

NOT PRECEDENTIAL

UNITED STATES COURT OF APPEALS
FOR THE THIRD CIRCUIT

No. 01-4002

IN RE: ALBERT S. HEATON,
Debtor

ALBERT S. HEATON

v.

FORD MOTOR CREDIT

ROBERT H. HOLBER, ESQUIRE
FREDERIC J. BAKER, ESQUIRE,

Trustees

Albert S. Heaton,
Appellant

No. 01-4003

IN RE:

DARLENE A. HELEVA,
Debtor

Darlene A. Heleva,
Appellant

Appeals from the United States District Court
for the Eastern District of Pennsylvania
(D.C. Civil Nos. 00-cv-03433 & 00-cv-03434)
District Judge: Honorable Jay C. Waldman

Argued June 28, 2002

Before: AMBRO, STAPLETON and CUDAHY*, Circuit Judges.

(Filed: August 21, 2002)

Dexter K. Case, Esquire (Argued)
541 Court Street
Reading, PA 19601

Attorney for Appellant

Kevin H. Buraks, Esquire
David E. Stern, Esquire (Argued)
Wolf, Block, Schorr & Solis-Cohen
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Philadelphia, PA 19103

Attorneys for Appellee

OPINION

* Honorable Richard D. Cudahy, United States Circuit Judge for the for the Seventh Circuit, sitting by designation.

AMBRO, Circuit Judge:

For essentially the reasons set out in Judge Waldman's comprehensive
Memorandum Orders, dated October 1, 2001, and September 28, 2001, respectively, we

affirm the District Court's judgments.

TO THE CLERK:

Please file the foregoing Opinion.

By the Court,

/s/ Thomas L. Ambro
Circuit Judge