

ELECTRONIC CITATION: 2009 FED App. 0011P (6th Cir.)  
File Name: 09b0011p.06

**BANKRUPTCY APPELLATE PANEL OF THE SIXTH CIRCUIT**

In re: JOHN E. ROBERTS )  
JUDY K. ROBERTS, )  
 )  
 Debtors. )

\_\_\_\_\_  
CLYDE HARDESTY, TRUSTEE, )  
 )  
 Appellant, )  
 )  
 v. )  
 )  
 CITIFINANCIAL, INC., )  
 )  
 Appellee. )  
\_\_\_\_\_

No. 09-8020

In re: HONOR FRIESNER, )  
 )  
 Debtor. )

No. 09-8021

\_\_\_\_\_  
WILLIAM TODD DROWN, TRUSTEE, )  
 )  
 Appellant, )  
 )  
 v. )  
 )  
 CITIFINANCIAL, INC., )  
 )  
 Appellee. )  
\_\_\_\_\_

Appeal from the United States Bankruptcy Court  
for the Southern District of Ohio  
Case No. 08-51945; Adversary Case No. 08-2171  
Case No. 08-54576; Adversary Case No. 08-2207

Argued: November 4, 2009

Decided and Filed: November 9, 2009

Before: FULTON, HARRIS, and RHODES, Bankruptcy Appellate Panel Judges.

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**COUNSEL**

**ARGUED:** William Todd Drown, FOLLAND & DROWN LPA, Mount Vernon, Ohio, for Appellants. Amelia A. Bower, PLUNKETT COONEY, Columbus, Ohio, for Appellee. **ON BRIEF:** William Todd Drown, FOLLAND & DROWN LPA, Mount Vernon, Ohio, for Appellants. Amelia A. Bower, PLUNKETT COONEY, Columbus, Ohio, for Appellee.

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**OPINION**

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STEVEN RHODES, Bankruptcy Appellate Panel Judge. After reviewing the record and the parties' briefs, and after considering their oral arguments, the Panel determines that the bankruptcy court's findings of fact are not clearly erroneous and its conclusions of law are correct. We therefore affirm the bankruptcy court's decision for the reasons stated by that court in its well-written opinion entered in *Hardesty v. Citifinancial, Inc. (In re Roberts)*, 402 B.R. 808 (Bankr. S.D. Ohio 2009), and incorporated in *In re Friesner*.