

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

In re: )  
)  
CLIFFORD J. ANDREWS and )  
FRANCES I. WRIGHT, )  
)  
Debtors. )  
\_\_\_\_\_)  
CLIFFORD J. ANDREWS and )  
FRANCES I. WRIGHT, )  
)  
Plaintiffs, )  
)  
v. )  
)  
UNITED STATES OF AMERICA, ex rel )  
INTERNAL REVENUE SERVICE, )  
)  
Defendant. )  
\_\_\_\_\_)

Case No. 97-02322-M

Chapter 7

Adv. No. 97-0213-M

**FILED**  
AUG 13 1997  
DOROTHY A. EVANS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

**FILED**  
AUG 15 1997  
DOROTHY A. EVANS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

JUDGMENT

THIS MATTER comes before the Court upon plaintiffs' Complaint to Determine Dischargeability of Debt filed on June 19, 1997, in which plaintiffs request the Court to determine the dischargeability of plaintiffs' federal income tax liabilities.

WHEREFORE it appearing to the Court that plaintiffs and the United States of America are in agreement as to the disposition of the above-captioned adversary proceeding as to them pursuant to the joint stipulation filed herewith, it is

ORDERED AND ADJUDGED that the stipulation between plaintiffs and the United States of America is hereby APPROVED and ADOPTED by the Court, and it is

FURTHER ORDERED as follows:

1. The plaintiffs filed a Chapter 7 petition in bankruptcy on May 20, 1997.

DOCKETED 8-15, 1997.  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

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2. On June 19, 1997 the plaintiffs filed the above-captioned adversary action seeking a determination of the dischargeability of federal income tax liabilities owed to the United States.

3. The plaintiffs do not owe federal income tax liabilities for their 1986 tax year.

4. The federal income tax liabilities owed by the plaintiffs for their 1987 - 1992 tax years are properly subject to discharge in this bankruptcy proceeding, pursuant to 11 U.S.C. Section 727, if and when a discharge is entered in this case.

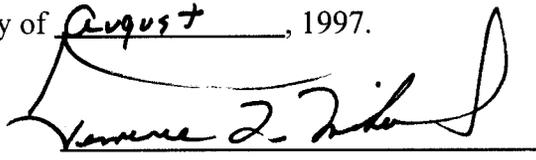
5. The plaintiffs' federal income taxes for their 1993 tax year are not dischargeable, pursuant to 11 U.S.C. Section 523(a)(1)(A). The plaintiffs' penalties for their 1993 tax year are dischargeable, pursuant to 11 U.S.C. Section 523(a)(7).

6. The plaintiffs' federal income tax liabilities for their 1994 and 1995 tax years are not dischargeable, pursuant to 11 U.S.C. Section 523(a)(1)(A).

7. The United States properly filed pre-petition Notices of Federal Tax Lien in connection with the plaintiffs' 1987 - 1991 federal income tax liabilities which continue in effect and attach to all existing property and rights to property, including exempt property, belonging to the plaintiffs both on and prior to the filing of the bankruptcy petition. See 11 U.S.C. § 522(c)(2)(B); 26 U.S.C. § 6322.

8. This adversary action is hereby dismissed with prejudice as to the plaintiffs and the United States of America, each party to bear its own litigation expenses, including costs and attorneys' fees.

IT IS SO ORDERED this 14<sup>th</sup> day of August, 1997.

A handwritten signature in black ink, appearing to read "Terrence L. Michael", written over a horizontal line.

TERRENCE L. MICHAEL  
UNITED STATES BANKRUPTCY JUDGE