

UNITED STATES BANKRUPTCY COURT
FOR THE
DISTRICT OF MARYLAND

08-BK-A

PAUL MANNES
JUDGE

U. S. Courthouse
6500 Cherrywood Lane
Greenbelt, Maryland 20770
(301) 344-8040

March 10, 2008

Peter G. McCabe, Secretary
Committee on Rules of Practice & Procedure
Administrative Office of the U.S. Courts
One Columbus Circle, N.E.
Washington, DC 20544

RE: Bankruptcy Form 240A

Dear Mr. McCabe:

The purpose of this letter is to request a revision in Form 240A. Section (c) of the Form now reads:

(c) If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:

The interest rate on your loan may be a variable interest rate which changes from time to time so that the annual percentage rate disclosed here may be higher or lower.

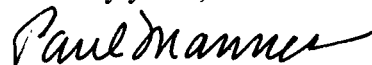
I suggest that the Reaffirmation Agreement state:

(c) The underlying debt transaction (is) (is not) [check one] a variable rate transaction.

A variable rate interest transaction changes from time to time, so the annual percentage rate disclosed here may become higher or lower, and the monthly payment that you make may change.

The persons entering into these Reaffirmation Agreements are generally not the most sophisticated consumers. I suggest this language is clearer than the existing Form.

Sincerely yours,



PAUL MANNES