

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF GEORGIA  
SAVANNAH DIVISION

IN RE: ) CHAPTER 13  
MONIQUE C. PALMER, ) CASE NO. 98-40815-JDW  
)  
DEBTOR )  
)  
MONIQUE C. PALMER, )  
)  
PLAINTIFF )  
)  
VS. ) ADVERSARY PROCEEDING  
) NO. 98-04100-JDW  
UNITED STATES OF AMERICA, )  
)  
DEFENDANT )

ORDER

Debtor has filed this adversary proceeding to recover damages and punitive damages against Defendant for a willful violation of the automatic stay. A trial of the case was held on November 4, 1998 in Savannah, Georgia. This order is entered in accordance with the findings of fact and conclusions of law announced in open court on December 10, 1998.

Now, therefore it is hereby

ORDERED that the prayers of Plaintiff's Complaint be denied and that judgment be entered in favor of Defendant.

SO ORDERED, this 5<sup>th</sup> day of January, 1999.

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James D. Walker, Jr.  
United States Bankruptcy Judge