UNITED STATES BANKRY NORTHERN DISTRICT OF		
IN RE:		
FRANK A. AIELLO		CASE NO. 90-02596
	Debtor	
SIGNET BANK/VIRGINIA	,	
	Plaintiff	
vs.		ADV. PRO. NO. 91-60010A
FRANK A. AIELLO,		
	Defendant	
APPEARANCES:		
ROBERT S. COOPER, ESQ Attorney for Plaintiff 2425 Clover Street		

FRANK A. AIELLO Debtor-Defendant, Pro Se 505 Rutger Street, Rear Utica, New York 13501

Rochester, New York 14618

STEPHEN D. GERLING, U.S. Bankruptcy Judge

MEMORANDUM-DECISION, FINDINGS OF FACT CONCLUSIONS OF LAW AND ORDER

The Court has before it the motion of the Plaintiff, Signet Bank/Virginia ("Signet") for summary judgment pursuant to Rule 7056 of the Federal Rules of Bankruptcy Procedure ("F.R.Bankr.P.").

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Signet commenced the within adversary proceeding on January 28, 1991 and issue was

thereafter joined by service of the Defendant-Debtor's Answer, which Answer was filed with the

Clerk of this Court on May 2, 1991.

Subsequent to joinder of issue, Signet served on the Defendant-Debtor Interrogatories

pursuant to F.R.Bankr.P. 7033, as well as Request for Admissions pursuant to F.R.Bankr.P. 7036.

The Defendant-Debtor filed a Response to Interrogatories and the Request for

Admissions on June 7, 1991.

On June 18, 1991, Debtor filed a "Consent to Change Attorney And Proceed Pro Se".

On August 5, 1991, Signet filed the instant motion, which was heard before the Court

on August 13, 1991 with both counsel for Signet and the Defendant-Debtor appearing.

The Court has reviewed the moving papers and after having heard Robert S. Cooper,

Esq. on behalf of Signet and the Defendant-Debtor pro se, the Court concludes, based upon the

Debtor-Defendant's Response to Admissions and Interrogatories that there are no issues of fact with

regard to Signet's claim based on upon 11 U.S.C. §523(a)(2)(A)), and, therefore, it is

ORDERED that Signet's motion for summary judgment pursuant to F.R.Bankr.P.

7056 is granted and that Signet be awarded a judgment in the sum of \$2,823.16, with interest from

the date of the Chapter 7 filing, plus reasonable attorney's fees, costs and disbursements to be

hereafter determined upon submission of the appropriate affidavit of Signet's attorney

Dated at Utica, New York this day of September, 1991

STEPHEN D. GERLING U.S. Bankruptcy Judge