

7-2-07

UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF GEORGIA
 ATLANTA DIVISION

IN RE:)	CHAPTER 7
)	
KAY ELLEN YATES GREENE,)	
a/k/a KAY Y. GREENE,)	CASE NO. 07-61941-MHM
a/k/a KAY ELLEN GREENE,)	
a/k/a KAY YATES GREENE,)	
)	
Debtor.)	

)	
FORD MOTOR CREDIT COMPANY,)	
)	
Movant,)	
v.)	CONTESTED MATTER
)	
KAY ELLEN YATES GREENE,)	
a/k/a KAY Y. GREENE,)	
a/k/a KAY ELLEN GREENE,)	
a/k/a KAY YATES GREENE,)	
)	
Respondent.)	

**ORDER REQUIRING DEBTOR TO PAY FILING FEE
 AND APPROVING REAFFIRMATION AGREEMENT**

On April 30, 2007, Ford Motor Credit Company filed a motion for approval of a reaffirmation agreement with Debtor, who is proceeding *pro se*. The motion sought approval for Debtor to reaffirm a debt in the amount of \$34,636.21, secured by a 2006 Ford F150. The interest rate on the debt is 1.9% and the monthly payments are \$541.61.

Part D of the reaffirmation agreement showed that Debtor's current income is \$2,741.36 per month. A review of the record shows that, at the time Debtor filed her bankruptcy petition, she was unemployed and had been unemployed for at least 60 days

prior to the petition date. Debtor had filed an application to proceed in this case *in forma pauperis* without payment of the filing fee. That application was granted but with the proviso that the order was subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrated that the waiver was unwarranted.

Hearing on the motion to approve the reaffirmation agreement was held May 22, 2007. It was revealed at the hearing that Debtor obtained employment postpetition and now has sufficient disposable income to make the monthly payments on the 2006 Ford F150 and to pay the filing fee that was previously conditionally waived. On June 19, 2007, Debtor paid to the Clerk, U.S. Bankruptcy Court, the full amount of the filing fee. The record and the presentations at the hearing establish that the reaffirmation agreement does not impose an undue hardship upon Debtor and is in her best interest; accordingly, it is hereby

ORDERED that the reaffirmation agreement between Debtor and Ford Motor Credit Company, which was executed April 26, 2007, and filed April 30, 2007, is *approved*.

The Clerk, U.S. Bankruptcy Court, is directed to serve a copy of this order upon Debtor, Debtor's attorney, and the Chapter 13 Trustee.

IT IS SO ORDERED, this the 29th day of June, 2007.



MARGARET H. MORPHY
UNITED STATES BANKRUPTCY JUDGE