

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

IN RE:)
)
JACK DWAYNE BEAL, JR. and) CASE NO. 09-24271 JPK
CHRISTINE FAY BEAL,) Chapter 13
)
Debtors.)

ORDER DETERMINING OBJECTION TO CLAIM #3
OF HOUSEHOLD FINANCE CORPORATION III

On October 19, 2009, Household Finance Corporation III filed a claim in this Chapter 13 case, docketed as claim #3-1. On January 5, 2010, the debtors, by counsel, filed an objection to that claim. Proper service of the objection was made upon the creditor, and no response to that objection was filed. The court scheduled a hearing on the debtors' objection, and by order dated April 15, 2010 – properly served upon Household Finance Corporation III – the court ordered a representative of that creditor to appear at a hearing held on May 17, 2010 at 1:00 p.m. with respect to the debtors' objection to its claim #3-1. No representative of the creditor appeared at that hearing. Attorney Kenneth Fugate appeared at that hearing on behalf of the debtors.

The court determines that default against Household Finance Corporation III should be entered under Fed.R.Civ.P. 16(f)(1)(A)/Fed.R.Civ.P. 37(b)(2)(A)(vi) with respect to the debtors' objection. As a result of the record established at the May 17, 2010 hearing, the court determines that the total amount of the indebtedness owed by the debtors to Household Finance Corporation III as of the date of their filing of their Chapter 13 bankruptcy petition is \$9,657.88, and that the arrearage with respect to that indebtedness owed as of the date of the

filing of the bankruptcy petition is in the amount of \$230.86.

Dated at Hammond, Indiana on June 4, 2010.

/s/ J. Philip Klingeberger
J. Philip Klingeberger, Judge
United States Bankruptcy Court

Distribution:

Debtors, Attorney for Debtors

Trustee, US Trustee

Household Finance Corporation III, P.O. Box 829009, Dallas, Texas 75382-9009

Household Finance Corporation III, 636 Grand Regency Road, Brandon Florida 33510

Kathryn Madison, President, Household Finance Corporation III, 26525 N. Riverwoods Blvd.,
Mettawa, Illinois 60045