UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

CASE NO.: 00-06131-3F7

In re:

CHARLES V. LOWERY and SUZANNE H. LOWERY,

Debtors.

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ORDER OVERRULING CADLE COMPANY II, INC.'S OBJECTION TO DEBTORS' CLAIM OF EXEMPTIONS

This case came before the Court upon an objection to Debtors' claim of exemptions. Upon Findings of Fact and Conclusions of Law separately entered, it is

ORDERED:

1. The Cadle Company II, Inc.'s objection to Debtors claim of exemptions regarding the Jackson National Life insurance policy No. 0012348670 is overruled.

2. The Jackson National Life insurance policy No. 0012358670 is exempt pursuant to Fla. Stat. § 222.14.

DATED this 29th day of September, 2005 in Jacksonville, Florida.

<u>/s/ Jerry A. Funk</u> JERRY A. FUNK United States Bankruptcy Judge

Copies furnished to: Keith A. Graham, Attorney for The Cadle Company II, Inc.

Chester J. Trow, Attorney for Debtors, Charles and Suzanne Lowery