

UNITED STATES BANKRUPTCY COURT
for the
NORTHERN DISTRICT OF CALIFORNIA

UNITED STATES COURTHOUSE AND FEDERAL BUILDING
280 SOUTH FIRST STREET, ROOM 3035
SAN JOSE, CALIFORNIA 95113-3099

MARILYN MORGAN
UNITED STATES BANKRUPTCY JUDGE

TELEPHONE (408) 535-5100
FACSIMILE: (408) 535-5121

PROCEDURES FOR REAFFIRMATION HEARINGS

The following guidelines are promulgated to provide flexibility for debtors and creditors seeking a reaffirmation hearing pursuant to § 524(c) or (d) of the Bankruptcy Code.

1. **Regular Hearings**-A courtroom reaffirmation hearing may be added to any existing calendar. Arrangements are made by calling the Courtroom Deputy, Millie McGowan, at least 7 days before the requested hearing date. Ms. McGowan can be reached at (408) 535-5004. Telephonic appearances are available using the Court's normal procedure.
2. **Special Settings**-The Court will attempt to accommodate debtors who need a courtroom hearing at a particular time. Requests for such special settings should be made to Ms. McGowan at (408) 535-5004. Telephonic appearances are available using the Court's normal procedure.
3. **Telephonic Reaffirmations**-Where circumstances warrant, the Court will conduct a reaffirmation with all parties appearing by telephone. Requests for such telephonic hearings should be made to Ms. McGowan at (408) 535-5004.