

**This opinion is not intended for publication**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

In re: ) Case No. 03-10015  
)  
GEORGE C. SEMRAU, ) Chapter 7  
)  
Debtor. )  
) Judge Arthur I. Harris

ORDER FINDING REAFFIRMATION AGREEMENT UNENFORCEABLE

On June 20, 2003, a reaffirmation agreement between George C. Semrau (Debtor) and American General Financial Service, Inc. (American General) was filed (docket #10). The reaffirmation agreement was signed by the Debtor on June 1, 2003, and a representative of American General on June 6, 2003. The Debtor filed this case on January 2, 2003, and the order of discharge was entered on April 4, 2003 (docket #7). This case was closed on April 11, 2003.

One of the requirements for a reaffirmation agreement to be enforceable is that it must be made before the granting of the discharge under section 727. *See* 11 U.S.C. § 524(c)(1). The reaffirmation agreement here is unenforceable because it was executed by the parties in June 2003, after the granting of the discharge on April 4, 2003.

IT IS SO ORDERED.

/s/ Arthur I. Harris                      06/30/2003  
Arthur I. Harris  
United States Bankruptcy Judge