UNITED STATES COURT OF APPEALS FOR THE FIFTH CIRCUIT

No. 98-40899

In The Matter Of: GARRETT & ASSOCIATES INCORPORATED,

Debtor,

H. E. BUTT GROCERY COMPANY; H. E. BUTT CONSTRUCTION,

Appellants,

versus

INTERNATIONAL BANK,

Appellee.

Appeal from the United States District Court for the Southern District of Texas (C-97-CV-669)

July 13, 1999

Before JONES, STEWART, and DENNIS, Circuit Judges.

PER CURIAM:*

The court has considered this appeal in light of the briefs, oral argument and pertinent portions of the record. Having done so, we find neither any clear error of fact nor reversible error of law, and we affirm for essentially the reasons stated by the district and bankruptcy courts.

AFFIRMED.

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 R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR.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