

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

In re:
FIRST COMMERCIAL BANK
800 SHADES CREEK PARKWAY
BIRMINGHAM, AL 35202-1746

Plaintiff(s)

vs.

VERNON E. KREIDER, JR.
P. O. BOX 8
ROBINSONVILLE, MS 38664

Defendant(s)

BK Case No. 01-05809-BGC-7

AP No. 01-00315

CERTIFICATE OF JUDGMENT

I, RICHARD K. MAUK, Acting Clerk of the United States Bankruptcy Court for the Northern District of Alabama, do hereby certify that on MAY 24, 2002, a Judgment was rendered in the United States Bankruptcy Court for the Northern District of Alabama, Southern Division in the above-styled cause wherein it was **ORDERED** by the Court that:

First Commercial Bank obtained a Judgment against Vernon E. Kreider, Jr. without waiver of exemptions for the sum of ONE MILLION, ONE HUNDRED TEN THOUSAND DOLLARS---(\$1,110,000.00) Dollars, and also the sum of ---(\$) Dollars, cost of said suit, and interest at the rate of 2.37% per annum from date of said Judgment.

JAMES G. HENDERSON is the Attorney of Record for FIRST COMMERCIAL BANK in said cause.

Given under my hand and seal of this Court on JUNE 10, 2002.

RICHARD K. MAUK, Acting Clerk
United States Bankruptcy Court

By *Heane O. Burt*
Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

In re:)
)
)
Vernon E. Kreider, Jr. and)
Patricia Kreider,) Case No.: 01-05809-BGC-7
)
)
Debtors.)
)
)
First Commercial Bank,)
)
)
Plaintiff,)
)
)
vs.) A.P. No.: 01-00315
)
)
Vernon E. Kreider, Jr.,)
)
)
Defendant.)

ORDER

This matter came before the Court on the Plaintiff's Motion for Summary Judgment filed on April 9, 2002. After notice, oral arguments were held on May 13, 2002. Appearing was James Henderson, the attorney for First Commercial Bank. The defendant did not respond to the Plaintiff's Motion for Summary Judgment.

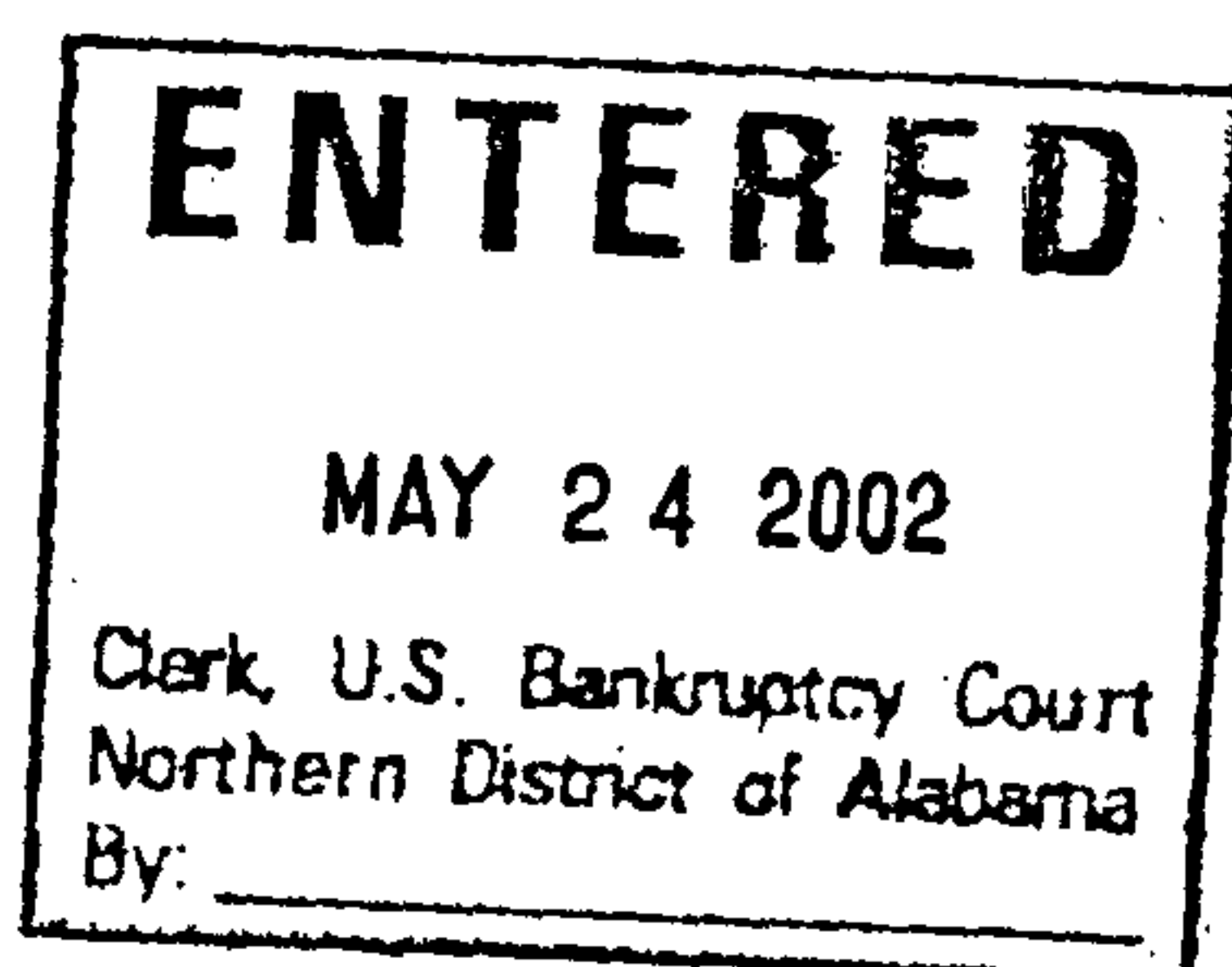
Based on the arguments of counsel, the pleadings, and the motion and accompanying evidence, it appears to the Court that pursuant to the standards in Fitzpatrick v. City of Atlanta, 2 F.3d 1112 (11th Cir. 1993) the motion is due to be granted.

It is therefore **ORDERED, ADJUDGED and DECREED** that:

1. The Plaintiff's Motion for Summary Judgment is **GRANTED**;
2. Judgment is entered in favor of the plaintiff and against the defendant Vernon E. Kreider, Jr. in the amount of \$1,110,000.00.

DONE this the 24 day of May, 2002.

BC:pb




BENJAMIN COHEN
United States Bankruptcy Judge

