6	0	1,398
TX, S	5,361	1,535	13	1	2,232
TX, W	6,036	854	86	0	1,062
<b>6TH</b>	<b>124,885</b>	<b>28,692</b>	<b>794</b>	<b>63</b>	<b>39,811</b>
KY, E	7,511	1,890	61	0	2,622
KY, W	7,882	2,259	58	0	3,297
MI, E	32,980	8,131	196	41	11,514
MI, W	11,318	2,834	239	0	4,017
OH, N	23,283	3,869	16	19	5,229
OH, S	18,750	4,681	161	1	6,325
TN, E	9,587	2,984	63	0	4,105
TN, M	7,906	2,032	0	2	2,686
TN, W	5,668	12	0	0	16
<b>7TH</b>	<b>99,054</b>	<b>26,683</b>	<b>2,123</b>	<b>254</b>	<b>38,610</b>
IL, N	38,915	9,059	430	2	11,682
IL, C	6,632	2,555	169	0	3,936
IL, S	3,163	1,039	278	234	2,208
IN, N	12,523	3,588	249	9	5,269
IN, S	17,225	5,202	508	2	7,458
WI, E	14,469	3,354	437	0	4,989
WI, W	6,127	1,886	52	7	3,068

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		Total	Pro Se <sup>3</sup>		
<b>8TH</b>	<b>55,657</b>	<b>12,788</b>	<b>705</b>	<b>149</b>	<b>19,509</b>
AR, E	4,078	1,334	8	0	2,003
AR, W	3,413	1,050	6	0	1,586
IA, N	2,276	688	45	1	1,035
IA, S	3,931	754	125	0	1,072
MN	14,947	2,245	213	0	3,112
MO, E	11,231	2,743	187	148	3,743
MO, W	9,050	2,159	84	0	4,291
NE	4,228	1,051	8	0	1,593
ND	973	309	4	0	420
SD	1,530	455	25	0	654
<b>9TH</b>	<b>246,099</b>	<b>37,311</b>	<b>6,447</b>	<b>436</b>	<b>48,220</b>
AK	782	220	27	2	324
AZ	27,113	4,491	1,499	1	5,587
CA, N	18,331	1,516	50	0	1,759
CA, E	31,926	4,080	960	0	6,373
CA, C	87,902	12,183	2,792	0	14,856
CA, S	15,281	2,434	400	0	2,910
HI	2,101	318	32	0	394
ID	6,562	1,232	123	0	1,739
MT	2,092	487	0	427	682
NV	17,565	3,084	0	0	3,744
OR	13,009	2,117	263	0	2,747
WA, E	4,612	1,553	37	0	2,369
WA, W	18,700	3,589	264	6	4,728
GUAM	119	7	0	0	8
NMI	4	0	-	0	0
<b>10TH</b>	<b>63,317</b>	<b>9,885</b>	<b>3,164</b>	<b>998</b>	<b>15,500</b>
CO	28,258	2,188	649	758	4,160
KS	6,999	1,841	1,744	0	2,649
NM	4,529	645	552	32	826
OK, N	3,192	757	13	20	1,108
OK, E	1,782	501	30	76	916
OK, W	5,618	1,224	161	112	2,102
UT	11,679	2,451	4	0	3,327
WY	1,260	278	11	0	412

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		Total	Pro Se <sup>3</sup>		
<b>11TH</b>	<b>107,994</b>	<b>21,721</b>	<b>1,244</b>	<b>80</b>	<b>30,066</b>
AL, N	8,063	2,845	8	1	4,521
AL, M	2,238	757	103	6	1,146
AL, S	1,752	552	2	2	859
FL, N	3,281	1,288	125	0	1,929
FL, M	36,324	3,176	408	50	4,340
FL, S	22,558	4,428	302	11	5,533
GA, N	26,931	6,443	243	6	8,547
GA, M	4,215	1,440	27	4	2,049
GA, S	2,632	792	26	0	1,142

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 are for cases filed on or after October 17, 2006, and closed during the reporting period.

<sup>1</sup> A reaffirmation agreement is an agreement by a chapter 7 debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral that would otherwise be subject to repossession.

<sup>2</sup> 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 the category.

<sup>3</sup> 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.