

April 6, 2005

Charles R. Fulbruge III  
Clerk

IN THE UNITED STATES COURT OF APPEALS

FOR THE FIFTH CIRCUIT

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No. 04-40695

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In The Matter Of: KATHLEEN L SNYDER  
Debtor

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KATHLEEN L SNYDER  
Appellee

v.

STEPHEN J ZAYLER  
Appellant

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Appeal from the United States District Court  
for the Eastern District of Texas  
No. 6:03-CV-182-LED

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Before KING, Chief Judge, and BARKSDALE and STEWART, Circuit  
Judges.

PER CURIAM:\*

The judgment of the district court reversing the Memorandum of  
Decision of the bankruptcy court entered February 18, 2003, is  
affirmed for essentially the reasons set out in the district  
court's Memorandum and Order on Appeal entered April 27, 2004.

AFFIRMED.

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\* Pursuant to 5TH CIR. R. 47.5, the court has determined that  
this opinion should not be published and is not precedent except  
under the limited circumstances set forth in 5TH CIR. R. 47.5.4.