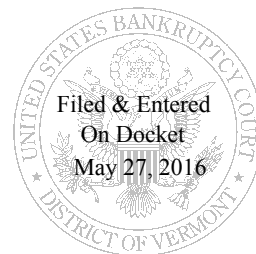


UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT



In re:

JAMES L. ZUTELL,
Debtor.

Chapter 7 Case
14-10465

CYNTHIA ISLEIB and CAROL AINES,
Plaintiffs,

v.

JAMES L. ZUTELL,
Defendant.

Adversary Proceeding
14-1012

Appearances: Karl Anderson, Esq.
Anderson & Eaton, P.C.
Rutland, VT
For the Plaintiffs

Paul Kulig, Esq.
Kulig Law Offices, P.C.
Rutland, VT
For the Defendant


ORDER
DENYING EXCEPTION OF PLAINTIFFS' JUDGMENT FROM DISCHARGE,
OVERRULING OBJECTION TO EXEMPTION,
AND DENYING DISMISSAL OF CASE ON BAD FAITH GROUNDS

For the reasons set forth in the memorandum of decision of even date, THE COURT FINDS the Plaintiffs have failed to meet their burden of proof in each of the three causes of action set forth in the complaint.

Therefore, IT IS HEREBY ORDERED that, first, the Plaintiffs' claim against the Defendant (arising from a state court judgment dated March 1, 2012) is not excepted from the Defendant's discharge; second, the Plaintiffs' objection to the Defendant's exemption of the 2008 Mahindra Tractor is overruled; and third, the Plaintiffs' claim for dismissal of the Defendant's bankruptcy case as a bad faith filing under § 707(a) is denied.

Accordingly, the Court grants judgment in favor of the Defendant on all three causes of action set forth in the Plaintiffs' complaint.

Burlington, Vermont
May 27, 2016



Colleen A. Brown
United States Bankruptcy Judge