

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

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In re: :

JONATHAN ARAUJO : BK No. 00-13175  
LORI ARAUJO : Chapter 13  
Debtors

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ORDER

For the reasons argued by the Creditor, Sanford N. Kirshenbaum, in his: (1) Amended Objection to Confirmation, Docket No. 10; (2) Memorandum in Support of Amended Objection, Docket No. 11; and (3) Reply Memorandum, Docket No. 13, all of which we adopt and incorporate herein by reference, Kirshenbaum's Objection to Confirmation is SUSTAINED, and confirmation of the Debtors' Chapter 13 Plan is DENIED.

Enter Judgment consistent with this Order.

Dated at Providence, Rhode Island, this 12<sup>th</sup> day of April, 2001.

/s/ Arthur N. Votolato  
Arthur N. Votolato  
U.S. Bankruptcy Judge