

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MAINE

In re:

JUDITH L. YOUNG,

Debtor.

Chapter 7

Case No. 25-20289

ORDER DENYING MOTION TO REOPEN BANKRUPTCY CASE

This matter came before the Court on the Debtor's motion seeking to reopen the above-captioned bankruptcy case for the purpose of filing a reaffirmation agreement (the "Motion to Reopen"). For a reaffirmation agreement to be enforceable, it must have, *inter alia*, been made before a debtor is discharged. 11 U.S.C. § 524(c)(1). The Court entered its order discharging the Debtor on March 4, 2026. It appears from the Motion to Reopen that Atlantic Federal Credit Union and the Debtor entered into the subject reaffirmation agreement sometime after that date. The agreement is therefore unenforceable by operation of law even if the Debtor files it on the docket. As the Court cannot provide any relief to the Debtor, the Motion to Reopen is hereby DENIED.

Dated: April 28, 2026

/s/ Peter G. Cary _____

Judge Peter G. Cary
United States Bankruptcy Court