IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TENNESSEE NORTHERN DIVISION AT KNOXVILLE

| In re: | : | |
|----------------------------|---|--------------------------|
| | : | |
| CHARLES RICHARD WIGGINS | : | |
| GWENDOLYN GAIL WIGGINS | : | |
| | : | |
| Debtors | : | |
| | | |
| CHARLES RICHARD WIGGINS | : | |
| GWENDOLYN GAIL WIGGINS | : | |
| | : | |
| Appellants | : | |
| | : | |
| vs. | : | No.3:12-CV-00571 WOB/HBG |
| | : | |
| MAURICE K. GUINN, TRUSTEE, | : | |
| | : | |
| Appellee | : | |

This bankruptcy appeal is before the Court following transmittal of the designated record, completion of briefing by the parties, and reassignment of the case to the undersigned. See Docs. 1-6.

Having carefully considered the entire record and the parties' arguments, the Court overrules Appellants' assignments of error, finds the reasoning of the Bankruptcy Court sound, and affirms its decision for substantially the same reasons.

Therefore, having reviewed this matter, and the Court being sufficiently advised,

IT IS ORDERED THAT Appellants' assignments of error are OVERRULED and Judge Stair's Memorandum and Order are AFFIRMED. This 30th day of April, 2013.

ENTERED AS A JUDGMENT s/ Debra C. Poplin CLERK OF COURT



Signed By: William O. Bertelsman WOB

United States District Judge