Formatted for Electronic Distribution

UNITED STATES BANKRUPTCY COURT DISTRICT OF VERMONT

Filed & Entered On Docket March 31, 2016

In re:

Richard Rommer, Debtor.

Chapter 7 Case #15-10313

Appearances: Rebecca Rice, Esq.

Cohen & Rice Rutland, Vermont For the Debtor

Alan Bjerke, Esq. Brauer Gravel Farnham Colchester, Vermont For Green Mountain Bureau

John Canney, Esq. Law Office of John Canney Rutland, Vermont As the Case Trustee

ORDER

OVERRULING OBJECTIONS TO THE DEBTOR'S HOMESTEAD EXEMPTION, OVERRULING OBJECTIONS TO THE DEBTOR'S MOTION TO AVOID LIENS, AND GRANTING THE DEBTOR'S MOTION TO AVOID LIENS

For the reasons set forth in the memorandum of decision of even date, THE COURT FINDS the Debtor is entitled to exempt all of his Property¹ as his homestead, including the garage and greenhouse, under the Vermont homestead statute, because (1) the Debtor's equity in the Property is less than the applicable homestead exemption amount, and (2) the garage and greenhouse, despite being rented out to a third party for commercial use, are used in connection with the Debtor's residence. THE COURT FURTHER FINDS the Debtor may avoid all liens impairing his exemption of that Property.

Therefore, IT IS HEREBY ORDERED that

- 1. the Trustee's and Green Mountain Bureau's objections to the Debtor's claimed homestead exemption in the Property under 27 V.S.A. § 101, as expressed in their responses to the Debtor's Motion to avoid liens, are OVERRULED;
- 2. the Trustee's and Green Mountain Bureau's objections to the Debtor's Motion to avoid liens under 11 U.S.C. § 522(f) are OVERRULED; and
- 3. the Debtor's Motion to avoid liens under 11 U.S.C. § 522(f) is GRANTED, provided this case is not dismissed.²

SO ORDERED.

Burlington, Vermont March 31, 2016

Colleen A. Brown United States Bankruptcy Judge

All capitalized terms in this order have the same definition as in the memorandum of decision.

See Vt. LBR 4003-2(c).