

**UNITED STATES DISTRICT COURT FOR THE  
SOUTHERN DISTRICT OF ILLINOIS**

**DENNIS ANDREW BALL,**

**Appellant,**

**v.**

**FRANKLIN WILLIAMSON  
PROPERTIES, INC., and CREDIT UNION  
WEST,**

**Appellees.**

**No. 13-cv-1023-DRH  
Consolidated with  
No. 13-cv-1024-DRH**

**JUDGMENT IN A CIVIL CASE**

**DECISION BY COURT.** This matter is before the Court on plaintiff's Bankruptcy Appeals.

**IT IS HEREBY ORDERED AND ADJUDGED** that pursuant to the Opinion of the Court, the decisions of the bankruptcy court are **AFFIRMED.**

**JUSTINE FLANAGAN,  
ACTING CLERK OF COURT**

**BY: /s/Caitlin Fischer  
Deputy Clerk**

Dated: June 27, 2014

*David R. Herndon*  
Digitally signed by  
David R. Herndon  
Date: 2014.06.27  
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**APPROVED:  
CHIEF JUDGE  
U. S. DISTRICT COURT**