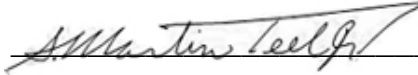


The document below is hereby signed.

Signed: October 28, 2010.



  
S. Martin Teel, Jr.  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF COLUMBIA

In re )  
 )  
SANDRA LESLIE VELVEL, ) Case No. 10-00513  
 ) (Chapter 7)  
Debtor. ) **Not for Publication in**  
 ) **West's Bankruptcy Reporter**

MEMORANDUM DECISION  
RE TRUSTEE'S OBJECTION TO EXEMPTIONS

Neither party has filed a memorandum in response to the court's earlier Memorandum Decision and Order.

Based on *In re Rentfro*, 234 B.R. 97 (Bankr. W.D. Mo. 1999), I will overrule the objection to the exemption of tenants by the entirety property claimed by the debtor as exempt under 11 U.S.C. § 522(b)(3)(B) but with the proviso that the property will not be deemed exempt with respect to claims of joint creditors that have not been reaffirmed (if any such claims of joint creditors are filed in the case), and will not be deemed exempt if the reaffirmation of the one scheduled joint debt is rescinded or held invalid. In addition, because additional joint debts might surface after the closing of the case, the property will not be deemed under 11 U.S.C. § 554(c) to have been abandoned upon the

closing of the case.

For reasons explained in the earlier Memorandum Decision and Order, \$425 is the maximum amount allowed to be exempted as to any one item of jewelry under D.C. Code § 15-501(a)(2). I will sustain the objection to the debtor's ring to the extent the exemption exceeds \$425.

An order follows.

[Signed and dated above.]

Copies to: Debtor's attorney; Chapter 7 Trustee; Office of United States Trustee.