IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO Eastern Division

10 JAH 13 PH 2: 07

IN RE:

Charlene Hilliard,

Debtor.

Daniel McDermott, U.S. Trustee

Plaintiff.

vs. Charlene Hilliard,

Defendant.

In Proceedings Under Chapter

Case No.: 09-12219

Adv. Pro. No.: 09-1220

JUDGE RANDOLPH BAXTER

JUDGMENT

In Cleveland, in said District, on this $\frac{137}{2}$ day of January, 2010.

A Memorandum Of Opinion And Order having been rendered by this Court in this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the U.S.

Trustee has met his burden of proof, by a preponderance of the evidence standard, to show that the Debtor Defendant should be denied a general discharge pursuant to §727(a)(3) and §727(5) of the Bankruptcy Code. Accordingly, judgment is hereby granted in favor of the U.S. Trustee, as determined herein. Each party is to bear its respective costs.

IT IS SO ORDERED.

JUDGE KANDOLPH BAXTER`

UNITED STATES BANKRUPTCY COURT