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FILED

SEP 03 1999

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

In Re:

MICHAEL LEE GADDY
SS# 440-76-7665

STACI LYNN GADDY
pka Staci Armstrong
pka Staci Custer
SS# 440-56-9134

Debtors.

PATRICK J. MALLOY III, TRUSTEE,

Plaintiff,

vs.

NISSAN MOTOR ACCEPTANCE CORPORATION,
a California corporation,

Defendant.

TIMOTHY R. WALBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA
Case No. 99-01155-R
Chapter 7

Adv. No. 99-0158-R

DEFAULT JUDGMENT AGAINST DEFENDANT

THIS MATTER having come before this Court on the 3 day of September, 1999, upon Trustee/Plaintiff's Motion for Default Judgment Against Defendant, the Court finds as follows:

1. That on July 12, 1999, the Plaintiff/Trustee instituted this Adversary Proceeding seeking Court determination that the estate's interest in and to the following described asset was prior and superior to that of the Defendant NISSAN MOTOR ACCEPTANCE CORPORATION, to wit: 1994 Nissan Sentra VIN 1N4EB31P7RC867765.

2. That proper and timely service was made upon the Defendant on July 13, 1999, as evidenced by the Certificate of Service filed herein on July 15, 1999.

3. That the Defendant has wholly failed to answer or otherwise plead.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the Trustee/Plaintiff is hereby granted Default Judgment against the Defendant NISSAN MOTOR ACCEPTANCE

DOCKETED 09/03, 1999.
Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

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CORPORATION determining that the estate's interest in and to the above referenced asset be prior and superior to that of the Defendant.

DATED this 3 day of Sept., 1999.



UNITED STATES BANKRUPTCY JUDGE

Submitted by:
Patrick J. Malloy III
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ATTORNEYS FOR PLAINTIFF,
Patrick J. Malloy III, Trustee