

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Russell and Kathryn VanGuilder,

Chapter 7

Debtor(s).

BK 04-50781 RJK

NOTICE OF HEARING ON MOTION TO DISMISS CHAPTER 7 CASE

TO: The Debtor, all creditors and other parties in interest:

The United States Trustee has filed a motion to dismiss the above-captioned case under 11 U.S.C. §707(a) and (b).

The Court will hold a hearing on this motion at 10:30 A.M. on November 29, 2004, in Courtroom No. 2, at the United States Bankruptcy Court, United States Courthouse, at 515 West 1st Street, in Duluth, Minnesota.

Any response to this motion must be filed and delivered not later than November 23, 2004, which is three days before the time set for the hearing (excluding intermediate Saturdays, Sundays and legal holidays), or filed and served by mail not later than November 17, 2004, which is seven days before the time set for the hearing (excluding intermediate Saturdays, Sundays and legal holidays). Local Bankruptcy Rule 9006-1.

Dated: _____

CLERK OF BANKRUPTCY COURT

By: _____
Deputy Clerk

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Russell and Kathryn VanGuilder,

Chapter 7

Debtor(s).

BK 04-50781 RJK

NOTICE OF HEARING AND MOTION TO DISMISS UNDER 11 U.S.C. § 707

TO: The debtor(s) and other entities specified in Local Rule 9013-3.

1. The United States Trustee, by his undersigned attorney, moves the Court for the relief requested below and gives notice of hearing.

2. The Court will hold a hearing on this motion at 10:30 A.M. on November 29, 2004, in Courtroom No. 2, at the United States Bankruptcy Court, United States Courthouse, at 515 West 1st Street, in Duluth, Minnesota.

3. Any response to this motion must be filed and delivered not later than November 23, 2004, which is three days before the time set for the hearing (excluding intermediate Saturdays, Sundays and legal holidays), or filed and served by mail not later than November 17, 2004, which is seven days before the time set for the hearing (excluding intermediate Saturdays, Sundays and legal holidays). Local Bankruptcy Rule 9006-1. **UNLESS A RESPONSE OPPOSING THE MOTION IS TIMELY FILED, THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.**

4. This Court has jurisdiction over this motion pursuant to 28 U.S.C. Sections 157 and 1334, FED.R.BANKR.P. 5005 and Local Rule 1070-1. The United States Trustee has standing to file this motion pursuant to 28 U.S.C. Section 586(a) and 11 U.S.C. Section 307. This

proceeding is a core proceeding. The petition commencing this Chapter 7 case was filed on July 8, 2004. The case is now pending in this Court.

5. This motion arises under 11 U. S. C. Section 707 and FED.R.BANKR.P. 1017, 2002 and 4004. This motion is filed under FED.R.BANKR.P. 9014 and Local Rules 9013-1 to 9013-5. Movant requests that this case be dismissed.

6. From the lists, schedules and statements filed by the debtors, it appears that they may have the ability to pay a substantial portion of their unsecured debt without hardship.

7. The debtors list the following debts:

(a) On Schedule D, Creditors Holding Secured Claims, the debtors list one claim totaling \$ 62,998.57, secured by a mortgage on the homestead.

(b) On Schedule E, Creditors Holding Unsecured Priority Claims, the debtors list no claims.

(c) On Schedule F, Creditors Holding Unsecured Nonpriority Claims, the debtors list eleven claims totaling \$ 19,585.71.

8. The debts listed in the debtors' Schedule of Liabilities appear to be primarily consumer debt. *See* Debtors' Schedule F. The debtors checked on the Petition that the nature of the debts are consumer/non-business.

9. On Schedule I, the debtors list monthly net income of \$ 3,384.73. The debtors are married and list one minor aged dependent. On Schedule J, the debtors list monthly expenses of \$ 3,231.11.

10. On August 18, 2004, the United States Trustee wrote to the debtors for additional financial information. *See* Att. Ex. 1.

11. The debtors failed to respond to the United States Trustee's letter and have failed to

provide the information requested in that letter.

12. The United States Trustee cannot complete his Section 707(b) investigation with the information listed in his letter. Therefore, pursuant to FED. R. BANKR. P. 1017(e)(1), the United States Trustee hereby advises the debtors and their counsel that all of the information listed in attached Exhibit 1, shall be submitted for the court's consideration at the hearing.

