

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In re:)	
)	
)	
MICHAEL SCHIFFMAN,)	Case No. 6:03-bk-11741-6B7
)	Chapter 7
Debtor.)	
_____)	
)	
DEBORAH HEUSNER and)	
THOMAS HEUSNER)	
)	
Plaintiffs,)	
)	
vs.)	Adv. Pro. No 6:04-ap-00008-ABB
)	
)	
MICHAEL SCHIFFMAN,)	
)	
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
his personal assets. An intent to deceive by the Defendant was not established.
Defendant did not knowingly and fraudulently make a false oath or account. His

explanation of his 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 his 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, Michael Schiffman, and against the Plaintiffs, Deborah Heusner and Thomas Heusner, it is further

ORDERED, ADJUDGED and DECREED that the general discharge of Debtor, Michael Schiffman, 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