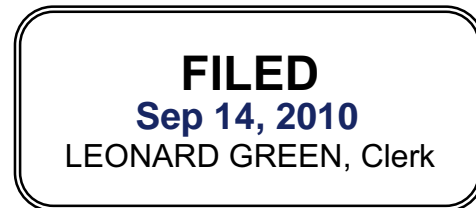


BANKRUPTCY APPELLATE PANEL  
OF THE SIXTH CIRCUIT

Nos. 09-8062; 09-8063



In re: DEBORAH K. SEAFORT  
and  
FREDERICK C. SCHULER and CARRIE A. SCHULER  
Debtors.

---

BEVERLY M. BURDEN, CHAPTER 13 TRUSTEE  
Appellant,

v.

DEBORAH K. SEAFORT  
and  
FREDERICK C. SCHULER and CARRIE A. SCHULER  
Appellees.

Before: BOSWELL, McIVOR, and SHEA-STONUM, Judges of the  
Bankruptcy Appellate Panel.

**JUDGMENT**

On Appeal from the United States Bankruptcy Court  
for the Eastern District of Kentucky at Covington

This cause having been heard on the record from lower court proceedings and argued by counsel, it is the judgment of the Bankruptcy Appellate Panel that the bankruptcy court's rulings confirming the Debtors' chapter 13 plans are REVERSED and the cases are REMANDED for further proceedings as set forth in the opinion filed contemporaneously with this judgment.

FOR THE PANEL

A handwritten signature in cursive script, appearing to read "Leonard Green".

---

Leonard Green, Clerk