13. The failure of the debtors to cooperate with the United States Trustee by turning over the information requested prior to or as a response to the Section 707(b) Motion to Dismiss is a basis to dismiss this case for bad faith under Section 707(b) and under Section 707(a).

14. The United States Trustee reserves the right to argue that the debtors have an ability to pay under Section 707(b) and that the case should be dismissed on that basis, once the information requested is submitted.

WHEREFORE, the United States Trustee respectfully requests that this chapter 7 case be dismissed.

Dated: October 6, 2004

Respectfully submitted,

HABBO G. FOKKENA
United States Trustee
Region 12

By: /s/ Sarah J. Wencil
Sarah J. Wencil
Trial Attorney
United States Trustee's Office
1015 United States Courthouse
300 South Fourth Street
Minneapolis, MN 55415
IA ATTY No. 14014
(612) 664-5500
(612) 664-5516

EXHIBIT 1





U. S. Department of Justice

Office of the United States Trustee

*Districts of Minnesota, North Dakota,
South Dakota and Iowa*

August 18, 2004

William Sweeney
416 North Central Avenue
Duluth, MN 55807

*U.S. Courthouse, Suite 1015
300 South Fourth Street
Minneapolis, MN 55415*

*612 / 664-5500
FAX 612 / 664-5516*

Re: Russell & Kathryn VanGuilder
Bky 04-50781

Dear Mr. Sweeney,

As you are aware, the Office of the United States Trustee must investigate every debtor pursuant to 11 U.S.C. §707(b). Please provide the following documentation/information on or before September 10, 2004;

1. Copies of the last four pay stubs for each debtor. If the pay stubs show a deduction for 401(k) or similar retirement plan, please advise if the deduction is voluntary or mandatory. If the pay stubs show a deduction for 401(k) loan repayment, please advise as to the balance of the loan and the estimated payoff date.
2. Copies of 2001, 2002, and 2003 state and federal tax returns, including W-2s, 1099s, and all other attachments and schedules.
3. Copies of bank statements and check registers for the last six months for all accounts owned by the debtors.
4. Copies of electricity and heating fuel bills for the last year.

Please call if you have a question or concern about this letter. Thank you for your assistance in this matter.

Sincerely,

HABBO G. FOKKENA
United States Trustee

By *Tom Kleiner*
Tom Kleiner
Bankruptcy Analyst

cc: Russell & Kathryn VanGuilder
6611 Brookmere Road
Duluth, MN 55803-9206

Robert Kanuit, Chapter 7 Trustee

VERIFICATION

I, Sarah J. Wencil, attorney for the United States Trustee, the movant named in the foregoing motion, declare under penalty of perjury that the foregoing is true and correct according to the best of my knowledge, information and belief.

Executed on: October 6, 2004

Signed: /s/ Sarah J. Wencil
Sarah J. Wencil
Trial Attorney

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Russell and Kathryn VanGuilder,

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Debtor(s).

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MEMORANDUM OF LAW IN SUPPORT OF MOTION TO DISMISS

This memorandum is submitted pursuant to Local Rule 9013-2(a). It appears that dismissal of this Chapter 7 case is appropriate under 11 U.S.C. 707(b).

Analysis of Section 707(a)

Section 707(a) provides:

The court may dismiss a case under this chapter only after notice and a hearing and only for cause, including —

- (1) unreasonable delay by the debtor that is prejudicial to creditors;
- (2) nonpayment of any fees and charges required under chapter 123 of title 28 [28 U.S.C. § 1911 et seq.]; and
- (3) failure of the debtor in a voluntary case to file, within fifteen days or such additional time as the court may allow ... the information required by paragraph (1) of section 521, but only on a motion by the United States trustee.

11 U.S.C. § 707(a). Dismissal for cause is not limited to the three examples set forth in Section 707(a); use of the word “including” means that the examples are nonexhaustive. *Huckfeldt v. Huckfeldt* (*In re Huckfeldt*), 39 F.3d 829, 831 (8th Cir. 1994) (*see* citations therein).

