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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA Lynchburg Division

In re RICHARD TIMOTHY ST. CLAIR and)	Case No. 09-62618-LYN
DONNA BRAMLETT ST. CLAIR,)	
)	Chapter 13
Debtors,)	
)	Motion M-18
)	Motion M-19
)	Motion M-20

MEMORANDUM ON MOTION TO AVOID LIENS

This matter comes before the Court on three motions of the Debtors under 11 U.S.C. § 522(f)(1)(A) to avoid the liens of Ford Motor Co. ("Ford"), George Kevorkian, Jr., D.D.S. ("Dr. Kevorkian"), and Lynchburg Crane Service, Inc. ("Lynchburg Crane") (collectively "the Liens"). All of the Liens have been recorded with the Clerk of the Circuit Court for the County of Bedford, Virginia. The Liens total \$11,962.52. All three Liens secure claims that are held jointly against both debtors.

The Liens encumber the Debtors' real properties commonly known as 2487 Meadors Spur Road, Moneta, Virginia and 6375 Stewartsville Road, Moneta, Virginia. Accordingly to the Debtors' schedules, the Meadors Spur Road property has a fair market value of \$112,000.00 and is

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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 23rd day of August, 2010.

William E. Anderson

United States Bankruptcy Judge