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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

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2002 MAR -5 PM 2:41
MICHAEL L. WILLIAMS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLA

IN RE:

WINCO, CORP.
d/b/a FIDELITY MERCHANT CAPITAL CORP.
d/b/a EDUCATIONAL AG WIRELESS CO-OP, INC.
d/b/a BJORKLUND CORP.
d/b/a THE TOMA KOURI CORPORATION
D. HEUBSCH CORP.
LINCOLN DISTRIBUTING
WINCOM CORP.

Debtor.

PATRICK J. MALLOY III, TRUSTEE,

Plaintiff,

vs.

CEFEO INVESTMENTS LTD.; ROBERT ETOLL;
JOSEPH QUARTELL; DR. GLORIA ENGEL;
STEVEN KELLEY; MARY KELLEY; ALVIN SEYSTER;
JOLLY ANN SEYSTER; DON MOUNTER; LAURA
MOUNTER; RAY JESSUP; NORMAN JESSUP;
MIKE BOULWARE; RENE BOULWARE; GREGG ROMNEY;
JANET ROMNEY; JOAN RYTTER; KATHY EMERICK;
RON LOEWEN; JAMIE LOEWEN; TIM SEYSTER;
CINDY SEYSTER; FARZAN FARIVAR; CHERI
FARIVAR; DENNIS R. ALLISON; KIDDER-ALLISON)
CAPITAL INVESTMENTS, a partnership;)
SKI RUN MARINA, INC.; and MONROE PHILLIPS)

Defendants.

) CASE NO. 98-01647-R
) Chapter
) CASE NO. 98-03493-R
) CASE NO. 98-03494-R
) CASE No. 98-02066-R
) SUBSTANTIVELY CONSOLIDATED

Adv. No. 01-0180-R

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U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

DEFAULT JUDGMENT
JOAN RYTTER (J.RYTTER)

THIS MATTER having come on for consideration this 7 day
of March, 2002, upon Plaintiff/Trustee's Motion for Default
Judgment against J.RYTTER, the Court finds as follows:

1) That on the 2nd day of April, 2001, Malloy
instituted this adversary proceeding against J.RYTTER seeking to
avoid J.RYTTER's lien against any and all real estate owned by

Recipient Shall Promptly Notice
Proper Parties and File Certificate of
Service Reflecting Such Notice.

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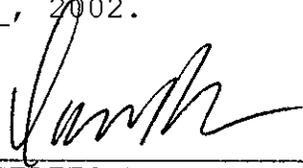
the estate in the State of California, pursuant to 11 U.S.C. 549. In addition, Malloy seeks a determination that the tax lien of the United States of America ex rel (IRS) in and to all proceeds derived from the sale of the estate's interest in Sylmar and Pismo Beach, California totaling \$176,453.92 is prior and superior to the interest of J.RYTTER.

2) That proper and timely service of the Complaint and Summons was made upon J.RYTTER on the 3rd day of April, 2001, as evidenced by the certificate of service filed herein on the 7th day of August, 2001. That J.RYTTER has failed to answer or otherwise plead.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the Plaintiff/Trustee is hereby granted a Default Judgment against J.RYTTER avoiding any and all liens of J.RYTTER in and to any and all real estate owned by this estate wherever located in the State of California.

IT IS FURTHER ORDERED that the interest of the (IRS) in and to all proceeds derived from the sale of the estate's interest in real estate located in Sylmar and Pismo Beach, California, totaling \$176,453.92 is prior and superior to the interest of J.RYTTER.

DATED this 7 day of March, 2002.


UNITED STATES BANKRUPTCY JUDGE

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