The Eighth Circuit Court of Appeals has specifically adopted the reasoning of the bankruptcy court in *In re Khan*, 172 B.R. 613 (Bankr. D. Minn. 1994) to determine whether bad

faith may be “cause” under Section 707(a). *Huckfeldt*, 39 F.3d at 832. The Bankruptcy Court in *In re Khan*, held that bad faith under Section 707(a) is the following:

[T]he Court should look first at the debtor’s manifested attitude toward the integrity of the bankruptcy process. The real question should be whether the debtor is in bankruptcy with an intent to receive the sort of relief that Congress made available to petitioners under the chapter in question ... and is willing to responsibly carry out the duties that Congress imposes on debtors as the cost of receiving such relief.

[B]ad faith in the filing of a Chapter 7 petition would be evidenced by a pervasive and orchestrated effort on the party of the debtor to obtain the benefits of a bankruptcy filing while at the same time intentionally and fraudulently taking action to avoid any of the detriments. Such an effort might involve ..., without a concomitant acceptance of the statutory duties of financial disclosure, cooperation with the trustee, and surrender of non-exempt assets.

172 B.R. at 625 (citations omitted).

The failure of the debtors to provide the information requested in the Motion to Dismiss is cause to dismiss under Section 707(b). Under Section 707(b), Congress designated the United States Trustee as the only party, besides the Bankruptcy Court, who has standing to bring a Section 707(b) motion to dismiss. 11 U.S.C. § 521(3) states that “the debtor shall ...cooperate with the trustee as necessary to enable the trustee to perform the trustee’s duties under this title.” *See* 11 U.S.C. § 324(a) (stating that bankruptcy court had power to “remove a trustee, other than the United States trustee.” Therefore, indicating that the use of the term “trustee” in the Bankruptcy Code may include the United States trustee.). In addition, Local Bankruptcy Rule 2020-1 provides: "The ... debtor shall comply with all reasonable requirements promulgated by the United States Trustee with respect to ... furnishing information and the debtor shall cooperate with the trustee and the United States Trustee in furnishing information reasonably required for the proper administration of the estate.”

The information requested by the United States Trustee in attached exhibit 1 is reasonable

and should not be burdensome for the debtors to acquire. Most of the information requested consists of check stubs, copies of tax returns or loan agreements, which one would expect an individual to maintain or would expect to be easily obtainable.

The United States Trustee will request that the Bankruptcy Court dismiss this case for cause pursuant to Section 707(a) if the debtors fail to cooperate with the United States Trustee's Office in its investigation pursuant to Section 707(b) by turning over the information requested pursuant to Federal Bankruptcy Rule 1017(e)(1).

Analysis of Section 707(b)

A Motion to Dismiss for Substantial Abuse is governed by Section 707(b) of the Bankruptcy Code, which provides:

After notice and a hearing, the court, on its own motion or on a motion by the United States trustee but not at the request or suggestion of any party in interest, may dismiss a case filed by an individual debtor under this chapter whose debts are primarily consumer debts if it finds that the granting of relief would be a substantial abuse of the provisions of this chapter. There shall be a presumption in favor of granting the relief requested by the debtor. In making a determination whether to dismiss a case under this section, the court may not take into consideration whether a debtor has made, or continues to make charitable contributions (that meet the definition of 'charitable contribution' under section 548(d)(3)) to any qualified religious or charitable entity or organization (as that term is defined in section 548(d)(4).

11 U.S.C. § 707(b) (1994) (as amended by Religious Liberty and Charitable Donation Protection Act of 1998). The United States Trustee bears the burden of showing substantial abuse. *In re Dubberke*, 119 B.R. 677, 679 (Bankr. S.D. Iowa 1990).

(1) The Debtor's Debts Are Primarily Consumer Debts.

Section 101(8) of the Bankruptcy Code defines "consumer debts" as "debt incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8) (1994). "Debt" is defined as a "liability on a claim." 11 U.S.C. § 101(12) (1994). "Claim" is defined as a "right to payment, whether or not such right is reduced to judgment, liquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured." 11 U.S.C. § 101(5)(A) (1994).

