



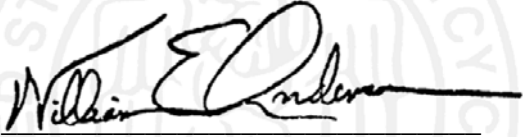
encumbered by a consensual lien in the amount of \$65,300.00. The Debtors exempted this property in the amount of \$1,800.00.

Accordingly to the Debtors' schedules, the Stewartsville Road property has a fair market value of \$40,000.00 and is not encumbered by a consensual lien. The Debtors exempted this property in the amount of \$1.00.

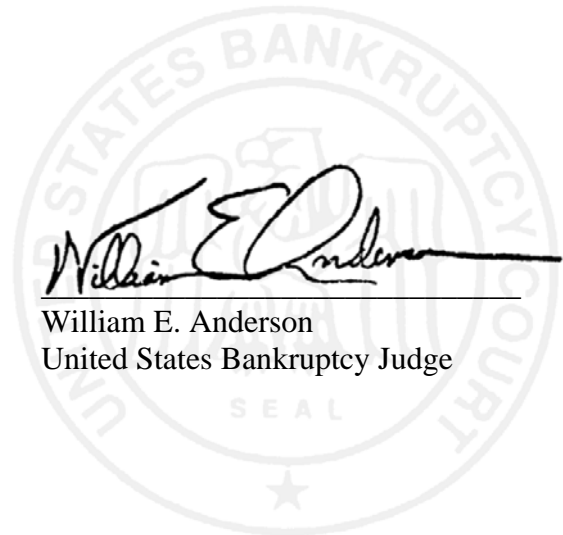
Applying the formula provided at 11 U.S.C. § 522(a)(2)(A), it is concluded that none of the Liens impair an exemption on either property. Accordingly, the motions to avoid the Liens will be denied.

Upon entry of this Memorandum the Clerk shall forward a copy to T. Henry Clarke, IV, Ford Motor Co., George Kevorkian, Jr., D.D.S., and Lynchburg Crane Service, Inc., and the Chapter 13 trustee.

Entered on this 23<sup>rd</sup> day of August, 2010.



William E. Anderson  
United States Bankruptcy Judge

The seal of the United States Bankruptcy Court is visible in the background. It is a circular seal with the words "UNITED STATES BANKRUPTCY COURT" around the perimeter and "SEAL" at the bottom. A star is positioned at the bottom center of the seal.