

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