The purpose of the debt generally determines whether a debt is a consumer debt. *Zolg v. Kelly (In re Kelly)*, 841 F.2d 908, 913 (9th Cir. 1988); *In re Palmer*, 117 B.R. 443, 446 (Bankr. N.D. Iowa 1990). If the credit transaction does not involve a business transaction or a profit motive, it is usually regarded as a consumer debt. *Palmer*, 117 B.R. at 446 (citing *In re Booth*, 858 F.2d 1051, 1054-55 (5th Cir. 1988)); *In re Berndt*, 127 B.R. 222, 223 (Bankr. D.N.D. 1991) (citing *Kelly* and *Booth*, but distinguishing *Booth* by concluding that private investment debts, not used to further an ongoing business, were consumer debts).

In the present case, it appears that the debts listed on Schedule F are primarily consumer debts. The debtors checked on the Petition that the nature of the debts are consumer/non-business.

(2) The Granting of Relief under Chapter 7 Constitutes Substantial Abuse of Chapter Seven of the Bankruptcy Code.

To satisfy the "substantial abuse" standard under Section 707(b), the Eighth Circuit has ruled that the primary consideration is whether the debtor has the ability to fund a 13 plan. *In re Walton*, 866 F.2d 981, 984 (8th Cir. 1989) (following *In re Kelly*, 841 F.2d 908, 914-15 (9th Cir. 1988)); *United States Trustee v. Harris*, 960 F.2d 74, 76 (8th Cir. 1992); *Fonder v. United*

States, 974 F.2d 996, 999 (8th Cir. 1992); *Huckfeldt v. Huckfeldt (In re Huckfeldt)*, 39 F.3d 829, 831 (8th Cir. 1994) (comparing § 707(b) to § 707(a)).

While bad faith on the part of the debtor may constitute substantial abuse under Section 707(b), bad faith is not required to be shown to satisfy the "substantial abuse" standard when the debtor is otherwise able to repay his or her debts out of future income:

This is not to say that inability to pay will shield a debtor from section 707(b) dismissal where bad faith is otherwise shown. But a finding that a debtor is able to pay his debts, standing alone, supports a conclusion of substantial abuse.

Walton, 866 F.2d at 985 (quoting *In re Kelly*, 841 F.2d at 914-15); *Harris*, 960 F.2d at 76 (stating that "egregious behavior" by the debtor is not a necessary element for a Chapter 7 case to be dismissed under Section 707(b)). While the unique hardships and the good faith of the debtor are relevant factors, those factors are not as important as the ability of the debtor to fund a Chapter 13 plan. *Walton*, 866 F.2d at 983; *see also Harris*, 960 F.2d at 77 (rejecting the "totality of the circumstances" test espoused by the Fourth Circuit Court of Appeals in *Green v. Staples (In re Green)*, 934 F.2d 568, 572 (4th Cir. 1991), in favor of examining whether a debtor may fund a Chapter 13 plan out of future income).

Whether the debtor is eligible to file a petition under Chapter 13 after a Section 707(b) dismissal is also not a relevant factor, and likewise, the debtor cannot be forced to file a Chapter 13 petition after a 707(b) dismissal order is entered if the debtor is qualified for Chapter 13 relief. *Fonder*, 974 F.2d at 999. "The essential inquiry remains whether the debtor's ability to repay creditors with future income is sufficient to make the Chapter 7 liquidating bankruptcy a substantial abuse of the Code." *Id.*

In addition, the Eighth Circuit holds that a bankruptcy court may reject the credibility of amended schedules when the amendments are offered after a Section 707(b) motion is filed and the amended schedules seek to decrease income and/or increase expenses because the debtor swore as

to the accuracy of the initial schedules. *Fonder*, 974 F.2d at 1000.

In the present case, the debtors have a duty to cooperate with the Office of the United States Trustee by providing it with information to determine whether the case should be dismissed for substantial abuse. Under Section 707(b), Congress has designated the United States Trustee as the only party, besides the Bankruptcy Court, who has standing to bring a Section 707(b) motion to dismiss. As noted above in the analysis of Section 707(a), the debtors have a duty to cooperate with the United States Trustee pursuant to the Bankruptcy Code and the Local Bankruptcy Rules. Federal Bankruptcy Rule 1017(e)(1) recognizes that the debtors must turnover information by allowing the United States Trustee to designate the documents that must be submitted by the debtors prior to or at the hearing held pursuant to Section 707(b).

