

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ILLINOIS

IN RE: )  
)  
KIM L. BADER, ) Bankruptcy Case No. 06-31278  
)  
Debtor. )  
  
FIRST BANK, )  
)  
Plaintiff, )  
)  
vs. ) Adversary Case No. 06-3286  
)  
KIM L. BADER, )  
)  
Defendant. )

OPINION

This matter having come before the Court for trial on a Complaint to Determine Dischargeability of Debt; the Court, having heard sworn testimony and arguments of counsel and being otherwise fully advised in the premises, makes the following findings of fact and conclusions of law pursuant to Rule 7052 of the Federal Rules of Bankruptcy Procedure.

At the close of trial on June 1, 2007, the Court allowed the Plaintiff's Complaint to Determine Dischargeability of Debt upon the record and granted the parties 14 days to submit documentation as to the value of the 2001 Pontiac Grand Am and arguments as to the admissibility of Plaintiff's Exhibit No. 9. On June 14, 2007, the Plaintiff filed a Memorandum Regarding Plaintiff's Damages, and, as of June 19, 2007, the Debtor/Defendant has failed to file any further pleadings.

Based upon the arguments set forth in Plaintiff's Memorandum Regarding Plaintiff's Damages and the Debtor/Defendant's failure to respond thereto, the Court finds that

Plaintiff's Exhibit No. 9 should be admitted into evidence and that the value of the 2001 Pontiac Grand Am for purposes of this judgment is the amount of \$7,275.

ENTERED: June 20, 2007.

/s/Gerald D. Fines  
GERALD D. FINES  
United States Bankruptcy Judge

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ORDER

For the reasons set forth in an Opinion entered on the 20<sup>th</sup> day of June 2007;

IT IS HEREBY ORDERED that:

A. The Complaint to Determine Dischargeability of Debt is ALLOWED; and,

B. Judgment is entered in favor of Plaintiff and against the Debtor/Defendant in

the amount of \$7,275, with interest at the rate of 9% per annum until paid in full.

ENTERED: June 20, 2007.

/s/Gerald D. Fines  
GERALD D. FINES  
U. S. Bankruptcy Judge  
United States Bankruptcy Judge