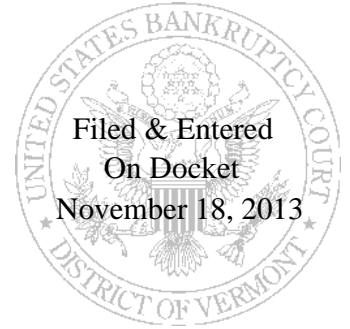


UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT



In re:

Todd M. Enright,
Debtor.

Chapter 7
Case # 10-10873

National Physicians Holdings Company,
Physicians Re Captive Insurance Company,
Joliet Area Risk Retention Group,
Tift Area Captive Insurance Company,
TPA Captive Insurance Company,
Plaintiffs,

vs.

Todd M. Enright,
Defendant.

Adversary Proceeding
10-1041

Appearances: *Gary Karnedy, Esq.*
 Primmer Piper Eggleston & Cramer
 Burlington, VT
 For Plaintiffs

Todd M. Enright
Brattleboro, VT
Pro se Defendant


ORDER
GRANTING PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT

For the reasons set forth in the memorandum of decision of even date, THE COURT FINDS that the Plaintiffs have met their burden of proving that, pursuant to §§ 727(a)(3) and 727(a)(6)(A), the Debtor is not entitled to a discharge in this case. THE COURT ALTERNATIVELY FINDS that in the event a discharge were entered in this case, the Debtor's debt to the Plaintiffs would be excepted from discharge under § 523(a)(2)(A).

Therefore, IT IS HEREBY ORDERED that the Plaintiffs' motion for summary judgment (doc. # 40) is granted on Counts Seven, Five and One of the Amended Complaint.

SO ORDERED.

Burlington, Vermont
November 18, 2013



Colleen A. Brown
United States Bankruptcy Judge