In Minnesota, bankruptcy court decisions initially analyzed both the "totality of the circumstances" test, which was later rejected by the Eighth Circuit in *Harris*, and the future income test eventually adopted by the Eighth Circuit. See *In re Gyurci*, 95 B.R. 639 (Bankr. D. Minn. 1989) (holding that the debtor's Chapter 7 petition constituted a "substantial abuse" under both the restrictive "totality of the circumstances" test and the more broad future income test). In *Gyurci*, the bankruptcy court held that a debtor who could pay back between 40-50% of his unsecured debt in three years should have his case dismissed under Section 707(b). 95 B.R. at 643.

In *In re Veenhuis*, the bankruptcy court held that the ability to fund a Chapter 13 plan is not the only criteria to cause a Section 707(b) dismissal, and an inability to fund a Chapter 13 plan will not shield a debtor from a Section 707(b) dismissal where bad faith is present. 143 B.R. 887, 888 (Bankr. D. Minn. 1992) (quoting *Harris* and *Walton (supra)*). The court held that the issue of bad faith under Section 707(b) is a fact question and granted the Section 707(b) dismissal, even though the debtor had a negative future income cash flow, based on the following facts: (1) the debtor was seeking to have a single unsecured debt for a deficiency on a repossessed recreational

motor boat discharged; (2) the debtor made no serious effort to repay the boat debt prepetition; (3) after the unsecured creditor repossessed the boat, the debtor obtained a second loan for a second boat, which the debtor intended to repay post petition as an exempt asset; (4) the payments on the second loan could be used to repay the unsecured creditor; (5) the debtor's debts were not caused by unforeseen calamity, but rather by a desire for a luxury good that he should have known, he could not afford. *Id.* at 889.

In *In re Mathes*, the bankruptcy court held that the ability to repay 35% of the debtor's debt to unsecured creditors was a substantial abuse of the Bankruptcy Code. 1996 WL 1055813, *4 (Bankr. D. Minn. Aug. 21, 1996). The court took into consideration that the debtor would not suffer undue hardship by complying with a Chapter 13 plan, that the unsecured debt of the debtor was primarily credit card debt that was not incurred as the result of an emergency or other unforeseen contingency, that the conduct of the debtors by amending his schedules to increase his expenses after the Section 707(b) motion was filed was not credible. *Id.**2-*4.

On appeal, the District Court of Minnesota affirmed the Bankruptcy Court's decision. *Mathes v. Stuart (In re Mathes)*, Civil File No. 3-96-906, slip op. (D. Minn. July 2, 1997) The District Court held that the finding of substantial abuse with a 35% threshold was appropriate:

In this Circuit, there is no clear cut formula or quantitative, threshold percentage of debt that must be repaid under a Chapter 13 plan in order to constitute grounds for dismissal for "substantial abuse." See Walton; Fonder; see also In re Schmidt, 200 B.R. 36, 38 (Bankr. D. Neb. 1996)... Rather, (and until such a threshold is articulated), Bankruptcy Courts are to use their best judgment to determine what repayment percentage is appropriate on a case-by-case basis. Considering the record before it, the Bankruptcy Court concluded, without comment, that a 35% repayment plan over a three year term was sufficient to constitute "substantial abuse." After conducting a de novo review of the record, this Court agrees. An ability to contribute more than \$17,000 towards \$ 44,000 of unsecured debt is "substantial."

Id., slip op. at 6-7. See also *In re Shirley Wilkins*, 1997 WL 1047545 (Bankr. D. Minn. March

26, 1997) (Kishel, J.) (holding that the ability to pay 28% in three years or 49% in five years of unsecured debts was a substantial abuse under § 707(b)).

In the present case, the debtors have a duty to cooperate with the Office of the United States Trustee by providing it with information to determine whether the case should be dismissed for substantial abuse. Under Section 707(b), Congress has designated the United States Trustee as the only party, besides the Bankruptcy Court, who has standing to bring a Section 707(b) motion to dismiss. As noted above in the analysis of Section 707(a), the debtor has a duty to cooperate with the United States Trustee pursuant to the Bankruptcy Code and the Local Bankruptcy Rules. Federal Bankruptcy Rule 1017(e)(1) recognizes that the debtors must turnover information by allowing the United States Trustee to designate the documents that must be submitted by the debtors prior to or at the hearing held pursuant to Section 707(b).

