

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

|                     |   |                                |
|---------------------|---|--------------------------------|
| In re:              | ) |                                |
|                     | ) |                                |
|                     | ) |                                |
| DEBORAH A. BLACK,   | ) | Case No. 6:03-bk-11740-ABB     |
|                     | ) | Chapter 7                      |
| Debtor.             | ) |                                |
| _____               | ) |                                |
|                     | ) |                                |
| DEBORAH HEUSNER and | ) |                                |
| THOMAS HEUSNER      | ) |                                |
|                     | ) |                                |
| Plaintiffs,         | ) |                                |
|                     | ) |                                |
| vs.                 | ) | Adv. Pro. No 6:04-ap-00007-ABB |
|                     | ) |                                |
|                     | ) |                                |
| DEBORAH A. BLACK,   | ) |                                |
|                     | ) |                                |
| Defendant.          | ) |                                |
| _____               | ) |                                |

**ORDER**

This matter came on Plaintiffs, Deborah Heusner and Thomas Heusner,  
Complaint to Deny Discharge pursuant to 11 U.S.C. § 727(a)(3), (a)(4)(A) and (a)(5).  
The following Findings of Fact and Conclusions of Law are made after reviewing the  
evidence.

**FINDINGS OF FACT**

Defendant did not conceal, destroy, or falsify any financial information regarding  
her personal assets. An intent to deceive by the Defendant was not established.  
Defendant did not knowingly and fraudulently make a false oath or account. Her

explanation of her personal assets was satisfactory in light of the circumstances of this case.

**CONCLUSIONS OF LAW**

The Plaintiffs have not established the acts specified in §§727(a)(3),(a)(4)(A) and (a)(5). Defendant did not knowingly and fraudulently make a false oath or account pursuant to 11 U.S.C. 727 (a)(3) and (a)(4)(A). Defendant satisfactorily accounted for her personal assets pursuant to 11 U.S.C. 727 (a)(5). Therefore it is

**ORDERED, ADJUDGED and DECREED** that **JUDGMENT** is entered in favor of the Defendant, Deborah A. Black, and against the Plaintiffs, Deborah Heusner and Thomas Heusner, it is further

**ORDERED, ADJUDGED and DECREED** that the general discharge of Debtor, Deborah A. Black, is **GRANTED** pursuant to 11 U.S.C. § 727(a)(7).

Dated this 29th day of November 2004.

/s/ Arthur B. Briskman  
ARTHUR B. BRISKMAN  
United States Bankruptcy Court