FILED
U.S. BANKRUPTCY COURT
DISTRICT OF HAWAII
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UNITED STATES BANKRUPTCY COURT

DISTRICT OF HAWAII

In re CHARLES JEFFREY WIGGINS, Debtor.	)	Case No. 00-03743 Chapter 7
STRUCTURED INVESTMENTS CO., LLC, Plaintiff, vs. CHARLES JEFFREY WIGGINS, Defendant.	)	Adv. Proc. No. 01-00018

ENTERED ON DOCKET
AUG - 5 2003

FURTHER FINDINGS OF FACT AND CONCLUSIONS OF LAW

Pursuant to the Amended Order To File Briefs Regarding The Computation Of The Amount Of The Debt entered on July 7, 2003, the plaintiff Structured Investments Co., LLC ("Structured Investments") filed a Supplemental Memorandum In Support Of Entry of Judgment Against Defendant on July 21, 2003. Defendant Charles Jeffrey Wiggins ("Wiggins") has not filed either a brief or a reply brief. Based on the uncontroverted evidence and argument offered by

Structured Investments, the court makes further findings of fact and conclusions of law to supplement the Findings Of Fact And Conclusions Of Law entered on June 23, 2003:

FINDINGS OF FACT

1. As of August 31, 2003, Wiggins diverted 73 bi-weekly payments of $533.50 each or a total of $38,945.50. Structured Investments is entitled to an interest on those past due payments at 10 percent per annum. Accrued interest on the past due payments, as of August 31, 2003, is $5,516.32.

2. After August 31, 2003, 144 bi-weekly payments of $533.50 each will become due. The appropriate discount rate on the future payments is 2.855 percent. The present value of the future payments is $71,100.05.

3. The Annuity Utilization Agreement provides that Wiggins is "responsible and obligated to pay all" of Structured Investments' "attorney, collection, and legal costs" related to "any litigation or other proceeding concerning the enforcement" of the agreement.

4. Structured Investments has incurred reasonable attorneys' fees and costs in the amount of $30,749.68 in litigation concerning the enforcement of the Annuity Utilization Agreement.

CONCLUSIONS OF LAW

1. Wiggins owes Structured Investments $146,311.55, consisting of $44,461.82 for past due amounts and accrued interest, $71,100.05 for future payments, and $30,749.68 for attorneys' fees and costs.

DATED: Honolulu, Hawaii, AUG 5 2003.

Robert J. Faris
United States Bankruptcy Judge

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CERTIFICATION OF SERVICE
I HEREBY CERTIFY THAT THE ATTACHED
ORDER/JUDGMENT WAS MAILED ON
8/5/03, TO THE ABOVE
NAMED PARTIES IN INTEREST.

DEPUTY CLERK