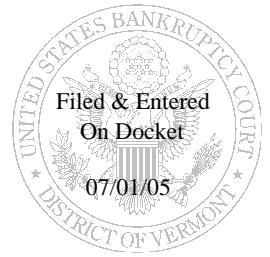


UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VERMONT



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In re:

**LARNEY MALCOLM MCGRATH and  
ANN MARIE-RILEY MCGRATH,  
Debtors.**

**Chapter 7 Case  
# 04-10606**

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**VERMONT FEDERAL CREDIT UNION,  
Plaintiff,**

v.

**Adversary Proceeding  
# 04-1053**

**LARNEY MALCOLM MCGRATH and  
ANN MARIE-RILEY MCGRATH,  
Defendants.**

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*Appearances:*        *Michael D. Johnson, Esq.  
Johnson & Finnigan, LLP  
South Burlington, Vt.  
For the Plaintiff*

*Anthony R. Duprey, Esq.  
Neuse, Smith & Venman, PC  
Middlebury, Vt.  
For the Debtors-Defendants*


**ORDER**  
**GRANTING DEBTORS' REQUEST FOR PUNITIVE DAMAGES**

For the reasons set forth in the Memorandum of Decision of even date,

IT IS HEREBY ORDERED that the Debtor's request for punitive damages under 11 U.S.C. § 362(h) is granted and the Court directs Vermont Federal Credit Union to pay **one thousand eight hundred dollars** (\$1,800) to the Debtors within twenty (20) days of this Order.

**SO ORDERED.**

July 1, 2005  
Burlington, Vermont

  
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Colleen A. Brown  
United States Bankruptcy Judge