IN THE DISTRICT COURT OF THE UNITED STATES FOR THE MIDDLE DISTRICT OF ALABAMA, SOUTHERN DIVISION

IN RE:

SAMMY ALLEN GRAY, JR.,

Debtor.

Debtor.

PIONEER CREDIT COMPANY

OF ALABAMA, INC., d/b/a

1st South East Acceptance

Corporation,

Appellant,

Y.

Appellant,

Y.

Appellee.

CIVIL ACTION NO.

1:10cv983-MHT

(WO)

OPINION

For the reasons stated by the bankruptcy court on the record on September 15, 2010, this district court is of the opinion that the bankruptcy court did not abuse its discretion or otherwise commit reversible error in the award of attorney's fees to the appellee. Accordingly,

the fee award will be affirmed. An appropriate judgment will be entered.

DONE, this the 6th day of September, 2011.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE