

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

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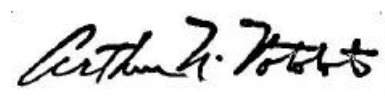
In re: :
DENNIS R. HARGIS : BK No. 07-10195
Debtor : Chapter 13

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ORDER DENYING CONFIRMATION

Heard on the objection of Sterling, Inc., d/b/a Kay Jewelers ("Kay") to confirmation of the Debtor's Chapter 13 plan. Kay is a secured creditor and according to its proof of claim is owed \$1,408.95. The Debtor's plan makes no provisions for Kay and the Debtor does not dispute the amount or validity of Kay's secured claim. For the reasons argued by Kay, which we adopt and incorporate herein by reference, and because the Debtor's plan fails to comply with 11 U.S.C. § 1325(a)(5), confirmation is DENIED. Pursuant to R.I. LBR 3015-3(e), the Debtor has eleven days to file an amended plan.

Dated at Providence, Rhode Island, this 9th day of August, 2007.



Arthur N. Votolato
U.S. Bankruptcy Judge

Entered on docket: 8/9/2007