

UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

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In re:

SCOTT ALLEN HOWARD,  
BARBARA ANNE HOWARD,

(Bankr. Case No. 12-06378)

Debtors.

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MICHIGAN DEPARTMENT OF LICENSING  
AND REGULATORY AFFAIRS,  
UNEMPLOYMENT INSURANCE AGENCY,

Plaintiff,

Case No. 1:13-CV-208  
(Adv. Pro. No. 12-80360-jrh)

v.

HON. GORDON J. QUIST

SCOTT ALLEN HOWARD,

Defendant.

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**ORDER ADOPTING REPORT AND RECOMMENDATION  
AND ENTERING JUDGMENT IN FAVOR OF PLAINTIFF**

The Court has reviewed the Report and Recommendation filed by the United States Bankruptcy Judge in this action. The Report and Recommendation was duly served on Defendant on February 6, 2013. No objections have been filed pursuant to Fed. R. Bankr. P. 9033. Therefore,

**IT IS HEREBY ORDERED** that the Report and Recommendation of the Bankruptcy Judge (docket no. 1-1), filed February 5, 2013, is **approved** and **adopted** as the opinion of the Court.

**IT IS FURTHER ORDERED** that judgment is entered in **favor of Plaintiff** and **against Defendant** in the amount of \$20,895.00, together with costs of \$293.00, pursuant to 11 U.S.C. § 523(a)(2)(A) and a(7).

Dated: March 1, 2013

/s/ Gordon J. Quist

GORDON J. QUIST  
UNITED STATES DISTRICT JUDGE