

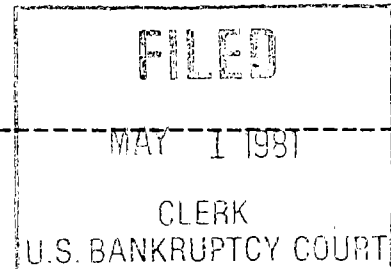
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE
WESTERN DISTRICT OF WISCONSIN

In the matter of

WF7-81-00045

CLARENCE L. WARDALL and
ELLEN M. WARDALL

Debtors.



O R D E R

The above named debtors having duly filed an application to avoid a lien, and the Wisconsin Finance Corporation having requested a hearing thereon; and the matter having come on for hearing before the Court on the 16th day of April, 1981; and the attorneys having presented the contested issues relative to said avoidance, and having made their oral arguments, and having preferred not to file any additional briefs or to have any additional trial in the matter and to submit it to the determination of the Court; and the Court having duly considered the arguments of counsel, the record and the entire file herein, and being fully advised in the premises, FINDS:

1. That the snowblower claimed to be exempt under the Bankruptcy Code is an item that qualifies as household goods under 11 U.S.C. 522(f)(2)(A), especially in this part of the United States where households certainly have to have equipment not only to take care of the summer work about the homestead premises but also to remove the snow during the winter months.

2. That the refinancing of the contract for the purchase of the Hammond pipe organ by the debtors did not change its entity from a purchase money mortgage and that said mortgage, for the purchase thereof as rewritten, remains in full effect as to its lien.

CONCLUSIONS OF LAW

That an order be entered finding the Hammond pipe organ to be subject to a valid purchase money mortgage, and that the

snowblower is exempt under said section and the lien lifted thereon.

O R D E R

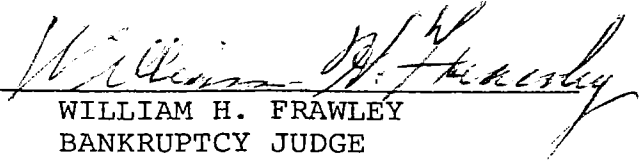
NOW, THEREFORE, IT IS ORDERED:

1. That the lien on said snowblower above stated is hereby lifted.

2. That the lien on the Hammond pipe organ as a purchase money mortgage remains in full force and effect.

Dated: May 1, 1981.

BY THE COURT:


WILLIAM H. FRAWLEY
BANKRUPTCY JUDGE