

cl: 2/88

FILED

MAY 25 1999

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

**TIMOTHY R. WALBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA**

IN RE:

GRETA A. CLIFTON,

Debtor.

Case No. 98-00479-M

Chapter 7

**RED CROWN FEDERAL CREDIT
UNION,**

Plaintiff,

Adv. Proc. No. 98-0106-M

v.

GRETA A. CLIFTON,

Defendant.

JUDGMENT

THIS MATTER comes before the Court pursuant to the Red Crown Federal Credit Union's Complaint filed on April 8, 1998. Greta A. Clifton, Defendant and Debtor herein, filed Defendant's Response to Plaintiff's Complaint to Determine Dischargeability of Debt and Counterclaim on May 8, 1998. The trial in the matter was held on May 7, 1999. Greta M. Clifton appeared personally and through her attorneys, J. Scott McWilliams and Richard Shumberger. Red Crown Federal Credit Union, Plaintiff herein, appeared through its attorney, David K. Wheeler. The Court received evidence and heard argument from the parties. On May 25, 1999, the Court rendered a bench ruling and read its findings of fact and conclusions of law as required by Bankruptcy Rule 7052 into the record. In accordance with said findings of fact and conclusions of law,

IT IS HEREBY ORDERED that the debts owed by Greta M. Clifton to Red Crown Federal

\$

38

Credit Union as listed in the Pre-Trial Order filed in this adversary proceeding be, and the same hereby are, not discharged.

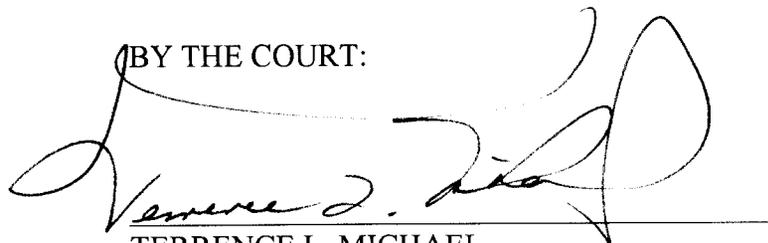
IT IS FURTHER ORDERED THAT judgment is entered in favor of Red Crown Federal Credit Union and against Greta M. Clifton in the following amounts:

- (1) \$6,585.35, plus interest at the rate of 7.95 percent per annum from and after May 25, 1999, until paid;
- (2) \$2,278.73 plus interest at the rate of 12 percent per annum from and after May 25, 1999, until paid; and
- (3) \$437.46 plus interest at the rate of 12.5 percent per annum from and after May 25, 1999, until paid.

IT IS FURTHER ORDERED that the Counterclaim filed by Greta A. Clifton against Red Crown Federal Credit Union be, and the same hereby is, dismissed with prejudice.

Dated this 25th day of May, 1999.

BY THE COURT:



TERRENCE L. MICHAEL
UNITED STATES BANKRUPTCY JUDGE

cc: J. Scott McWilliams
David K. Wheeler

1308v1