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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

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CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLA

IN RE:)
)
SARTIN, James Evertt,)
SARTIN, Brenda Kay)
)
Debtors,)
)
SCOTT P. KIRTLEY, TRUSTEE,)
)
Plaintiff,)
)
v.)
)
OAKWOOD ACCEPTANCE)
CORPORATION,)
)
Defendant.)

Case No. 02-04022-R
Chapter 7

FILED

DEC 27 2002

MICHAEL L. WILLIAMS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

Adversary Proceeding No.
02-0227-R

**AGREED JUDGMENT AVOIDING LIENS AND INTERESTS
OF OAKWOOD ACCEPTANCE CORPORATION**

This matter comes on before me pursuant to the Joint Stipulation for Judgment Avoiding Liens and Interests of Oakwood Acceptance Corporation, filed by Scott P. Kirtley, Trustee, and Oakwood Acceptance Corporation.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the liens and interests of Oakwood Acceptance Corporation are avoided pursuant to 11 U.S.C. Sections 544 and 547 in the following described property:

2002 Oakwood Manufactured Home, Serial #HOTXO9912323AB,

and real property described as:

Lot Twenty-Two (22), Block Two (2),
Osage Hills Ranch, an Addition in Osage
County, Oklahoma, According to the
Recorded Plat Thereof.

DOCKETED 12/27/02
Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

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IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Oakwood Acceptance Corporation's right, title, claim or interest in and to the above described manufactured home and real property is inferior to the right, title, claim or interest of the Trustee.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Oakwood Acceptance Corporation shall have an unsecured claim in this case.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Trustee is authorized, with Bankruptcy Court authority, to sell the manufactured home and real property free and clear of Oakwood Acceptance Corporation's lien and mortgage.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that each party shall bear their own costs and attorney fees.

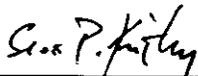
Dated this 27 day of December, 2002.



DANA L. RASURE
UNITED STATES BANKRUPTCY JUDGE

Submitted by:

RIGGS, ABNEY, NEAL
TURPEN, ORBISON & LEWIS



Scott P. Kirtley, OBA No. 11388
Ryan J. Assink, OBA No. 17568
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ATTORNEYS FOR TRUSTEE

THE HINDS LAW FIRM

A handwritten signature in black ink, reading "James M. Hinds". The signature is written in a cursive style with a large, sweeping initial "J" and "H".

James M. Hinds, OBA No. 4221
1671 South Denver
Tulsa, Oklahoma 74119
(918) 582-7472

ATTORNEY FOR OAKWOOD
ACCEPTANCE CORPORATION