

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION AT LAFAYETTE

IN THE MATTER OF:)
)
RICHARD JAMES HOLOBOWSKI)
MARY LYNN HOLOBOWSKI)
)
)
Debtors

CASE NO. 05-42155
CHAPTER 7

DECISION

At Fort Wayne, Indiana, on July 22, 2008.

In this chapter 7 case, Bank of America, N.A., has filed a motion for relief from the automatic stay of § 362(a) and for the abandonment of its collateral from the bankruptcy estate. All creditors and parties in interest have been given notice of both the motion and the opportunity to object thereto and no objections have been filed within the time required - with the exception of an objection from the debtors. That objection is the subject of this decision.

The court notes that a discharge was entered in this case on April 3, 2006. Doing so terminated the automatic stay as to all actions except those against property of the bankruptcy estate. See, 11 U.S.C. § 362(c)(1), (2)(C). Consequently, the only reason that the property subject to the creditor's lien continues to be protected by the automatic stay is because it remains property of the bankruptcy estate. See, 11 U.S.C. § 362(a)(3), (4). As to that issue, however, the court has previously determined that a chapter 7 debtor lacks standing to object to the abandonment of property from the bankruptcy estate. See, Matter of Drost, 228 B.R. 208 (Bankr. N.D. Ind. 1998). Since the debtors lack standing to object to abandonment, once that part of the creditor's request is granted, the last vestiges of the automatic stay will be eliminated. Under these circumstances, there is no reason to give further consideration to the debtors' objection.

Debtors' objection to the motion for relief from stay and abandonment filed on behalf of Bank of America, N.A., is overruled.

/s/ Robert E. Grant
Judge, United States Bankruptcy Court