

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

In Re:

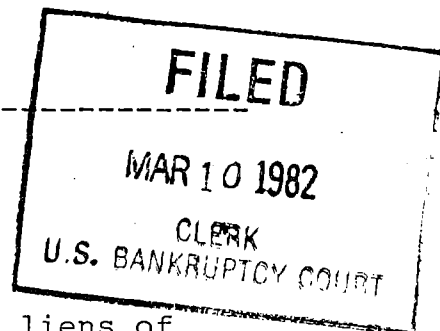
DANIEL VICTOR ECKBERG and
RENEE PATRICIA ANN ECKBERG

Debtors.

BANKRUPTCY NO.

SF7-81-01838

FINDINGS OF FACT,
CONCLUSIONS OF LAW and ORDER



The debtors' application to avoid the liens of AVCO Finance, Freedom Finance and Beneficial Finance having come on for hearing on the 6th day of January, 1982; and the Court having heard the arguments of counsel and the evidence produced at said hearing entered an order from the bench granting the application to avoid the liens of Freedom Finance and Beneficial Finance and took the matter of the AVCO Finance lien avoidance under advisement and directed that briefs be filed within ten days; and counsel for the debtors having submitted additional evidence that the lien of AVCO Finance was a nonpossessory, nonpurchase money lien, and the Court being fully advised in the premises, FINDS:

1. That the AVCO Finance lien on the property described in said application was a nonpossessory, nonpurchase money lien.
2. That an order be entered granting the application of the debtors for avoidance of the lien of AVCO Finance covering the items described in said application.

CONCLUSIONS OF LAW

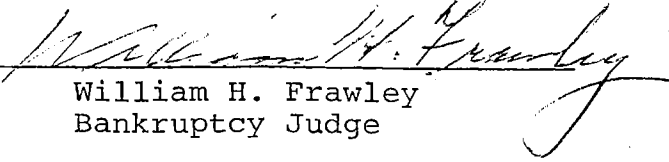
That an order be entered granting said application.

O R D E R

NOW, THEREFORE, IT IS ORDERED: That the application to avoid the lien of AVCO Finance be and the same is hereby granted without costs to either party.

Dated: March 10, 1982.

BY THE COURT:



William H. Frawley
Bankruptcy Judge