UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH DAKOTA

ROOM 211

FEDERAL BUILDING AND U.S. POST OFFICE 225 SOUTH PIERRE STREET

PIERRE, SOUTH DAKOTA 57501-2463

IRVIN N. HOYT BANKRUPTCY JUDGE **TELEPHONE (605) 224-0560** FAX (605) 224-9020

November 18, 1998

Mary Ann Giebink, Esq. Counsel for Plaintiff 505 No. Minnesota Ave. Sioux Falls, South Dakota 57104

Thomas A. Blake, Esq. Counsel for Defendant-Debtor 505 W. 9th St., #201 Sioux Falls, South Dakota 57104

> David Benning v. Gasper M. Karunaratne (In re Karunaratne); Adversary No. 98-4051 Chapter 13; Bankr. No. 98-40524

Dear Counsel:

As discussed in Defendant-Debtor's Answer, Plaintiff's Complaint may be pre-mature. Since Debtor is in a Chapter 13, debts described under 11 U.S.C. § 523(a)(2)(A) may be discharged upon completion of the confirmed plan. The only debts under § 523(a) that are excepted in a Chapter 13 discharge are those described in (a)(5), (8), and (9). See 11 U.S.C. § 1328(a).

If Debtor's case converts to a Chapter 7, all creditors will be given the opportunity to file appropriate Chapter 7 discharge and dischargeability complaints. Those deadlines do not expire during the Chapter 13.

Therefore, I intend to dismiss Plaintiff's Complaint without prejudice absent persuasive argument and supporting case law from Plaintiff that indicates this § 523(a)(2)(A) adversary proceeding should continue while Debtor is in Chapter 13. Any response to this initial letter decision by Plaintiff should be filed by December 4, 1998. Defendant-Debtor may file a response within five days of service of any response by Plaintiff. Plaintiff does not timely respond, I will presume that he has consented to the dismissal without prejudice.

The December 1, 1998 pre-trial will be canceled.

I hereby certify that a copy of this document was mailed, hand delivered, or faxed this date to the parties on the attached service list.

NOV 19 1998

Sincerely, NOTICE OF ENTRY Under F.R.Bankr.P. 9022(a) **Entered**

Irvin N. THoyt NOV 19 1998 Chief Bankruptcy Judge

INH:sh CC: adversary fightest half he Clerk original; copies to parties in U.S. Bendent Court

Charles L. Nail, Jr., Clerk District of South Dakota

Case: 98-04051 Form id: 122 Ntc Date: 11/19/1998 Off: 4 Page: 1 Total notices mailed: 3

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