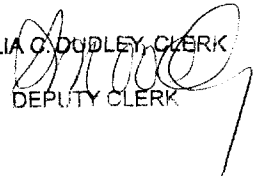


IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA  
DANVILLE DIVISION

NOV 07 2012

JULIA C. DUDLEY, CLERK  
BY:   
DEPUTY CLERK

ANGELA DENISE WHITE, )  
)  
Appellant, )  
)  
v. )  
)  
FIA CARD SERVICES, N.A., )  
CR EVERGREEN II, LLC, )  
and )  
EAST BAY FUNDING, LLC, )  
)  
Appellees, )  
)  
and )  
)  
CHRISTOPHER T. MICALE, )  
)  
Chapter 13 Trustee. )

Civil Action No. 4:12cv00022

**FINAL ORDER**

By: Hon. Glen E. Conrad  
Chief United States District Judge

This case is before the court on an appeal from an order of the United States Bankruptcy Court for the Western District of Virginia. For the reasons stated in the accompanying memorandum opinion, it is hereby

**ORDERED**

that the decision of the bankruptcy court is **REVERSED** and **REMANDED** for further proceedings consistent with this opinion.

The Clerk is directed to send certified copies of this order and the accompanying memorandum opinion to all counsel of record.

Enter: This 7<sup>th</sup> day of November, 2012.



Chief United States District Judge