NOT FOR PUBLICATION

UNITED STATES BANKRUPTCY APPELLATE PANEL FOR THE FIRST CIRCUIT

BAP No. MB 97-082

IN RE: GEORGIA A. KOKORAS, Debtor.

HAROLD B. MURPHY, TRUSTEE,

Appellant,

v.

GEORGIA A. KOKORAS,

Appellee.

Appeal from the United States Bankruptcy Court for the District of Massachusetts (Hon. Joan N. Feeney, U.S. Bankruptcy Judge)

Before

Goodman, Haines and Carlo, U.S. Bankruptcy Judges

Andrew G. Lizotte, Esq. and Hanify & King, P.C., on brief for the Appellant.

Jeffrey A. Schreiber, Esq., James S. LaMontagne, Esq. and Schreiber & Associates, P.C., on brief for the Appellee.

September 9, 1998

Per Curiam

_____Chapter 7 trustee, Harold B. Murphy, appeals the bankruptcy court's order overruling his objection to the debtor's homestead exemption claim. We affirm the lower court's ruling on the authority of our recently-promulgated decision in <u>Bruin Portfolio</u>, <u>LLC v. Leicht (In re Leicht)</u>, BAP No. MW 97-067, 1998 WL 424174 (B.A.P. 1st Cir. July 7, 1998).

<u>In re Leicht</u> held that the Massachusetts homestead exemption's exception for contract debts incurred before the filing of a homestead declaration does not operate in bankruptcy. That case addresses and resolves (against appellant) all issues critical to the appeal. <u>See In re Leicht</u>, 1998 WL 424174, at *9-10.

Further explication is unnecessary.

The order of the bankruptcy court overruling appellant's objection to the debtor's homestead exemption is **AFFIRMED**.

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