

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on December 01, 2006, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: December 01, 2006



A handwritten signature in blue ink, appearing to read "Arthur I. Harris".

Arthur I. Harris  
United States Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

|                 |   |                        |
|-----------------|---|------------------------|
| In re:          | ) | Case No. 06-15257      |
|                 | ) |                        |
| DENISE SANDERS, | ) | Chapter 13             |
| Debtor.         | ) |                        |
|                 | ) | Judge Arthur I. Harris |

ORDER

The debtor filed a motion for continuation of the automatic stay pursuant to 11 U.S.C. § 362(c)(3)(B). For the reasons stated in open court on November 30, 2006, the motion is denied. Nevertheless, pursuant to case law interpreting 11 U.S.C. § 362(c)(3)(A), creditors will still need to seek relief from stay to take action against property of the debtor's estate. *See In re Harris*, 342 B.R. 274 (Bankr. N.D. Ohio 2006) (stay only terminates as to actions against the debtor or property of the debtor; stay remains in effect as to property of the estate);

*In re Moon*, 339 B.R. 668, 673 (Bankr. N.D. Ohio 2006) (same); *In re Jones*,  
339 B.R. 360 (Bankr. E.D.N.C. 2006) (same).

IT IS SO ORDERED.