

NOT FOR PUBLICATION

FILED

UNITED STATES COURT OF APPEALS

FEB 15 2018

FOR THE NINTH CIRCUIT

MOLLY C. DWYER, CLERK  
U.S. COURT OF APPEALS

In re: ANDREW J. REDER,

Debtor,

ANDREW REDER

Appellant,

v.

PAUL FISHER,

Appellee.

No. 16-60028

BAP No. CC-15-1321-FTaKu

MEMORANDUM\*

Appeal from the Ninth Circuit Bankruptcy  
Appellate Panel  
Faris, Taylor, and Kurtz, Bankruptcy Judges, Presiding

Submitted February 12, 2018\*\*  
Pasadena, California

Before: McKEOWN and WARDLAW, Circuit Judges, and QUIST,\*\*\* District  
Judge.

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\* This disposition is not appropriate for publication and is not precedent  
except as provided by Ninth Circuit Rule 36-3.

\*\* The panel unanimously concludes this case is suitable for decision  
without oral argument. *See* Fed. R. App. P. 34(a)(2).

\*\*\* The Honorable Gordon J. Quist, United States District Judge for the  
Western District of Michigan, sitting by designation.

Debtor Andrew Reder appeals from the Bankruptcy Appellate Panel's ("BAP") judgment affirming the bankruptcy court's order determining that Reder's \$110,000 debt to Appellee Paul Fisher is nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A). We have jurisdiction pursuant to 28 U.S.C. § 158(d). We review de novo decisions of the BAP. *See Scovis v. Henrichsen (In re Scovis)*, 249 F.3d 975, 980 (9th Cir. 2001). "Because this court is in as good a position as the BAP to review the decision of the bankruptcy court, we review the bankruptcy court's decision independently." *Gayden v. Nourbakhsh (In re Nourbakhsh)*, 67 F.3d 798, 800 (9th Cir. 1995) (per curiam).

After a review of the record and briefing, we affirm for the reasons stated in the BAP's well-reasoned and thorough memorandum decision entered on March 8, 2016.

**AFFIRMED.**