This Bankruptcy Court, in *In re Veenhuis*, 143 B.R. 887 (Bankr. D. Minn. 1992)(Dreher, J.), noted that the Eighth Circuit Court of Appeals did not eliminate bad faith analysis under its ability to pay analysis:

[T]here is nothing in either *Harris* or *Walton* that suggests that the ability to fund a chapter 13 plan out of future earnings is the *only* factor to consider [for Section 707(b) abuse]. On the contrary, the Walton court expressly stated that ‘the court may take the petition’s good faith and unique hardships into consideration under section 707(b).’ *Walton*, 866 F.2d at 983. Furthermore, both *Harris* and *Walton* cited with approval language from *In re Kelly*, 841 F.2d 908 (9th Cir. 1988), stating that the inability to fund a chapter 13 plan out of future earnings will not ‘shield a debtor from section 707(b) dismissal where bad faith is otherwise shown.’ *Harris*, 960 F.2d at 76; *Walton*, 866 F.2d at 985. To hold otherwise would defeat section 707(b)’s goal of denying a discharge both to debtors who are non-needy and those who are dishonest....

In re Veenhuis, 143 B.R. at 888.

The failure of the debtors to submit the information requested will prevent the United States Trustee from determining whether substantial abuse is present. It is reasonable that such

conduct by the debtors, which cause the United States Trustee and the Bankruptcy Court to be unable to make an ability to pay analysis, is a basis to dismiss a case for substantial abuse.

The United States Trustee requests that the Bankruptcy Court dismiss this case for substantial abuse if the debtors fail to provide all of the requested documentation at the hearing on this motion.

WHEREFORE, the United States Trustee submits this memorandum in support of his motion to dismiss the above-captioned case as a substantial abuse of the Bankruptcy Code.

Dated: October 6, 2004

Respectfully submitted,

HABBO G. FOKKENA
United States Trustee
Region 12

By: /s/ Sarah J. Wencil
Sarah J. Wencil
Trial Attorney
United States Trustee's Office
1015 United States Courthouse
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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

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CERTIFICATE OF MAILING

I, Emily Rohr, certify under penalty of perjury that I am an employee in the Office of the United States Trustee for the District of Minnesota and am a person of such age and discretion as to be competent to serve papers.

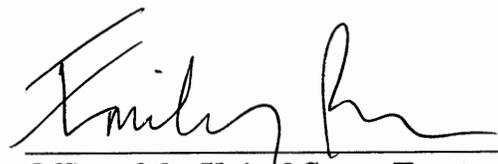
That on October 6, 2004, I served a copy of the Proposed Notice of Hearing, Motion to Dismiss Under 11 U.S.C. §707, Memorandum of Law in Support of Motion to Dismiss; and proposed Order in the above-referenced case by placing said copy in a postpaid envelope addressed to the person(s) hereinafter named, at the place and address stated below, which is the last known address, and by depositing said envelope and contents in the United States Mail at Minneapolis, Minnesota.

Addressee(s):

William R. Sweeney
416 North Central Avenue
Duluth, MN 55807

Robert R. Kanuit
Kanuit Law Offices, Ltd.
4815 West Arrowhead Road, Suite 230
Hermantown, MN 55811

Russell and Kathryn VanGuilder
6611 Brookmere Road
Duluth, MN 55803-9206



**Office of the United States Trustee
Emily Rohr**

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Russell and Kathryn VanGuilder,

Chapter 7

Debtor(s).

BK 04-50781 RJK

ORDER

At Duluth, Minnesota, the _____ day of _____, 2004, this matter came before the Court for hearing on the Motion of the United States Trustee's Office for an Order dismissing this Chapter 7 case pursuant to 11 U.S.C. §707(a) and (b). Appearances were noted in the record.

The Court made its findings of fact and conclusions of law on the record pursuant to Rule 52 of the Federal Rules of Civil Procedure and Bankruptcy Rule 7052.

IT IS HEREBY ORDERED:

That the Chapter 7 bankruptcy case filed by the above-captioned debtors is dismissed pursuant to 11 U.S.C. Section 707.

The Honorable Robert J. Kressel
United States Bankruptcy Judge